



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
ALLIANCE OF PENNSYLVANIAN SAXONS

NAIC Group Code 0000, 0000 NAIC Company Code 56197 Employer's ID Number 34-0138510
(Current) (Prior)

Organized under the Laws of OH State of Domicile or Port of Entry OH
Country of Domicile US
Licensed as business type: Fraternal Benefit Societies
Incorporated/Organized 08/31/1902 Commenced Business 08/31/1902
Statutory Home Office 5323 Pearl Road Cleveland, OH, US 44129-1597
Main Administrative Office 5323 Pearl Road Cleveland, OH, US 44129-1597 440-842-8442 (Telephone)
Mail Address 5323 Pearl Road Cleveland, OH, US 44129-1597
Primary Location of Books and Records 5323 Pearl Road Cleveland, OH, US 44129-1597 440-842-8442 (Telephone)
Internet Website Address http://www.atsaxons.com
Statutory Statement Contact Denise A Crawford 440-842-8442 (Telephone)
office@atsaxons.com 440-842-5442 (Fax)

OFFICERS

Denise A Crawford, President Michael Teutsch Jr., Treasurer
Monica F Gilles, Secretary Miller & Newberg, Consulting Actuary

OTHER

Robert B Cunningham III, First Vice President Monica M Weber, Second Vice President
Randall B Floyd, Third Vice President

DIRECTORS OR TRUSTEES

Denise A Crawford Robert B Cunningham III
Monica M Weber Randall B Floyd
Monica F Gilles Michael Teutsch Jr.
Michael Bachinger Barbara A Spack
Jacob F Spor Ingrid E Weihs-Ferguson
Margarete I Ziegler

State of
County of SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

X Denise A Crawford X Monica F Gilles X Michael Teutsch Jr.
President Secretary Treasurer

Subscribed and sworn to before me
this \_\_\_\_\_ day of \_\_\_\_\_
a. Is this an original filing? Yes
b. If no:
1. State the amendment number: \_\_\_\_\_
2. Date filed: \_\_\_\_\_
3. Number of pages attached: \_\_\_\_\_

X \_\_\_\_\_

**ASSETS**

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	93,257,839		93,257,839	92,290,075
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,300,214		1,300,214	1,480,293
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	427,783		427,783	434,308
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)	7,950		7,950	
5. Cash (\$ 1,643,602, Schedule E - Part 1), cash equivalents (\$ 361,844, Schedule E - Part 2) and short-term investments (\$ 148,950, Schedule DA)	2,154,396		2,154,396	2,609,287
6. Contract loans (including \$ premium notes)	242,856		242,856	229,120
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	3,169,990		3,169,990	3,169,990
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	100,561,028		100,561,028	100,213,073
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,284,279		1,284,279	1,229,007
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	6,160		6,160	5,694
15.3 Accrued retrospective premiums (\$ ) and contracts subject to redetermination (\$ )				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	6,875		6,875	4,217
21. Furniture and equipment, including health care delivery assets (\$ )				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$ ) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	698,683	698,683	-	-
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	102,557,025	698,683	101,858,342	101,451,991
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	102,557,025	698,683	101,858,342	101,451,991
<b>Details of Write-Ins</b>				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Retirement Funds	698,683	698,683	-	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	698,683	698,683	-	

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 74,685,952 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	74,685,952	74,238,043
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	9,596,861	9,053,198
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	1,335,579	2,565,721
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year-estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)	55,000	55,000
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	1,292	1,533
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	153,106	181,923
10. Commissions to agents due or accrued-life and annuity contracts \$ , accident and health \$ and deposit-type contract funds \$		815
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	39,731	36,766
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	14,859	15,372
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee		
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	847,562	914,004
24.02 Reinsurance in unauthorized and certified (\$ ) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	734,777	677,188
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	87,464,718	87,739,564
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	87,464,718	87,739,564
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)		
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	14,393,624	13,712,427
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$ )		
36.2 shares preferred (value included in Line 30 \$ )		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$ in Separate Accounts Statement)	14,393,624	13,712,427
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	14,393,624	13,712,427
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	101,858,342	101,451,991
<b>Details of Write-Ins</b>		
2501. Scholarship Fund	720,723	672,679
2502. Payroll Withholdings	14,054	4,509
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	734,777	677,188
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)		

## SUMMARY OF OPERATIONS

	1	2
	Current Year	Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	3,228,505	4,712,767
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	4,630,105	4,561,881
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	30,012	2,945
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	2,655	2,645
9. Totals (Lines 1 to 8.3)	7,891,278	9,280,238
10. Death benefits	279,070	257,359
11. Matured endowments (excluding guaranteed annual pure endowments)		4,000
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	5,006,936	4,895,848
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	42,013	17,574
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	361,913	353,366
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	447,909	2,073,338
20. Totals (Lines 10 to 19)	6,137,841	7,601,485
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	6,187	7,285
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	868,109	874,895
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	30,557	22,654
25. Increase in loading on deferred and uncollected premiums	1,714	196
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. Totals (Lines 20 to 27)	7,044,408	8,506,515
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	846,870	773,723
30. Dividends to policyholders and refunds to members	52,040	46,567
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	794,830	727,156
32. Federal and foreign income taxes incurred (excluding tax on capital gains)		
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	794,830	727,156
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)		
35. Net income (Line 33 plus Line 34)	794,830	727,156
<b>Capital and Surplus Account</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	13,712,427	12,965,095
37. Net income (Line 35)	794,830	727,156
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(180,079)	264,151
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		
41. Change in nonadmitted assets	(25,900)	(20,175)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	66,443	(243,975)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	25,904	20,175
54. Net change in capital and surplus for the year (Lines 37 through 53)	681,197	747,332
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	14,393,624	13,712,427
<b>Details of Write-Ins</b>		
08.301. Miscellaneous Income	2,655	2,645
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,655	2,645
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		
5301. Retirement Funds Adjustment	25,904	20,175
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	25,904	20,175

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	3,226,084	4,711,711
2. Net investment income .....	5,031,645	5,036,784
3. Miscellaneous income .....	2,655	2,645
4. Total (Lines 1 to 3) .....	8,260,384	9,751,140
5. Benefit and loss related payments .....	6,920,075	4,841,194
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	903,216	868,968
8. Dividends paid to policyholders .....	52,040	46,567
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses) .....		
10. Total (Lines 5 through 9) .....	7,875,331	5,756,729
11. Net cash from operations (Line 4 minus Line 10) .....	385,053	3,994,411
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	1,848,472	8,370,130
12.2 Stocks .....		28,700
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....	-	-
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,848,472	8,398,830
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	3,261,893	15,821,147
13.2 Stocks .....		28,700
13.3 Mortgage loans .....		
13.4 Real estate .....	11,385	431,000
13.5 Other invested assets .....		663,224
13.6 Miscellaneous applications .....	-	-
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	3,273,278	16,944,070
14. Net increase (decrease) in contract loans and premium notes .....	13,737	88
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(1,438,542)	(8,545,328)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	543,662	(540,006)
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	54,935	150,690
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	598,597	(389,316)
<b>Reconciliation of Cash, Cash Equivalents and Short-Term Investments</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(454,892)	(4,940,233)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	2,609,288	7,549,521
19.2 End of year (Line 18 plus Line 19.1) .....	2,154,396	2,609,288

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001 .....		
---------------	--	--

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	3,228,505	75,920		3,152,585					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	4,630,105	686,891		3,790,784			152,430		
4. Amortization of Interest Maintenance Reserve (IMR)	30,012	3,364		26,648					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded							XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		XXX
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	2,655	2,655							
9. Totals (Lines 1 to 8.3)	7,891,277	768,830		6,970,017			152,430		
10. Death benefits	279,070	279,070				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits	5,006,936	XXX	XXX	5,006,936		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts							XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	42,013	42,013				XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	361,913	48,599		313,314			XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	447,909	(22,926)		470,835			XXX		
20. Totals (Lines 10 to 19)	6,137,841	346,756		5,791,085			XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	6,187	1,532		4,655					XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	868,109	338,535		377,144			152,430		
24. Insurance taxes, licenses and fees, excluding federal income taxes	30,558	15,279		15,279					
25. Increase in loading on deferred and uncollected premiums	1,714	1,714					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)	7,044,408	703,816		6,188,162			152,430		
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	846,869	65,014		781,855			-		
30. Dividends to policyholders and refunds to members	52,040	52,040					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	794,829	12,974		781,855			-		
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	794,829	12,974		781,855			-		
34. Policies/certificates in force end of year							XXX		
<b>Details of Write-Ins</b>									
08.301. Miscellaneous Income	2,655	2,655							
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,655	2,655							
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	75,920		75,920									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	686,891		686,891									
4. Amortization of Interest Maintenance Reserve (IMR)	3,364		3,364									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded												
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	2,655		2,655									
9. Totals (Lines 1 to 8.3)	768,830		768,830									
10. Death benefits	279,070		279,070									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	42,013		42,013									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	48,599		48,599									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(22,926)		(22,926)									
20. Totals (Lines 10 to 19)	346,756		346,756									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,532		1,532									XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	338,535		338,535									
24. Insurance taxes, licenses and fees, excluding federal income taxes	15,279		15,279									
25. Increase in loading on deferred and uncollected premiums	1,714		1,714									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	703,816		703,816									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	65,014		65,014									
30. Dividends to policyholders and refunds to members	52,040		52,040									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	12,974		12,974									
32. Federal income taxes incurred (excluding tax on capital gains)												
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	12,974		12,974									
34. Policies/certificates in force end of year												
<b>Details of Write-Ins</b>												
08.301. Miscellaneous Income	2,655		2,655									
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,655		2,655									
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)												

6.1

(a) Include premium amounts for preneed plans included in Line 1  
 (b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.  
 (c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses									
24. Insurance taxes, licenses and fees, excluding federal income taxes									
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)									
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)									
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)									
34. Policies/certificates in force end of year									
<b>Details of Write-ins</b>									
08.301. ....									
08.302. ....									
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)									
2701. ....									
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

**NONE**

6.2

(a) Includes the following amounts for FEGLI/SGLI: Line 1 \$ Line 10 \$ Line 16 \$ Line 23 \$ Line 24 \$

(b) Include premium amounts for preneed plans included in Line 1 \$

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1	Deferred			6	7	
		2	3	4			5
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
1. Premiums for individual annuity contracts	3,152,585	3,152,585					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	3,790,784	3,790,784					
4. Amortization of Interest Maintenance Reserve (IMR)	26,648	26,648					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded							
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	6,970,017	6,970,017					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	5,006,936	5,006,936					
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	313,314	313,314					
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts	470,835	470,835					
20. Totals (Lines 10 to 19)	5,791,085	5,791,085					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,655	4,655					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	377,144	377,144					
24. Insurance taxes, licenses and fees, excluding federal income taxes	15,279	15,279					
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	6,188,162	6,188,162					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	781,855	781,855					
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	781,855	781,855					
32. Federal income taxes incurred (excluding tax on capital gains)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	781,855	781,855					
34. Policies/certificates in force end of year							
<b>Details of Write-Ins</b>							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1	Deferred			6	7	
		2	3	4			5
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
1. Premiums for group annuity contracts .....							
2. Considerations for supplementary contracts with life contingencies .....							
3. Net investment income .....		XXX	XXX	XXX	XXX		XXX
4. Amortization of Interest Maintenance Reserve (IMR) .....							
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....							
9. Totals (Lines 1 to 8.3) .....							
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....							
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....							
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....							
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....							
20. Totals (Lines 10 to 19) .....							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....							
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....							
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....							
28. Totals (Lines 20 to 27) .....							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....							
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....							
32. Federal income taxes incurred (excluding tax on capital gains) .....							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....							
34. Policies/certificates in force end of year .....							
<b>Details of Write-Ins</b>							
08.301. ....							
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....							
2701. ....							
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....							

**NONE**

6.4

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital and Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Considerations for supplementary contracts with life contingencies.....													
3. Net investment income.....													
4. Amortization of Interest Maintenance Reserve (IMR).....													
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....													
6. Commissions and expense allowances on reinsurance ceded.....													
7. Reserve adjustments on reinsurance ceded.....													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....													
8.2 Charges and fees for deposit-type contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income.....													
9. Totals (Lines 1 to 8.3).....													
10. Death benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments).....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....													
14. Coupons, guaranteed annual pure endowments and similar benefits.....													
15. Surrender benefits and withdrawals for life contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions.....													
17. Interest and adjustments on contract or deposit-type contract funds.....													
18. Payments on supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts.....													
20. Totals (Lines 10 to 19).....													
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....													
22. Commissions and expense allowances on reinsurance assumed.....													
23. General insurance expenses.....													
24. Insurance taxes, licenses and fees, excluding federal income taxes.....													
25. Increase in loading on deferred and uncollected premiums.....													
26. Net transfers to or (from) Separate Accounts net of reinsurance.....													
27. Aggregate write-ins for deductions.....													
28. Totals (Lines 20 to 27).....													
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....													
30. Dividends to policyholders and refunds to members.....													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....													
32. Federal income taxes incurred (excluding tax on capital gains).....													
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....													
34. Policies/certificates in force end of year.....													
<b>Details of Write-Ins</b>													
08.301. ....													
08.302. ....													
08.303. ....													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....													
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....													
2701. ....													
2702. ....													
2703. ....													
2798. Summary of remaining write-ins for Line 27 from overflow page.....													
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....													

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b>												
(Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year.....	8,129,443		8,129,443									
2. Tabular net premiums or considerations.....	73,456		73,456									
3. Present value of disability claims incurred.....												
4. Tabular interest.....	329,927		329,927									
5. Tabular less actual reserve released.....												
6. Increase in reserve on account of change in valuation basis.....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....		XXX								XXX		
7. Other increases (net).....												
8. Totals (Lines 1 to 7).....	8,532,826		8,532,826									
9. Tabular cost.....	166,519		166,519									
10. Reserves released by death.....	198,616		198,616									
11. Reserves released by other terminations (net).....	59,125		59,125									
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	2,049		2,049									
13. Net transfers to or (from) Separate Accounts.....												
14. Total deductions (Lines 9 to 13).....	426,309		426,309									
15. Reserve December 31 of current year.....	8,106,517		8,106,517									
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year.....												
17. Amount Available for Policy Loans Based upon Line 16 CSV.....												

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)  
(N/A FRATERNAL)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year.....									
2. Tabular net premiums or considerations.....									
3. Present value of disability claims incurred.....									
4. Tabular interest.....									
5. Tabular less actual reserve released.....									
6. Increase in reserve on account of change in valuation basis.....									
7. Other increases (net).....									
8. Totals (Lines 1 to 7).....									
9. Tabular cost.....									
10. Reserves released by death.....									
11. Reserves released by other terminations (net).....									
12. Annuity, supplementary contract, and disability payments involving life contingencies.....									
13. Net transfers to or (from) Separate Accounts.....									
14. Total deductions (Lines 9 to 13).....									
15. Reserve December 31 of current year.....									
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year.....									
17. Amount Available for Policy Loans Based upon Line 16 CSV.....									

**NONE**

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES <sup>(a)</sup>**

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....	66,108,599	66,108,599					
2. Tabular net premiums and considerations.....	3,152,585	3,152,585					
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	2,385,022	2,385,022					
5. Tabular less actual reserve released.....	(1,053,754)	(1,053,754)					
6. Increase in reserve on account of change in valuation basis.....							
7. Other increases (net).....							
8. Totals (Lines 1 to 7).....	70,592,452	70,592,452					
9. Tabular cost.....							
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	4,013,018	4,013,018					
12. Annuity, supplementary contract, and disability payments involving life contingencies.....							
13. Net transfers to or (from) Separate Accounts.....							
14. Total deductions (Lines 9 to 13).....	4,013,018	4,013,018					
15. Reserve December 31 of current year.....	66,579,434	66,579,434					
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year.....	63,729,305	63,729,305					
17. Amount Available for Policy Loans Based upon Line 16 CSV.....							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES <sup>(a)</sup>  
(N/A FRATERNAL)**

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....							
2. Tabular net premiums and considerations.....							
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....							
5. Tabular less actual reserve released.....							
6. Increase in reserve on account of change in valuation basis.....							
7. Other increases (net).....							
8. Totals (Lines 1 to 7).....							
9. Tabular cost.....							
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....							
12. Annuity, supplementary contract, and disability payments involving life contingencies.....							
13. Net transfers to or (from) Separate Accounts.....							
14. Total deductions (Lines 9 to 13).....							
15. Reserve December 31 of current year.....							
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year.....							
17. Amount Available for Policy Loans Based upon Line 16 CSV.....							

**NONE**

7.4

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U. S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 4,457,389	4,512,022
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	28,830	28,830
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 18,000	18,000
5. Contract loans	14,646	14,539
6. Cash, cash equivalents and short-term investments	(e) 5,333	6,079
7. Derivative instruments	(f)	
8. Other invested assets	174,175	174,175
9. Aggregate write-ins for investment income		
10. Total gross investment income	4,698,373	4,753,645
11. Investment expenses		(g) 98,972
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 14,608
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 9,960
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		123,540
17. Net investment income (Line 10 minus Line 16)		4,630,105
<b>Details of Write-Ins</b>		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$ 24,528 accrual of discount less \$ 471,379 amortization of premium and less \$ 23,285 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 525 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 9,960 depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U. S. tax					
1.2 Other bonds (unaffiliated)	1,195		1,195		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)				(180,079)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	1,195		1,195	(180,079)	
<b>Details of Write-Ins</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)					

**EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	1	Insurance									11	12
		2	Ordinary		5	Group		Accident and Health		10		
			3	4		6	7	8	9			
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
<b>FIRST YEAR (other than single)</b>												
1.	Uncollected											
2.	Deferred and accrued	349		349								
3.	Deferred, accrued and uncollected:											
3.1	Direct	349		349								
3.2	Reinsurance assumed											
3.3	Reinsurance ceded											
3.4	Net (Line 1 + Line 2)	349		349								
4.	Advance											
5.	Line 3.4 - Line 4	349		349								
6.	Collected during year:											
6.1	Direct	57,132		2,076	55,056							
6.2	Reinsurance assumed											
6.3	Reinsurance ceded											
6.4	Net	57,132		2,076	55,056							
7.	Line 5 + Line 6.4	57,481		2,425	55,056							
8.	Prior year (uncollected + deferred and accrued - advance)	876		876								
9.	First year premiums and considerations:											
9.1	Direct	56,605		1,549	55,056							
9.2	Reinsurance assumed											
9.3	Reinsurance ceded											
9.4	Net (Line 7 - Line 8)	56,605		1,549	55,056							
<b>SINGLE</b>												
10.	Single premiums and considerations:											
10.1	Direct	359,909		51,296	308,613							
10.2	Reinsurance assumed											
10.3	Reinsurance ceded											
10.4	Net	359,909		51,296	308,613							
<b>RENEWAL</b>												
11.	Uncollected											
12.	Deferred and accrued	7,399		7,399								
13.	Deferred, accrued and uncollected:											
13.1	Direct	7,399		7,399								
13.2	Reinsurance assumed											
13.3	Reinsurance ceded											
13.4	Net (Line 11 + Line 12)	7,399		7,399								
14.	Advance	1,292		1,292								
15.	Line 13.4 - Line 14	6,107		6,107								
16.	Collected during year:											
16.1	Direct	2,813,791		24,875	2,788,916							
16.2	Reinsurance assumed											
16.3	Reinsurance ceded	3,368		3,368								
16.4	Net	2,810,423		21,507	2,788,916							
17.	Line 15 + Line 16.4	2,816,530		27,614	2,788,916							
18.	Prior year (uncollected + deferred and accrued - advance)	4,539		4,539								
19.	Renewal premiums and considerations:											
19.1	Direct	2,815,359		26,443	2,788,916							
19.2	Reinsurance assumed											
19.3	Reinsurance ceded	3,368		3,368								
19.4	Net (Line 17 - Line 18)	2,811,991		23,075	2,788,916							
<b>TOTAL</b>												
20.	Total premiums and annuity considerations:											
20.1	Direct	3,231,873		79,288	3,152,585							
20.2	Reinsurance assumed											
20.3	Reinsurance ceded	3,368		3,368								
20.4	Net (Lines 9.4 + 10.4 + 19.4)	3,228,505		75,920	3,152,585							

**EXHIBIT 1 - PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (DIRECT BUSINESS ONLY)**

	1	Insurance									12 Fraternal (Fraternal Benefit Societies Only)	
		2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health				11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other		
Total												
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....	40,396		40,396									
22. All other .....												
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....												
23.2 Reinsurance assumed .....												
23.3 Net ceded less assumed .....												
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....												
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....												
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....												
26.2 Reinsurance assumed (Page 6, Line 22) .....												
26.3 Net ceded less assumed .....												
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	5,425		770	4,655								
28. Single .....	762		762									
29. Renewal .....												
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21) .....	6,187		1,532	4,655								

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	18,000						18,000
2. Salaries and wages	271,307						271,307
3.11 Contributions for benefit plans for employees	78,709						78,709
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare							
3.32 Other agent welfare							
4.1 Legal fees and expenses							
4.2 Medical examination fees	360						360
4.3 Inspection report fees							
4.4 Fees of public accountants and consulting actuaries	130,809						130,809
4.5 Expense of investigation and settlement of policy claims							
5.1 Traveling expenses							
5.2 Advertising	19,171						19,171
5.3 Postage, express, telegraph and telephone	31,622						31,622
5.4 Printing and stationery							
5.5 Cost or depreciation of furniture and equipment	2,547						2,547
5.6 Rental of equipment							
5.7 Cost or depreciation of EDP equipment and software	4,755						4,755
6.1 Books and periodicals	486						486
6.2 Bureau and association fees	3,725						3,725
6.3 Insurance, except on real estate	23,377						23,377
6.4 Miscellaneous losses							
6.5 Collection and bank service charges	4,929						4,929
6.6 Sundry general expenses	78,764						78,764
6.7 Group service and administration fees							
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings	13,303						13,303
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	68,982	68,982
8.2 Expense of supreme lodge meetings(Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses					31,299		31,299
9.2 Investment expenses not included elsewhere					67,673		67,673
9.3 Aggregate write-ins for expenses	33,815					83,448	117,263
10. General expenses incurred	715,679				98,972 (b)	152,430 (a)	967,081
11. General expenses unpaid December 31, prior year	36,766						36,766
12. General expenses unpaid December 31, current year	39,731						39,731
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	712,714				98,972	152,430	964,116
<b>Details of Write-Ins</b>							
09.301. Cultural Funds and Scholarships - net						83,448	83,448
09.302. Branch sharing	13,140						13,140
09.303. Per diem	20,675						20,675
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	33,815					83,448	117,263

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable	\$	2. Institutional	\$ 68,982	3. Recreational and Health	\$	4. Educational	\$ 41,303
5. Religious	\$	6. Membership	\$ 42,145	7. Other	\$	8. Total	\$ 152,430

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
2. State insurance department licenses and fees	8,760				8,760	
3. State taxes on premiums	-				-	
4. Other state taxes, incl. \$ for employee benefits	692				692	
5. U.S. Social Security taxes	20,755				20,755	
6. All other taxes	350				350	
7. Taxes, licenses and fees incurred	30,557			14,608	45,165	
8. Taxes, licenses and fees unpaid December 31, prior year	250			15,122	15,372	
9. Taxes, licenses and fees unpaid December 31, current year	250			14,609	14,859	
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	30,557			15,121	45,678	

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	40,396	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	40,396	
6. Paid-in cash	2,434	
7. Left on deposit	9,210	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	52,040	
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	55,000	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	55,000	
16. Total from prior year	55,000	
17. Total dividends or refunds (Lines 9 + 15 - 16)	52,040	
<b>Details of Write-Ins</b>		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)		

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
<b>Life Insurance</b>					
1902-1947 AE 3.5% & 4% AE 2.5% & 3%	35,836		35,836		
1948-1966 AM 2.5%	627,736		627,736		
1958-1965 41 CSI 3%	11,133		11,133		
1966-1988 58 CSO 3%	1,540,290		1,540,290		
2006-2008 80 CSO 4.0%	223,503		223,503		
1995-2005 80 CSO 4.5%	2,651,479		2,651,479		
1987-1994 80 CSO 4.75%	2,265,717		2,265,717		
1993-1994 80 CSO 5%	7,618		7,618		
1987-1992 80 CSO 5.5%	308,838		308,838		
2009-2012 01 CSO 4.0%	184,071		184,071		
2012-2019 01 CSO 3.5%	131,407		131,407		
2021-2022 17 CSO 3%	7,837		7,837		
2020 17 CSO 3.5%	33,910		33,910		
1966-1988 58 CET 3%	44,819		44,819		
1995-2005 80 CET 4.5%	4,088		4,088		
1993-1994 80 CET 5%	246		246		
1987-1992 80 CET 5.5%	15,100		15,100		
0199997 – Totals (Gross)	8,093,628		8,093,628		
0199998 – Reinsurance ceded	1,103		1,103		
0199999 – Totals (Net)	8,092,525		8,092,525		
<b>Annuities (excluding supplementary contracts with life contingencies):</b>					
FPDA (accumulation) (4.50% Guar)	31,995,767	XXX	31,995,767	XXX	
FPDA (accumulation) (3.00% Guar)	26,037,636	XXX	26,037,636	XXX	
FPDA (accumulation) (1.75% Guar)	2,827,351	XXX	2,827,351	XXX	
FPDA (accumulation) (1.50% Guar)	2,537,571	XXX	2,537,571	XXX	
FPDA Rider (accumulation) (4.50% Guar)	330,980	XXX	330,980	XXX	
SPIA '83a (setback 1 yr) M/F 4.50%	2,227,671	XXX	2,227,671	XXX	
SPIA '83a (setback 1 yr) M/F 3.00%	246,228	XXX	246,228	XXX	
SPIA '83a (setback 1 yr) M/F 2.50%	88,032	XXX	88,032	XXX	
SPIA '83a (setback 1 yr) M/F 2.25%	288,198	XXX	288,198	XXX	
0299997 – Totals (Gross)	66,579,434	XXX	66,579,434	XXX	
0299998 – Reinsurance ceded		XXX		XXX	
0299999 – Totals (Net)	66,579,434	XXX	66,579,434	XXX	
<b>Supplementary Contracts with Life Contingencies:</b>					
Interco DI with 41CSO 2.5%	457		457		
59 ADB & 58 CSO 3%	701		701		
Dismemberment Benefits	4,522		4,522		
0399997 – Totals (Gross)	5,680		5,680		
0399998 – Reinsurance ceded					
0399999 – Totals (Net)	5,680		5,680		
<b>Accidental Death Benefits:</b>					
52 Disability Study, per 4, Ben 5 w/ 58 CSO 3%	1,351		1,351		
0499997 – Totals (Gross)	1,351		1,351		
0499998 – Reinsurance ceded	33		33		
0499999 – Totals (Net)	1,319		1,319		
<b>Disability-Active Lives:</b>					
0599997 – Totals (Gross)					
0599998 – Reinsurance ceded					
0599999 – Totals (Net)					
<b>Disability-Disabled Lives:</b>					
Non-Deduction	2,936		2,936		
Rated Premiums - ½ Annual	4,058		4,058		
0699997 – Totals (Gross)	6,994		6,994		
0699998 – Reinsurance ceded					
0699999 – Totals (Net)	6,994		6,994		
<b>Miscellaneous Reserves</b>					
0799997 – Totals (Gross)					
0799998 – Reinsurance ceded					
0799999 – Totals (Net)					
9999999 – Totals (Net)-Page 3, Line 1	74,685,952		74,685,952		

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ; Annuities \$ ; Supplementary Contracts with Life Contingencies \$ ; Accidental Death Benefits \$ ; Disability – Active Lives \$ ; Disability – Disabled Lives \$ ; Miscellaneous Reserves \$ .

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... NO
- 1.2 If not, state which kind is issued:  
Participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... NO
- 2.2 If not, state which kind is issued:  
Participating
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions..... YES
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:..... NO
- 4.1 Amount of insurance:..... \$
- 4.2 Amount of reserve:..... \$
- 4.3 Basis of reserve:.....
- 4.4 Basis of regular assessments:.....
- 4.5 Basis of special assessments:.....
- 4.6 Assessments collected during the year:..... \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts:.....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?..... NO
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: Attach statement of methods employed in their valuation. .... \$
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?..... NO
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements:..... \$
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount.....
- 7.3 State the amount of reserves established for this business:..... \$
- 7.4 Identify where the reserves are reported in the blank.....
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?..... NO
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:..... \$
- 8.2 State the amount of reserves established for this business:..... \$
- 8.3 Identify where the reserves are reported in the blank:.....
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?..... NO
- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:..... \$
- 9.2 State the amount of reserves established for this business:..... \$
- 9.3 Identify where the reserves are reported in the blank:.....

**EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR**

1  Description of Valuation Class	Valuation Basis		4  Increase in Actuarial Reserve Due to Change
	2  Changed From	3  Changed To	
<b>LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)</b>			
0199999 – Subtotal (Page 7, Line 6).....	XXX	XXX	
<b>ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)</b>	<b>NONE</b>		
0299999 – Subtotal.....	XXX	XXX	
<b>DEPOSIT-TYPE CONTRACTS (Exhibit 7)</b>			
0399999 – Subtotal.....	XXX	XXX	
9999999 – TOTAL (Column 4 only).....	XXX	XXX	

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves - Asset/ Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)													
8. Reinsurance ceded													
9. Totals (Net)													
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/ Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)													
<b>18. TABULAR FUND INTEREST</b>													
<b>Details of Write-Ins</b>													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)													

**NONE**

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

**EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS**

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	9,053,198	3,326,060	2,054,999	2,486,967	884,404	300,768
2. Deposits received during the year.....	1,573,305	32,300	1,166,046	356,949	9,210	8,800
3. Investment earnings credited to the account.....	360,278	96,468	106,494	110,352	37,859	9,105
4. Other net change in reserves.....						
5. Fees and other charges assessed.....						
6. Surrender charges.....						
7. Net surrender or withdrawal payments.....	1,389,920	223,845	945,101	154,506	52,155	14,313
8. Other net transfers to or (from) Separate Accounts.....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a).....	9,596,861	3,230,983	2,382,438	2,799,762	879,318	304,360
10. Reinsurance balance at the beginning of the year.....						
11. Net change in reinsurance assumed.....						
12. Net change in reinsurance ceded.....						
13. Reinsurance balance at the end of the year (Lines 10+11-12).....						
14. Net balance at the end of current year after reinsurance (Lines 9+13).....	9,596,861	3,230,983	2,382,438	2,799,762	879,318	304,360

(a) FHLB funding agreements:

1. Reported as GICs (captured in column 2).....	\$.....
2. Reported as Annuities Certain (captured in column 3).....	\$.....
3. Reported as Supplemental Contracts (captured in column 4).....	\$.....
4. Reported as Dividend Accumulations or Refunds (captured in column 5).....	\$.....
5. Reported as Premium or Other Deposit Funds (captured in column 6).....	\$.....
6. Total reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5).....	\$.....

**NONE**

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	1,323,579		53,636	1,269,943							
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net	1,323,579		53,636	1,269,943							
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct											
2.22 Reinsurance assumed											
2.23 Reinsurance ceded											
2.24 Net			(b)	(b)		(b)	(b)		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	12,000		12,000								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net	12,000		(b) 12,000	(b)		(b)	(b)		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	1,335,579		65,636	1,269,943							
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	1,335,579	(a)	(a) 65,636	1,269,943			(a)				

16

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.  
 (b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ , Individual Annuities \$ , Credit Life (Group and Individual) \$ , and Group Life \$ , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ , Credit (Group and Individual) Accident and Health \$ and Other Accident and Health \$ are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	6,516,148		368,864	6,147,284							
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net	(d) 6,516,148		368,864	6,147,284							
2. Liability December 31, current year from Part 1:											
2.1 Direct	1,335,579		65,636	1,269,943							
2.2 Reinsurance assumed											
2.3 Reinsurance ceded											
2.4 Net	1,335,579		65,636	1,269,943							
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	2,565,721		155,430	2,410,291							
4.2 Reinsurance assumed											
4.3 Reinsurance ceded											
4.4 Net	2,565,721		155,430	2,410,291							
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred benefits:											
6.1 Direct	5,286,006		279,070	5,006,936							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net	5,286,006		279,070	5,006,936							

17

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.  
\$ in Line 6.1 and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.  
\$ in Line 6.1 and \$ in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.  
\$ in Line 6.1 and \$ in Line 6.4.
- (d) Includes \$ premiums waived under total and permanent disability benefits

**EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			
2.2 Common stocks.....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale.....			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			
6. Contract loans.....			
7. Derivatives (Schedule DB).....			
8. Other invested assets (Schedule BA).....			
9. Receivables for securities.....			
10. Securities lending reinvested collateral assets (Schedule DL).....			
11. Aggregate write-ins for invested assets.....			
12. Subtotals, cash and invested assets (Lines 1 to 11).....			
13. Title plants (for Title insurers only).....			
14. Investment income due and accrued.....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			
16.2 Funds held by or deposited with reinsured companies.....			
16.3 Other amounts receivable under reinsurance contracts.....			
17. Amounts receivable relating to uninsured plans.....			
18.1 Current federal and foreign income tax recoverable and interest thereon.....			
18.2 Net deferred tax asset.....			
19. Guaranty funds receivable or on deposit.....			
20. Electronic data processing equipment and software.....			
21. Furniture and equipment, including health care delivery assets.....			
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			
23. Receivables from parent, subsidiaries and affiliates.....			
24. Health care and other amounts receivable.....			
25. Aggregate write-ins for other-than-invested assets.....	698,683	672,783	(25,900)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	698,683	672,783	(25,900)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27).....	698,683	672,783	(25,900)
<b>Details of Write-Ins</b>			
1101.....			
1102.....			
1103.....			
1198. Summary of remaining write-ins for Line 11 from overflow page.....			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....			
2501. Retirement Funds.....	698,683	672,783	(25,900)
2502.....			
2503.....			
2598. Summary of remaining write-ins for Line 25 from overflow page.....			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	698,683	672,783	(25,900)

## Notes to the Financial Statements

### 1. Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2022	2021
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 794,830	\$ 727,156
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 794,830</u>	<u>\$ 727,156</u>
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 14,393,624	\$ 13,712,427
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 14,393,624</u>	<u>\$ 13,712,427</u>

#### B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

#### C. Accounting Policy

Asset values are generally stated as follows:

- (1) Short-term investments  
Accounted for in the same manner as similar long-term investments.
- (2) Bonds  
Amortized cost using the scientific method, except where other values are required by the NAIC Valuations of Securities manual.
- (3) Common Stocks  
Market values provided by the NAIC Valuations of Securities manual.
- (4) Preferred Stocks  
Original cost where permitted by the NAIC Valuations of Securities manual.
- (5) Mortgage Loans  
Aggregate unpaid balances.
- (6) Loan-back securities  
The Society does not have any loan-backed bonds or structured securities.
- (7) Investments in subsidiaries, controlled and affiliated entities  
The Society has no subsidiaries.
- (8) Investment in joint ventures, partnerships and limited liability entities  
The Society does not have minor ownership interests in joint ventures.
- (9) Derivatives  
There are no derivatives
- (10) Investment income as a factor in the premium deficiency calculation  
The Society does not anticipate investment income to be a factor in the premium deficiency calculation.
- (11) Liabilities for losses and loss/claim adjustment expenses  
The Society does not issue accident and health contracts.
- (12) Changes in capitalization policy  
The Society has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical rebate receivables  
The Society does not have Pharmaceutical Rebate receivables.

#### D. Going Concern

None [https://app.gaincompliance.com/filings/F0QZ3IXhM10/document/nodes/Header\\_02](https://app.gaincompliance.com/filings/F0QZ3IXhM10/document/nodes/Header_02)

## Notes to the Financial Statements

2. **Accounting Changes and Corrections of Errors** - None
3. **Business Combinations and Goodwill** - None
4. **Discontinued Operations** - None
5. **Investments** - None
6. **Joint Ventures, Partnerships and Limited Liability Companies** - None
7. **Investment Income** - None
8. **Derivative Instruments** - None
9. **Income Taxes** - None
10. **Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties** - None
11. **Debt** - None
12. **Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**
  - A. Defined Benefit Plan - None
  - B. Investment Policies and Strategies of Plan Assets - None
  - C. Fair Value of Each Class of Plan Assets - None
  - D. Expected Long-Term Rate of Return for the Plan Assets - None
  - E. Defined Contribution Plans

Alliance of Transylvanian Saxons employees are covered by a qualified defined contribution pension plan sponsored by the Alliance of Transylvanian Saxons.

Contributions of 10% of each employee's compensation are made each year. The Society's contribution for the plan was approximately \$25,900 for 2022 and \$20,175 for 2021. The approximate fair value of the plan assets at December 31, 2022 was \$1.86 million.
  - F. Multiemployer Plans - None
  - G. Consolidated/Holding Company Plans - None
  - H. Postemployment Benefits and Compensated Absences - None
  - I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - None
13. **Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations** - None
14. **Liabilities, Contingencies and Assessments** - None
15. **Leases** - None
16. **Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk** - None
17. **Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities** - None
18. **Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans** - None
19. **Direct Premium Written/Produced by Managing General Agents/Third Party Administrators** - None
20. **Fair Value Measurements** - None
21. **Other Items** - None
22. **Events Subsequent**
23. **Reinsurance**
  - A. Ceded Reinsurance Report

### Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?  
Yes ( ) No (X)
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?  
Yes ( ) No (X)

## Notes to the Financial Statements

### 23. Reinsurance (Continued)

#### Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?  
Yes ( ) No (X)
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?  
Yes ( ) No (X)

#### Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?  
Yes ( ) No (X)

- B. Uncollectible Reinsurance - None
- C. Commutation of Reinsurance Reflected in Income and Expenses - None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None
- E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - None
- F. Reinsurance Agreement with an Affiliated Captive Reinsurer - None
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - None
- H. Reinsurance Credit - None

### 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate - None
- B. Method Used to Record - None
- C. Amount and Percent of Net Retrospective Premiums - None
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - None
- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

N/A

- (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

N/A

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions? NO

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - None
- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - None
- (4) Roll-forward of risk corridors asset and liability balances by program benefit year - None
- (5) ACA risk corridors receivable as of reporting date - None

### 25. Change in Incurred Losses and Loss Adjustment Expenses - None

### 26. Intercompany Pooling Arrangements - None

### 27. Structured Settlements - None

### 28. Health Care Receivables - None

### 29. Participating Policies - None

### 30. Premium Deficiency Reserves - None

### 31. Reserves for Life Contracts and Annuity Contracts

1. The Society waives deduction of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. A reserve has been included in Exhibit 5 in the amount of \$2,884. Surrender values are not promised in excess of the legally computed reserves. The following exception is noted: NONE.
2. Extra Premiums are charged for substandard lives. Reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, in addition, one-half (1/2) of the extra annual premium \$4,075.

**Notes to the Financial Statements**

**31. Reserves for Life Contracts and Annuity Contracts (Continued)**

- 3. As of December 31, 2022, the Society had \$0 of insurance in force for which the gross premiums are less than the net premiums according to the standard of valuation set by the State of Ohio.
- 4. The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
- 5. The Tabular Interest on Funds Not Involving Life Contingencies in Exhibit 7 are determined as the ending reserve plus funds withdrawn less funds added less beginning reserve. The resulting tabular interest is tested for reasonableness.
- 6. Details for Other Changes - None

**32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**

A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$.....	\$.....	\$.....	\$.....	.....%
b. At book value less current surrender charge of 5% or more	.....	.....	.....	.....	.....
c. At fair value	.....	.....	.....	.....	.....
d. Total with market value adjustment or at fair value (total of a through c)	.....	.....	.....	.....	.....
e. At book value without adjustment (minimal or no charge or adjustment)	.....	.....	.....	.....	.....
(2) Not subject to discretionary withdrawal	.....	.....	.....	.....	.....
(3) Total (gross: direct + assumed)	\$.....	\$.....	\$.....	\$.....	.....%
(4) Reinsurance ceded	.....	.....	.....	.....	.....
(5) Total (net) (3 - 4)	\$.....	\$.....	\$.....	\$.....	.....
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$.....	\$.....	\$.....	\$.....	.....

B. Group Annuities - None

C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$.....	\$.....	\$.....	\$.....	.....%
b. At book value less current surrender charge of 5% or more	.....	.....	.....	.....	.....
c. At fair value	.....	.....	.....	.....	.....
d. Total with market value adjustment or at fair value (total of a through c)	.....	.....	.....	.....	.....
e. At book value without adjustment (minimal or no charge or adjustment)	.....	.....	.....	.....	.....
(2) Not subject to discretionary withdrawal	.....	.....	.....	.....	.....
(3) Total (gross: direct + assumed)	\$.....	\$.....	\$.....	\$.....	.....%
(4) Reinsurance ceded	.....	.....	.....	.....	.....
(5) Total (net) (3 - 4)	\$.....	\$.....	\$.....	\$.....	.....
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$.....	\$.....	\$.....	\$.....	.....

**Notes to the Financial Statements**

**32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics (Continued)**

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net).....	\$ 66,579,434
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net).....	5,680
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1.....	9,596,861
(4) Subtotal (1+2+3).....	\$ 76,181,975
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2.....	
(6) Exhibit 3, Line 0399999, Column 2.....	
(7) Policyholder dividend and coupon accumulations.....	
(8) Policyholder premiums.....	
(9) Guaranteed interest contracts.....	
(10) Other contract deposit funds.....	
(11) Subtotal (5+6+7+8+9+10).....	\$
(12) Combined Total (4+11).....	\$ 76,181,975

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value.....	\$	\$	\$
b. Universal Life.....			
c. Universal Life with Secondary Guarantees.....			
d. Indexed Universal Life.....			
e. Indexed Universal Life with Secondary Guarantees.....			
f. Indexed Life.....			
g. Other Permanent Cash Value Life Insurance.....			
h. Variable Life.....			
i. Variable Universal Life.....			
j. Miscellaneous Reserves.....			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value.....	XXX	XXX	
b. Accidental Death Benefits.....	XXX	XXX	
c. Disability – Active Lives.....	XXX	XXX	
d. Disability – Disabled Lives.....	XXX	XXX	
e. Miscellaneous Reserves.....	XXX	XXX	
(3) Total (gross: direct + assumed).....			
(4) Reinsurance Ceded.....			
(5) Total (net) (3) - (4).....	\$	\$	\$

**Notes to the Financial Statements**

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics (Continued)**

B. Separate Account with Guarantees

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)			
(4) Reinsurance Ceded			
(5) Total (net) (3) - (4)	\$	\$	\$

C. Separate Account Nonguaranteed

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)			
(4) Reinsurance Ceded			
(5) Total (net) (3) - (4)	\$	\$	\$

**Notes to the Financial Statements**

**33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics (Continued)**

D. Reconciliation of Total Life Insurance Reserves

	<u>Amount</u>
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net).....	\$ ..... 8,092,525
2. Exhibit 5, Accidental Death Benefits Section, Total (net).....	1,319
3. Exhibit 5, Disability – Active Lives Section, Total (net).....	
4. Exhibit 5, Disability – Disabled Lives Section, Total (net).....	6,994
5. Exhibit 5, Miscellaneous Reserves Section, Total (net).....	
6. Subtotal (1+2+3+4+5).....	<u>\$ ..... 8,100,838</u>
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2.....	
8. Exhibit 3, Line 0499999, Column 2.....	
9. Exhibit 3, Line 0599999, Column 2.....	
10. Subtotal (7+8+9).....	<u>\$ .....</u>
11. Combined Total (6+10).....	<u>\$ ..... 8,100,838</u>

**34. Premiums and Annuity Considerations Deferred and Uncollected**

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial.....	\$ .....	\$ .....
(2) Ordinary new business.....		
(3) Ordinary renewal.....		
(4) Credit life.....		
(5) Group life.....		
(6) Group annuity.....		
(7) Totals (1+2+3+4+5+6).....	<u>\$ .....</u>	<u>\$ .....</u>

**35. Separate Accounts - None**

**36. Loss/Claim Adjustment Expenses - None**

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

**GENERAL**

- 1.1. Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?..... NO  
If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.
- 1.2. If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?.....
- 1.3. State Regulating?..... Ohio
- 1.4. Is the reporting entity publicly traded or a member of a publicly traded group?..... NO
- 1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....
- 2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?..... NO
- 2.2. If yes, date of change:.....
- 3.1. State as of what date the latest financial examination of the reporting entity was made or is being made..... 12/31/2019
- 3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released..... 03/02/2021
- 3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date)..... 03/02/2021
- 3.4. By what department or departments?  
Ohio
- 3.5. Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?..... YES
- 3.6. Have all of the recommendations within the latest financial examination report been complied with?..... YES
- 4.1. During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:.....  
4.11. sales of new business?..... NO  
4.12. renewals?..... NO
- 4.2. During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:.....  
4.21. sales of new business?..... NO  
4.22. renewals?..... NO
- 5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?..... NO  
If yes, complete and file the merger history data file with the NAIC.
- 5.2. If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

- 6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?..... NO
- 6.2. If yes, give full information
- 7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?..... NO
- 7.2. If yes,  
7.21. State the percentage of foreign control..... %  
7.22. State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity

- 8.1. Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?..... NO
- 8.2. If response to 8.1 is yes, please identify the name of the DIHC.....
- 8.3. Is the company affiliated with one or more banks, thrifts or securities firms?..... NO
- 8.4. If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

- 8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?..... NO
- 8.6. If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?..... NO
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Zupka & Associates 5240 East 98th St., Garfield Heights, OH 44125
- 10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?..... NO
- 10.2. If the response to 10.1 is yes, provide information related to this exemption:
- 10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?..... NO
- 10.4. If the response to 10.3 is yes, provide information related to this exemption:
- 10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?..... YES
- 10.6. If the response to 10.5 is no or n/a, please explain.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Miller & Newberg, Inc. 8717 W. 110th St, Suite 530, Overland Park, KS 66210
- 12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?..... NO
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved.....
- 12.13 Total book / adjusted carrying value..... \$
- 12.2. If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?.....
- 13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?.....
- 13.3. Have there been any changes made to any of the trust indentures during the year?.....
- 13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?.....
- 14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?..... YES
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11. If the response to 14.1 is no, please explain:
- 14.2. Has the code of ethics for senior managers been amended?..... NO
- 14.21. If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3. Have any provisions of the code of ethics been waived for any of the specified officers?..... NO
- 14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?..... NO
- 15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount
			\$

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?..... YES
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?..... YES
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?..... YES

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

**FINANCIAL**

- 19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?..... NO
- 20.1. Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
  - 20.11 To directors or other officers..... \$
  - 20.12 To stockholders not officers..... \$
  - 20.13 Trustees, supreme or grand (Fraternal only)..... \$
- 20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
  - 20.21 To directors or other officers..... \$
  - 20.22 To stockholders not officers..... \$
  - 20.23 Trustees, supreme or grand (Fraternal only)..... \$
- 21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?..... NO
- 21.2. If yes, state the amount thereof at December 31 of the current year:
  - 21.21 Rented from others..... \$
  - 21.22 Borrowed from others..... \$
  - 21.23 Leased from others..... \$
  - 21.24 Other..... \$
- 22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?..... NO
- 22.2. If answer is yes:
  - 22.21 Amount paid as losses or risk adjustment..... \$
  - 22.22 Amount paid as expenses..... \$
  - 22.23 Other amounts paid..... \$
- 23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?..... NO
- 23.2. If yes, indicate any amounts receivable from parent included in the Page 2 amount..... \$
- 24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?..... NO
- 24.2. If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1	2
Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

**INVESTMENT**

- 25.01. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... YES
- 25.02. If no, give full and complete information, relating thereto
- 25.03. For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 25.04. For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions..... \$
- 25.05. For the reporting entity's securities lending program, report amount of collateral for other programs..... \$
- 25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?..... N/A
- 25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?..... N/A
- 25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?..... N/A
- 25.09. For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:
  - 25.091. Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$
  - 25.092. Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$
  - 25.093. Total payable for securities lending reported on the liability page..... \$
- 26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03)..... NO
- 26.2. If yes, state the amount thereof at December 31 of the current year:
  - 26.21. Subject to repurchase agreements..... \$
  - 26.22. Subject to reverse repurchase agreements..... \$
  - 26.23. Subject to dollar repurchase agreements..... \$
  - 26.24. Subject to reverse dollar repurchase agreements..... \$
  - 26.25. Placed under option agreements..... \$
  - 26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock..... \$
  - 26.27. FHLB Capital Stock..... \$
  - 26.28. On deposit with states..... \$
  - 26.29. On deposit with other regulatory bodies..... \$
  - 26.30. Pledged as collateral - excluding collateral pledged to an FHLB..... \$
  - 26.31. Pledged as collateral to FHLB - including assets backing funding agreements..... \$
  - 26.32. Other..... \$
- 26.3. For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
		\$.....

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

- 27.1. Does the reporting entity have any hedging transactions reported on Schedule DB?..... NO.....
- 27.2. If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement..... N/A.....

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?..... NO.....
- 27.4. If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108.....
  - 27.42 Permitted accounting practice.....
  - 27.43 Other accounting guidance.....
- 27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:.....
- The reporting entity has obtained explicit approval from the domiciliary state.
  - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
  - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
  - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

- 28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?..... NO.....
- 28.2. If yes, state the amount thereof at December 31 of the current year..... \$.....

29. Excluding items in Schedule E- Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the *NAIC Financial Condition Examiners Handbook*?..... YES.....

29.01. For agreements that comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	5050 Kingsley Drive, MD1MOB2D, Cincinnati, OH 45263

29.02. For all agreements that do not comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... NO.....

29.04. If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05. Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation

- 29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... NO.....

- 29.0598. For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... NO.....

29.06. For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

- 30.1. Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?..... NO.....

30.2. If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 TOTAL		\$.....

30.3. For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book / Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		\$.....	

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$.....	\$.....	\$.....
31.2. Preferred Stocks.....	\$.....	\$.....	\$.....
31.3. Totals.....	\$.....	\$.....	\$.....

31.4. Describe the sources or methods utilized in determining the fair values:

Clearwater Analytics, Inc. and Custodian/Broker statements

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... YES.....

32.2. If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?..... YES.....

32.3. If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

33.1. Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?..... YES.....

33.2. If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?..... NO.....

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?..... NO.....

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?..... YES.....

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?..... YES.....

38.1 Does the reporting entity directly hold cryptocurrencies?..... NO.....

38.2 If the response to 38.1 is yes, on what schedule are they reported?.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?..... NO.....

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly.....

39.22 Immediately converted to U.S. dollars.....

39.3. If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

**OTHER**

40.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?..... \$..... 3,725

40.2. List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
American Fraternal Alliance.....	\$..... 3,000
NFIB.....	600

41.1. Amount of payments for legal expenses, if any?..... \$..... -

**GENERAL INTERROGATORIES**

PART 1 - COMMON INTERROGATORIES

41.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
	\$..... -

42.1. Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any?..... \$..... -

42.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid
	\$..... -

**GENERAL INTERROGATORIES**

PART 2 - LIFE, ACCIDENT, AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?..... NO
- 1.2 If yes, indicate premium earned on U.S. business only..... \$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?..... \$
  - 1.31 Reason for excluding:
  
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above..... \$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance..... \$
- 1.6 Individual policies:
  - Most current three years:
    - 1.61 Total premium earned..... \$
    - 1.62 Total incurred claims..... \$
    - 1.63 Number of covered lives.....
  - All years prior to most current three years:
    - 1.64 Total premium earned..... \$
    - 1.65 Total incurred claims..... \$
    - 1.66 Number of covered lives.....
- 1.7 Group policies:
  - Most current three years:
    - 1.71 Total premium earned..... \$
    - 1.72 Total incurred claims..... \$
    - 1.73 Number of covered lives.....
  - All years prior to most current three years:
    - 1.74 Total premium earned..... \$
    - 1.75 Total incurred claims..... \$
    - 1.76 Number of covered lives.....

2. Health Test:

	1	2
	Current Year	Prior Year
2.1 Premium Numerator.....	\$.....	\$.....
2.2 Premium Denominator.....	\$..... 3,228,505	\$..... 4,712,767
2.3 Premium Ratio (2.1/2.2).....		
2.4 Reserve Numerator.....	\$.....	\$.....
2.5 Reserve Denominator.....	\$..... 76,021,531	\$..... 76,796,805
2.6 Reserve Ratio (2.4/2.5).....	.....%	.....%

- 3.1 Does this reporting entity have Separate Accounts?..... NO
- 3.2 If yes, has a Separate Accounts statement been filed with this Department?.....
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?..... \$
- 3.4 State the authority under which Separate Accounts are maintained:.....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31?..... NO
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?..... NO
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?..... \$
- 4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
  - 4.1 Amount of loss reserves established by these annuities during the current year:..... \$
  - 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company and Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)
.....	\$.....

- 5.1 Do you act as a custodian for health savings accounts?..... NO
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$
- 5.3 Do you act as an administrator for health savings accounts?..... NO
- 5.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?..... NO
- 6.2 If the answer to 6.1 is yes, please provide the following:

1	2	3	4	Assets Supporting Reserve Credit		
				5	6	7
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	Letters of Credit	Trust Agreements	Other
.....	.....	.....	\$.....	\$.....	\$.....	\$.....

- 7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
  - 7.1 Direct Premium Written..... \$
  - 7.2 Total Incurred Claims..... \$
  - 7.3 Number of Covered Lives.....

**GENERAL INTERROGATORIES**

PART 2 - LIFE, ACCIDENT, AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

<b>*Ordinary Life Insurance Includes</b>
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? .....Yes .....
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? .....

**Life, Accident and Health Companies Only:**

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? .....
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid ..... \$
- 9.22 Received ..... \$
- 10.1 Does the reporting entity write any guaranteed interest contracts? .....
- 10.2 If yes, what amount pertaining to these items is included in:
- 10.21 Page 3, Line 1 ..... \$
- 10.22 Page 4, Line 1 ..... \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$
- 12.12 Stock ..... \$
- 13.1 Does the reporting entity reinsure any Workers Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers compensation insurance. ....
- 13.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement? .....
- 13.3 If 13.1 is Yes, the amounts of earned premiums and claims incurred in this statement are:

	1	2	3
	Reinsurance Assumed	Reinsurance Ceded	Net Retained
13.31 Earned premium .....	\$ .....	\$ .....	\$ .....
13.32 Paid claims .....			
13.33 Claim liability and reserve (beginning of year) .....			
13.34 Claim liability and reserve (end of year) .....			
13.35 Incurred claims .....			

- 13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	1	2
Attachment Point	Earned Premium	Claim Liability and Reserve
13.41 <\$25,000 .....	\$ .....	\$ .....
13.42 \$25,000 – 99,999 .....		
13.43 \$100,000 – 249,999 .....		
13.44 \$250,000 – 999,999 .....		
13.45 \$1,000,000 or more .....		

- 13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? ..... \$

**GENERAL INTERROGATORIES**

PART 2 - LIFE, ACCIDENT, AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

**Fraternal Benefit Societies Only:**

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?..... YES
- 15. How often are meetings of the subordinate branches required to be held?  
Monthly
- 16. How are the subordinate branches represented in the supreme or governing body?  
Delegates at Convention
- 17. What is the basis of representation in the governing body?  
One Delegate for each 50 members in good standing or fractions of 26 or more. Minimum of 2 Delegates and Maximum of 12 Delegates per Lodge.
- 18.1 How often are regular meetings of the governing body held?  
Every two years
- 18.2 When was the last regular meeting of the governing body held?.....05/21/2022
- 18.3 When and where will the next regular or special meeting of the governing body be held?  
2024 - location to be determined
- 18.4 How many members of the governing body attended the last regular meeting?..... 60
- 18.5 How many of the same were delegates of the subordinate branches?..... 57
- 19. How are the expenses of the governing body defrayed?  
Society's general fund
- 20. When and by whom are the officers and directors elected?  
By the Delegates at the Convention.
- 21. What are the qualifications for membership?  
Good moral character. Interest in the Transylvanian Saxon culture and traditions.
- 22. What are the limiting ages for admission?  
Age 0 - 70 for Life Insurance plans. No age limits for Annuities.
- 23. What is the minimum and maximum insurance that may be issued on any one life?  
Minimum of \$1,500. No Maximum.
- 24. Is a medical examination required before issuing a benefit certificate to applicants?..... NO
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?..... NO
- 26.1 Are notices of the payments required sent to the members?..... YES
- 26.2 If yes, do the notices state the purpose for which the money is to be used?..... YES
- 27. What proportion of first and subsequent year's payments may be used for management expenses?  
27.11 First Year..... 75.000 %  
27.12 Subsequent Years..... 15.000 %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?..... NO
- 28.2 If so, what amount and for what purpose?.....
- 29.1 Does the reporting entity pay an old age disability benefit?..... NO
- 29.2 If yes, at what age does the benefit commence?.....
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year?..... NO
- 30.2 If yes, when?.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?..... YES
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements..... YES
- 32.2 If so, was an additional reserve included in Exhibit 5?..... YES
- 32.3 If yes, explain  
Whole life contracts valued at LP85 Reserves (Fully Paid-up Reserves)
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?..... NO
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?.....
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?..... NO
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?..... NO
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	\$.....

**FIVE-YEAR HISTORICAL DATA**

SHOW AMOUNTS IN WHOLE DOLLARS ONLY, NO CENTS; SHOW PERCENTAGES TO ONE DECIMAL PLACE, I.E., 17.6

\$000 OMITTED FOR AMOUNTS OF LIFE INSURANCE

	1	2	3	4	5
	2022	2021	2020	2019	2018
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	26,025	26,214	26,090	26,180	26,198
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	-	-	-	-	-
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	26,025	26,214	26,090	26,180	26,198
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	121	308	131	102	270
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	-	-	-	-	-
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	121	308	131	102	270
<b>Premium Income-Lines of Business (Exhibit 1 - Part 1)</b>					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary life insurance (Line 20.4, Col. 3)	75,920	76,500	71,764	75,617	78,320
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	3,152,585	4,636,267	4,593,466	1,898,018	3,635,688
16. Credit life, (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)					
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	3,228,505	4,712,767	4,665,230	1,973,635	3,714,008
<b>Balance Sheet (Pages 2 and 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	101,858,342	101,451,991	98,107,283	94,283,949	93,210,584
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	87,464,718	87,739,564	85,142,188	81,839,682	81,831,835
23. Aggregate life reserves (Page 3, Line 1)	74,685,952	74,238,043	72,164,703	70,050,007	71,181,342
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	9,596,861	9,053,198	9,593,204	8,995,312	8,189,011
26. Asset valuation reserve (Page 3, Line 24.01)	847,562	914,004	670,029	479,526	296,806
27. Capital (Page 3, Lines 29 & 30)					
28. Surplus (Page 3, Line 37)	14,393,624	13,712,427	12,965,095	12,444,267	11,378,750
<b>Cash Flow (Page 5)</b>					
29. Net cash from operations (Line 11)	385,053	3,994,411	3,837,317	325,060	3,852,069
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital	15,268,686	14,653,933	13,662,624	12,951,293	11,703,056
31. Authorized control level risk-based capital	1,080,666	1,134,038	1,025,951	833,636	1,079,697
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0</b>					
32. Bonds (Line 1)	92.7	92.1	88.1	89.5	80.7
33. Stocks (Lines 2.1 and 2.2)	1.3	1.5	1.3	1.2	0.9
34. Mortgage loans on real estate (Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.4	0.4	-	-	-
36. Cash, cash equivalents and short-term investments (Line 5)	2.1	2.6	7.8	7.3	16.3
37. Contract loans (Line 6)	0.2	0.2	0.2	0.3	0.2
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	3.2	3.2	2.6	1.7	1.8
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

## FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1	2	3	4	5
	2022	2021	2020	2019	2018
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total investment in parent included in Lines 44 to 49 above					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	698,683	672,783	652,608	629,840	604,623
53. Total admitted assets (Page 2, Line 28, Col. 3)	101,858,342	101,451,991	98,107,283	94,283,949	93,210,584
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income)	4,630,105	4,561,881	4,383,207	4,631,536	4,471,802
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)				(28,813)	55,051
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(180,079)	264,151	115,731	262,317	(118,625)
57. Total of above Lines 54, 55 and 56	4,450,026	4,826,032	4,498,938	4,865,040	4,408,228
<b>Benefits and Reserve Increase (Page 6)</b>					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	5,328,019	5,174,781	5,265,737	5,632,509	3,379,674
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6)					
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2)	(22,926)	84,570	(874)	122,521	1,096
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	52,040	46,567	51,887	51,821	51,774
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	26.8	18.4	16.4	38.6	22.7
64. Lapse percent (ordinary only) [Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	0.5	0.2	0.4	0.4	0.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)					
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims-comprehensive group health		XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve-comprehensive group health		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health		XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health		XXX	XXX	XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary-life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	12,974	(62,597)	70,201	156,905	11,479
74. Ordinary-individual annuities (Page 6, Col. 4)	781,855	789,756	525,398	857,830	986,468
75. Ordinary-supplementary contracts	XXX	XXX	XXX		
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col.1 less Cols. 7 and 9)					
78. Group annuities (Page 6, Col. 5)					
79. A & H-group (Page 6.5, Col. 3)					
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)					
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)	-	-			
84. Total (Page 6, Col. 1)	794,829	727,159	595,599	1,014,735	997,947

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3—Accounting Changes and Correction of Errors?  
If no, please explain

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Number of Policies	8 Number of Certificates	9 Amount of Insurance	
1. In force end of prior year .....			5,240	26,214						26,214
2. Issued during year .....			11	121						121
3. Reinsurance assumed .....										
4. Revived during year .....										
5. Increased during year (net) .....										
6. Subtotals, Lines 2 to 5 .....			11	121						121
7. Additions by dividends during year .....	XXX		XXX	138	XXX		XXX	XXX		138
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			5,251	26,473						26,473
<b>Deductions during year:</b>										
10. Death .....			88	280			XXX			280
11. Maturity .....							XXX			
12. Disability .....							XXX			
13. Expiry .....			13	46						46
14. Surrender .....			26	97						97
15. Lapse .....			1	25						25
16. Conversion .....							XXX	XXX	XXX	
17. Decreased (net) .....			1							
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			129	448						448
21. In force end of year (b) (Line 9 minus Line 20) .....			5,122	26,025						26,025
22. Reinsurance ceded end of year .....	XXX		XXX	488	XXX		XXX	XXX		488
23. Line 21 minus Line 22 .....	XXX		XXX	25,537	XXX	(a)	XXX	XXX		25,537
<b>Details of Write-Ins</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....										
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) .....										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....										
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above) .....										

**Life, Accident and Health Companies Only:**

(a) Group \$ ; Individual \$

**Fraternal Benefit Societies Only:**

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates 5,010, Amount \$ 24,562,353, Additional accidental death benefits included in life certificates were in amount \$ 401,096 Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? NO If not, how are such expenses met? Excess interest, mortality savings

**EXHIBIT OF LIFE INSURANCE**

(\$000 Omitted for Amounts of Life Insurance) (Continued)

**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX		XXX	138
25. Other paid-up insurance.....				
26. Debit ordinary insurance.....	XXX	XXX		

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing.....				
28. Term policies-other.....				
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals, (Lines 27 to 30).....				
<b>Reconciliation to Lines 2 and 21:</b>				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX		
34. Totals, whole life and endowment.....	11	121	5,122	26,025
35. Totals (Lines 31 to 34).....	11	121	5,122	26,025

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....		121		26,025
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....		121		26,025

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro rata basis.....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 2.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....				

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....	401
--	-----

**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc. policies and riders included above.....	<b>NONE</b>
47.1.....	
47.2.....	

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium.....			18	324				
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....		(a)	18	(a) 324		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year		88		
2. Issued during year		14		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		102		
Deductions during year:				
6. Decreased (net)		49		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		49		
9. In force end of year (line 5 minus line 8)		53		
10. Amount on deposit		(a) 4,965,923		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 1,103,904	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	31	2,250		
2. Issued during year	4	52		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	35	2,302		
Deductions during year:				
6. Decreased (net)		80		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		80		
9. In force end of year (line 5 minus line 8)	35	2,222		
Income now payable:				
10. Amount of income payable	(a) 232,474	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 63,859,628	XXX	(a)

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)		(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	99	1,243
2. Issued during year	2	3
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	101	1,246
Deductions during year:		
6. Decreased (net)		36
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		36
9. In force end of year (line 5 minus line 8)	101	1,210
10. Amount of account balance	(a) 304,360	(a) 879,318

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	N					
2. Alaska	AK	N					
3. Arizona	AZ	N					
4. Arkansas	AR	N					
5. California	CA	N					
6. Colorado	CO	N					
7. Connecticut	CT	N					
8. Delaware	DE	N					
9. District of Columbia	DC	N					
10. Florida	FL	N					
11. Georgia	GA	N					
12. Hawaii	HI	N					
13. Idaho	ID	N					
14. Illinois	IL	L	2,498	144,709		147,207	8,800
15. Indiana	IN	L	993	177,724		178,717	
16. Iowa	IA	N					
17. Kansas	KS	N					
18. Kentucky	KY	N					
19. Louisiana	LA	N					
20. Maine	ME	N					
21. Maryland	MD	N					
22. Massachusetts	MA	N					
23. Michigan	MI	L	508	165,935		166,443	
24. Minnesota	MN	N					
25. Mississippi	MS	N					
26. Missouri	MO	N					
27. Montana	MT	N					
28. Nebraska	NE	N					
29. Nevada	NV	N					
30. New Hampshire	NH	N					
31. New Jersey	NJ	N					
32. New Mexico	NM	N					
33. New York	NY	N					
34. North Carolina	NC	N					
35. North Dakota	ND	N					
36. Ohio	OH	L	26,304	2,234,539		2,260,843	
37. Oklahoma	OK	N					
38. Oregon	OR	N					
39. Pennsylvania	PA	L	4,180	429,679		433,859	
40. Rhode Island	RI	N					
41. South Carolina	SC	N					
42. South Dakota	SD	N					
43. Tennessee	TN	N					
44. Texas	TX	N					
45. Utah	UT	N					
46. Vermont	VT	N					
47. Virginia	VA	N					
48. Washington	WA	N					
49. West Virginia	WV	N					
50. Wisconsin	WI	N					
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. US Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX					
59. Subtotal	XXX		34,483	3,152,586		3,187,069	8,800
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		40,396			40,396	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		74,879	3,152,586		3,227,465	8,800
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX		74,879	3,152,586		3,227,465	8,800
98. Less Reinsurance Ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX		74,879	3,152,586	(c)	3,227,465	8,800
<b>Details of Write-Ins</b>							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)	XXX						

(a) Active Status Counts

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	5	4. Q - Qualified - Qualified or accredited reinsurer	-
2. R - Registered - Non-domiciled RRGs	-	5. N - None of the above - Not allowed to write business in the state	52
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)	-		

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Allocation based on which branch the insured belongs to and the associated premiums and annuity considerations received for the insured.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which;

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

PART 1 - ORGANIZATIONAL CHART

**NONE**