LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022

OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code 0836 (Current) 0836 (Prior) NAIC Company Code 70483 Employer's ID Number 31-0487145

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies [ ]

Incorporated/Organized 02/23/1888 Commenced Business 04/30/1888

Statutory Home Office 400 Broadway (Street and Number), Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code)

Main Administrative Office 400 Broadway (Street and Number)

Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code), 513-629-1800 (Area Code) (Telephone Number)

Mail Address 400 Broadway (Street and Number or P.O. Box), Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 400 Broadway (Street and Number)

Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code), 513-629-1800 (Area Code) (Telephone Number)

Internet Website Address WWW.WesternSouthernLife.com

Statutory Statement Contact Wade Matthew Fugate (Name), 513-629-1402 (Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com (E-mail Address), 513-629-1871 (FAX Number)

OFFICERS

Chairman of Board, President & CEO: John Finn Barrett

Secretary and Counsel: Donald Joseph Wuebbling

OTHER

James Howard Acton Jr., VP	Gregory Scott Allhands, VP	Michael Anthony Bacon #, VP
Troy Dale Brodie, Sr VP, Chief Marketing Officer	Christopher Steven Brown, VP	Peter James Brown, VP
John Henry Bultema III, Sr VP	James Joseph DeLuca, VP	Brian Richard Doran, VP
Lisa Beth Fangman, Sr VP	James Jeffrey Fitzgerald, Sr VP, Chf Information Off	Benjamin Edward Fotsch #, VP
Wade Matthew Fugate, VP, Controller	David Todd Henderson, Sr VP, Chief Acty, Risk, Data Off	Valerie Ann Holmes, VP
Kevin Louis Howard, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Stephen Gale Hussey Jr., Sr VP
Mark Daniel Hutchinson, VP	Jay Vincent Johnson, VP, Treasurer	Linda Marie Lake, Sr VP
Todd Anthony Lee, VP	Matthew William Loveless, VP	Joseph Hanlon Lynch Jr., VP
Bruce William Maisel, VP, CCO	Jill Tripp McGruder, Sr VP, Enterprise CMO	Jeffrey David Meek, VP
Edward Blake Moore Jr., Sr VP	Paul Brian Moore, Sr VP, Chief Customer Officer	David Edward Nevers, VP
Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Thomas Joseph O'Connell, MD #, VP, Medical Director	Maribeth Semba Rahe, Sr VP
Michelle Ison Rice, VP	Ryan Keith Richey, VP	Paul Charles Silva, Sr VP
Rodrick Landon Snyder, VP, Chief Audit Officer	Denise Lynn Sparks, VP	Michael Shane Speas, VP, Chief Info Security Officer
Jeffrey Laurence Stainton, VP, Assoc Gen Counsel	Thomas Roy Stanek, VP	Jacob Cole Steuber, VP
Charles Lawrence Thomas, VP	James Joseph Vance, Sr VP, Co-Chief Inv Officer	Brendan Matthew White, Sr VP, Co-Chief Inv Officer
Terrie Ann Wiedenheft, Sr VP	Scott Joseph Wittman #, VP	Aaron Jason Wolf, VP, Chief Underwriter

DIRECTORS OR TRUSTEES

John Finn Barrett	James Norman Clark	Phillip Ralph Cox
Jo Ann Davidson	James Columbus Hale	Robert Lloyd Lawrence
James Kirby Risk III	Robert Blair Truitt	Thomas Luke Williams
John Peter Zanotti		

State of Ohio
County of Hamilton
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.

John Finn Barrett	Donald Joseph Wuebbling	Wade Matthew Fugate
Chairman of Board, President & CEO	Secretary and Counsel	VP and Controller

Subscribed and sworn to before me this
10th day of February, 2023

Nicole Neidlinger

NICOLE E. NEIDLINGER
Notary Public, State of Ohio
My Commission Expires 09-10-2023

NOTARIAL SEAL
STATE OF OHIO

a. Is this an original filing? .... Yes [X] No [ ]
b. If no,
1. State the amendment number........
2. Date filed ....
3. Number of pages attached...........

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	218,415	0	0	126	218,541
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	218,415	0	0	126	218,541
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	37,942	0	0	575	38,517
6.2 Applied to pay renewal premiums	1,991	0	0	0	1,991
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,401	0	0	9,838	57,239
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	87,334	0	0	10,413	97,747
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	87,334	0	0	10,413	97,747
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	381,677	0	0	31,441	413,118
10. Matured endowments	3,882	0	0	0	3,882
11. Annuity benefits	0	0	71,561	0	71,561
12. Surrender values and withdrawals for life contracts	62,253	0	0	2,090	64,343
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	113,190	0	0	47	113,237
15. Totals	561,002	0	71,561	33,578	666,141
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	10	39,996	0	0	0	0	4	8,357	14	48,353
17. Incurred during current year	64	411,370	0	0	0	0	10	31,769	74	443,139
Settled during current year:										
18.1 By payment in full	62	385,559				0	9	31,441	71	417,000
18.2 By payment on compromised claims										
18.3 Totals paid	62	385,559	0	0	0	0	9	31,441	71	417,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	62	385,559	0	0	0	0	9	31,441	71	417,000
19. Unpaid Dec. 31, current year (16+17-18.6)	12	65,806	0	0	0	0	5	8,685	17	74,491
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,230	17,212,992	0	(a) 0	0	0	243	501,607	1,473	17,714,599
21. Issued during year	4	175,000							4	175,000
22. Other changes to in force (Net)	(51)	(994,316)					(16)	(27,765)	(67)	(1,022,081)
23. In force December 31 of current year	1,183	16,393,676	0	(a) 0	0	0	227	473,842	1,410	16,867,518

(a) Includes Individual Credit Life Insurance prior year $, current year $
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $, current year $
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $, current year $

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	38,071	38,155	0	102,771	101,271
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	38,071	38,155	0	102,771	101,271
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	38,071	38,155	0	102,771	101,271

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF Alaska DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	86,298	0	0	15	86,313
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	86,298	0	0	15	86,313
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,887	0	0	221	4,108
6.2 Applied to pay renewal premiums	457	0	0	0	457
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,316	0	0	2,467	12,783
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,660	0	0	2,688	17,348
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14,660	0	0	2,688	17,348
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	59,517	0	0	9,157	68,674
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	5,677	0	5,677
12. Surrender values and withdrawals for life contracts	156	0	0	2,450	2,606
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,019	0	0	0	10,019
15. Totals	69,692	0	5,677	11,607	86,976
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	7	14,935	7	14,935
17. Incurred during current year	8	61,636	0	0	0	0	(3)	(3,381)	5	58,255
Settled during current year:										
18.1 By payment in full	6	59,517				0	3	9,157	9	68,674
18.2 By payment on compromised claims										
18.3 Totals paid	6	59,517	0	0	0	0	3	9,157	9	68,674
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	59,517	0	0	0	0	3	9,157	9	68,674
19. Unpaid Dec. 31, current year (16+17-18.6)	2	2,119	0	0	0	0	1	2,397	3	4,516
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	245	6,792,050	0	(a) 0	0	0	51	106,945	296	6,898,995
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(15)	(433,984)					(4)	(9,122)	(19)	(443,106)
23. In force December 31 of current year	230	6,358,066	0	(a) 0	0	0	47	97,823	277	6,455,889

(a) Includes Individual Credit Life Insurance prior year $ ......, current year $ ......

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ......, current year $ ......

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ......, current year $ ......

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,197	2,202	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,197	2,202	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,197	2,202	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ......0 and number of persons insured under indemnity only products ......0 .

DIRECT BUSINESS IN THE STATE OF Arizona DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	840,752	0	0	425	841,177
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	840,752	0	0	425	841,177
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	99,205	0	0	1,334	100,539
6.2 Applied to pay renewal premiums	31,541	0	0	0	31,541
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	207,895	0	0	37,868	245,763
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	338,641	0	0	39,202	377,843
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	338,641	0	0	39,202	377,843
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	819,553	0	0	50,508	870,061
10. Matured endowments	14,442	0	0	7,159	21,601
11. Annuity benefits	0	0	330,924	0	330,924
12. Surrender values and withdrawals for life contracts	456,375	0	0	2,140	458,515
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	128,592	0	0	0	128,592
15. Totals	1,418,962	0	330,924	59,807	1,809,693
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	58	315,944	0	0	0	0	35	89,333	93	405,278
17. Incurred during current year	143	919,104	0	0	0	0	22	65,432	165	984,536
Settled during current year:										
18.1 By payment in full	145	833,995				0	18	57,667	163	891,662
18.2 By payment on compromised claims										
18.3 Totals paid	145	833,995	0	0	0	0	18	57,667	163	891,662
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	145	833,995	0	0	0	0	18	57,667	163	891,662
19. Unpaid Dec. 31, current year (16+17-18.6)	56	401,053	0	0	0	0	39	97,098	95	498,152
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,514	65,781,044	0	(a) 0	0	0	623	1,554,953	5,137	67,335,997
21. Issued during year	17	512,660							17	512,660
22. Other changes to in force (Net)	(196)	(1,559,799)					(28)	(24,435)	(224)	(1,584,234)
23. In force December 31 of current year	4,335	64,733,905	0	(a) 0	0	0	595	1,530,518	4,930	66,264,423

(a) Includes Individual Credit Life Insurance prior year $ ......, current year $ ......

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ......, current year $ ......

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ......, current year $ ......

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	64,411	64,554	0	35,587	35,068
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	64,411	64,554	0	35,587	35,068
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	64,411	64,554	0	35,587	35,068

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ......0 and number of persons insured under indemnity only products ......0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	126,685	0	0	142	126,827
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	126,685	0	0	142	126,827
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	19,170	0	0	763	19,933
6.2 Applied to pay renewal premiums	1,261	0	0	0	1,261
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,027	0	0	12,204	46,231
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	54,458	0	0	12,967	67,425
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	54,458	0	0	12,967	67,425
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	265,422	0	0	25,209	290,631
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	11,558	0	11,558
12. Surrender values and withdrawals for life contracts	62,872	0	0	3,088	65,960
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,953	0	0	0	14,953
15. Totals	343,247	0	11,558	28,297	383,102
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	7	21,966	0	0	0	0	3	8,210	10	30,176
17. Incurred during current year	29	289,309	0	0	0	0	19	39,616	48	328,925
Settled during current year:										
18.1 By payment in full	28	265,422				0	11	25,209	39	290,631
18.2 By payment on compromised claims										
18.3 Totals paid	28	265,422	0	0	0	0	11	25,209	39	290,631
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	265,422	0	0	0	0	11	25,209	39	290,631
19. Unpaid Dec. 31, current year (16+17-18.6)	8	45,853	0	0	0	0	11	22,617	19	68,470
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	831	11,591,228	0	(a) 0	0	0	217	475,804	1,048	12,067,032
21. Issued during year	3	61,125							3	61,125
22. Other changes to in force (Net)	(25)	(198,359)					(13)	(9,880)	(38)	(208,239)
23. In force December 31 of current year	809	11,453,994	0	(a) 0	0	0	204	465,924	1,013	11,919,918

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,823	13,854	0	10,500	10,347
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,823	13,854	0	10,500	10,347
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,823	13,854	0	10,500	10,347

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,134,548	0	0	1,103	10,135,651
2. Annuity considerations	231	0	0	0	231
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	10,134,779	0	0	1,103	10,135,882
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	317,212	0	0	5,841	323,053
6.2 Applied to pay renewal premiums	14,676	0	0	0	14,676
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	811,962	0	0	134,051	946,013
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,143,850	0	0	139,892	1,283,742
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,143,850	0	0	139,892	1,283,742
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,191,128	0	11,692	221,003	5,423,823
10. Matured endowments	44,883	0	0	34,432	79,315
11. Annuity benefits	0	0	817,154	0	817,154
12. Surrender values and withdrawals for life contracts	1,158,527	0	0	24,137	1,182,664
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	344,444	0	2,324	1,234	348,002
15. Totals	6,738,982	0	831,170	280,806	7,850,958
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	273	1,840,400	0	0	0	0	334	798,167	607	2,638,566
17. Incurred during current year	487	4,806,396	0	0	0	11,692	84	262,435	571	5,080,523
Settled during current year:										
18.1 By payment in full	524	5,233,057				11,692	85	255,435	609	5,500,184
18.2 By payment on compromised claims	3	2,954							3	2,954
18.3 Totals paid	527	5,236,011	0	0	0	11,692	85	255,435	612	5,503,138
18.4 Reduction by compromise	3	87,046							3	87,046
18.5 Amount rejected										
18.6 Total settlements	530	5,323,057	0	0	0	11,692	85	255,435	615	5,590,184
19. Unpaid Dec. 31, current year (16+17-18.6)	230	1,323,738	0	0	0	0	333	805,166	563	2,128,905
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	23,610	696,299,135	0	(a) 0	0	0	2,988	6,108,471	26,598	702,407,606
21. Issued during year	449	25,312,156							449	25,312,156
22. Other changes to in force (Net)	(1,190)	(22,800,556)					(200)	(235,219)	(1,390)	(23,035,775)
23. In force December 31 of current year	22,869	698,810,735	0	(a) 0	0	0	2,788	5,873,252	25,657	704,683,987

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	682,731	684,242	0	224,561	221,284
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	682,731	684,242	0	224,561	221,284
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	682,731	684,242	0	224,561	221,284

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	258,064	0	0	106	258,170
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	258,064	0	0	106	258,170
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	33,013	0	0	500	33,513
6.2 Applied to pay renewal premiums	8,031	0	0	0	8,031
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,701	0	0	12,006	72,707
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	101,745	0	0	12,506	114,251
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	101,745	0	0	12,506	114,251
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	313,733	0	0	25,944	339,677
10. Matured endowments	6,857	0	0	11,456	18,313
11. Annuity benefits	0	0	130,904	0	130,904
12. Surrender values and withdrawals for life contracts	90,842	0	0	0	90,842
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	34,817	0	0	8	34,825
15. Totals	446,249	0	130,904	37,408	614,561
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	10	45,282	0	0	0	0	32	80,730	42	126,011
17. Incurred during current year	46	338,745	0	0	0	0	2	19,015	48	357,760
Settled during current year:										
18.1 By payment in full	48	320,590				0	12	37,400	60	357,990
18.2 By payment on compromised claims										
18.3 Totals paid	48	320,590	0	0	0	0	12	37,400	60	357,990
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	320,590	0	0	0	0	12	37,400	60	357,990
19. Unpaid Dec. 31, current year (16+17-18.6)	8	63,436	0	0	0	0	22	62,345	30	125,781
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,490	23,024,514	0	(a) 0	0	0	230	481,270	1,720	23,505,784
21. Issued during year	3	350,000							3	350,000
22. Other changes to in force (Net)	(14)	220,962					(11)	(7,460)	(25)	213,502
23. In force December 31 of current year	1,479	23,595,476	0	(a) 0	0	0	219	473,810	1,698	24,069,286

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	18,096	18,136	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	18,096	18,136	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	18,096	18,136	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Connecticut DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	32,685	0	0	(6)	32,679
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	32,685	0	0	(6)	32,679
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,223	0	0	57	5,280
6.2 Applied to pay renewal premiums	1,776	0	0	0	1,776
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,136	0	0	4,470	16,606
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,135	0	0	4,527	23,662
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	19,135	0	0	4,527	23,662
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	45,819	0	0	0	45,819
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	70,316	0	70,316
12. Surrender values and withdrawals for life contracts	44,654	0	0	2,818	47,472
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	11,648	0	0	0	11,648
15. Totals	102,121	0	70,316	2,818	175,255
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	4	13,854	0	0	0	0	3	5,514	7	19,369
17. Incurred during current year	3	37,402	0	0	0	0	1	256	4	37,658
Settled during current year:										
18.1 By payment in full	6	45,819				0		0	6	45,819
18.2 By payment on compromised claims										
18.3 Totals paid	6	45,819	0	0	0	0	0	0	6	45,819
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	45,819	0	0	0	0	0	0	6	45,819
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,437	0	0	0	0	4	5,770	5	11,208
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	263	3,608,248	0	(a) 0	0	0	72	174,910	335	3,783,158
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(13)	(440,389)					(1)	2,012	(14)	(438,377)
23. In force December 31 of current year	250	3,167,859	0	(a) 0	0	0	71	176,922	321	3,344,781

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,134	3,141	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,134	3,141	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,134	3,141	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	53,693	0	0	18	53,711
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	53,693	0	0	18	53,711
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,771	0	0	0	7,771
6.2 Applied to pay renewal premiums	929	0	0	0	929
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,517	0	0	1,967	18,484
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,217	0	0	1,967	27,184
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	25,217	0	0	1,967	27,184
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	65,181	0	0	0	65,181
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	94,678	0	94,678
12. Surrender values and withdrawals for life contracts	13,311	0	0	0	13,311
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	15,447	0	0	0	15,447
15. Totals	94,939	0	94,678	0	189,617
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	7,616	3	7,617
17. Incurred during current year	18	80,155	0	0	0	0	(2)	(7,439)	16	72,716
Settled during current year:										
18.1 By payment in full	16	66,181				0		0	16	66,181
18.2 By payment on compromised claims										
18.3 Totals paid	16	66,181	0	0	0	0	0	0	16	66,181
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	66,181	0	0	0	0	0	0	16	66,181
19. Unpaid Dec. 31, current year (16+17-18.6)	2	13,974	0	0	0	0	1	177	3	14,152
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	295	4,696,238	0	(a) 0	0	0	43	85,278	338	4,781,516
21. Issued during year	8	249,999							8	249,999
22. Other changes to in force (Net)	(6)	(288,872)					(1)	2,126	(7)	(286,746)
23. In force December 31 of current year	297	4,657,365	0	(a) 0	0	0	42	87,404	339	4,744,769

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,722	4,732	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,722	4,732	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,722	4,732	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	205,591	0	0	15	205,606
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	205,591	0	0	15	205,606
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,536	0	0	0	8,536
6.2 Applied to pay renewal premiums	142	0	0	0	142
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,873	0	0	1,689	19,562
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,551	0	0	1,689	28,240
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	26,551	0	0	1,689	28,240
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	104,674	0	0	1,482	106,156
10. Matured endowments	975	0	0	0	975
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	11,987	0	0	935	12,922
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,319	0	0	0	5,319
15. Totals	122,955	0	0	2,417	125,372
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	1	5,417	0	0	0	0	2	951	3	6,368
17. Incurred during current year	22	168,635	0	0	0	0	7	6,095	29	174,730
Settled during current year:										
18.1 By payment in full	15	105,649				0	3	1,482	18	107,131
18.2 By payment on compromised claims										
18.3 Totals paid	15	105,649	0	0	0	0	3	1,482	18	107,131
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	105,649	0	0	0	0	3	1,482	18	107,131
19. Unpaid Dec. 31, current year (16+17-18.6)	8	68,404	0	0	0	0	6	5,564	14	73,967
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	805	12,575,556	0	(a) 0	0	0	107	139,485	912	12,715,041
21. Issued during year	5	85,000							5	85,000
22. Other changes to in force (Net)	(35)	(407,165)					(8)	(7,338)	(43)	(414,503)
23. In force December 31 of current year	775	12,253,391	0	(a) 0	0	0	99	132,147	874	12,385,538

(a) Includes Individual Credit Life Insurance prior year $, current year $

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $, current year $

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $, current year $

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	12,683	12,711	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	12,683	12,711	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,683	12,711	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF Florida DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,866,310	0	0	2,684	6,868,994
2. Annuity considerations	(8)	0	0	0	(8)
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	6,866,302	0	0	2,684	6,868,986
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	590,607	0	0	7,707	598,314
6.2 Applied to pay renewal premiums	103,697	0	0	0	103,697
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,252,173	0	0	198,566	1,450,739
6.4 Other	112	0	0	0	112
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,946,589	0	0	206,273	2,152,862
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,946,589	0	0	206,273	2,152,862
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,933,233	0	121,984	338,218	6,393,435
10. Matured endowments	56,422	0	0	33,869	90,291
11. Annuity benefits	0	0	3,140,524	0	3,140,524
12. Surrender values and withdrawals for life contracts	3,123,942	0	0	51,595	3,175,537
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	690,942	0	1,518	66	692,526
15. Totals	9,804,539	0	3,264,026	423,748	13,492,313
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	284	1,517,792	0	0	0	0	902	671,237	1,186	2,189,029
17. Incurred during current year	973	6,171,345	0	0	0	121,984	296	564,960	1,269	6,858,289
Settled during current year:										
18.1 By payment in full	965	5,989,655				121,984	208	372,087	1,173	6,483,726
18.2 By payment on compromised claims										
18.3 Totals paid	965	5,989,655	0	0	0	121,984	208	372,087	1,173	6,483,726
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	965	5,989,655	0	0	0	121,984	208	372,087	1,173	6,483,726
19. Unpaid Dec. 31, current year (16+17-18.6)	292	1,699,482	0	0	0	0	990	864,110	1,282	2,563,592
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	26,235	546,812,570	0	(a) 0	0	0	9,947	11,210,627	36,182	558,023,197
21. Issued during year	267	14,099,579							267	14,099,579
22. Other changes to in force (Net)	(1,538)	(28,472,413)					(432)	(318,146)	(1,970)	(28,790,559)
23. In force December 31 of current year	24,964	532,439,736	0	(a) 0	0	0	9,515	10,892,481	34,479	543,332,217

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,318,359	1,321,278	0	1,262,667	1,244,239
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,318,359	1,321,278	0	1,262,667	1,244,239
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,318,359	1,321,278	0	1,262,667	1,244,239

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia | DURING THE YEAR 2022

NAIC Group Code 0836 | NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,372,507	0	0	707	1,373,214
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,372,507	0	0	707	1,373,214
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	83,995	0	0	1,076	85,071
6.2 Applied to pay renewal premiums	8,914	0	0	0	8,914
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	169,849	0	0	16,519	186,368
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	262,758	0	0	17,595	280,353
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	262,758	0	0	17,595	280,353
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,015,075	0	0	38,679	1,053,754
10. Matured endowments	2,000	0	0	500	2,500
11. Annuity benefits	0	0	294,711	0	294,711
12. Surrender values and withdrawals for life contracts	261,610	0	0	3,374	264,984
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	203,816	0	1,204	3,848	208,868
15. Totals	1,482,501	0	295,915	46,401	1,824,817
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	32	199,707	0	0	0	0	22	50,694	54	250,401
17. Incurred during current year	143	974,754	0	0	0	0	15	41,923	158	1,016,677
Settled during current year:										
18.1 By payment in full	143	1,017,075				0	14	39,179	157	1,056,254
18.2 By payment on compromised claims										
18.3 Totals paid	143	1,017,075	0	0	0	0	14	39,179	157	1,056,254
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	143	1,017,075	0	0	0	0	14	39,179	157	1,056,254
19. Unpaid Dec. 31, current year (16+17-18.6)	32	157,386	0	0	0	0	23	53,438	55	210,824
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,924	99,440,388	0	(a) 0	0	0	483	840,163	5,407	100,280,551
21. Issued during year	92	3,830,639							92	3,830,639
22. Other changes to in force (Net)	(151)	(2,073,136)					(18)	(20,637)	(169)	(2,093,773)
23. In force December 31 of current year	4,865	101,197,891	0	(a) 0	0	0	465	819,526	5,330	102,017,417

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	122,115	122,385	0	10,034	9,888
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	122,115	122,385	0	10,034	9,888
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	122,115	122,385	0	10,034	9,888

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	24,723	0	0	15	24,738
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	24,723	0	0	15	24,738
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,226	0	0	119	5,345
6.2 Applied to pay renewal premiums	468	0	0	0	468
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,340	0	0	2,293	8,633
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,034	0	0	2,412	14,446
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	12,034	0	0	2,412	14,446
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	43,708	0	0	5,413	49,121
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	(219)	0	0	0	(219)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,151	0	0	0	7,151
15. Totals	51,640	0	0	5,413	57,053
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	3	9,422	0	0	0	0	2	4,166	5	13,588
17. Incurred during current year	3	41,650	0	0	0	0	2	5,413	5	47,063
Settled during current year:										
18.1 By payment in full	4	44,708				0	2	5,413	6	50,121
18.2 By payment on compromised claims										
18.3 Totals paid	4	44,708	0	0	0	0	2	5,413	6	50,121
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	44,708	0	0	0	0	2	5,413	6	50,121
19. Unpaid Dec. 31, current year (16+17-18.6)	2	6,364	0	0	0	0	2	4,166	4	10,530
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	212	2,661,346	0	(a) 0	0	0	46	97,785	258	2,759,131
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(8)	12,620					(3)	925	(11)	13,545
23. In force December 31 of current year	204	2,673,966	0	(a) 0	0	0	43	98,710	247	2,772,676

(a) Includes Individual Credit Life Insurance prior year $ ......, current year $ ......
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ......, current year $ ......
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ......, current year $ ......

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	730	732	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	730	732	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	730	732	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ......0 and number of persons insured under indemnity only products ......0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	64,257	0	0	76	64,333
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	64,257	0	0	76	64,333
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,939	0	0	144	3,083
6.2 Applied to pay renewal premiums	4,439	0	0	0	4,439
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,281	0	0	1,316	11,597
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,659	0	0	1,460	19,119
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	17,659	0	0	1,460	19,119
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,630	0	177,509	7,558	243,697
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	4,822	0	0	0	4,822
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,048	0	0	0	3,048
15. Totals	67,500	0	177,509	7,558	252,567
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	5,214	0	0	0	0	0	0	2	5,214
17. Incurred during current year	6	58,532	0	0	0	177,509	3	7,558	9	243,599
Settled during current year:										
18.1 By payment in full	7	59,630				177,509	3	7,558	10	244,697
18.2 By payment on compromised claims										
18.3 Totals paid	7	59,630	0	0	0	177,509	3	7,558	10	244,697
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	59,630	0	0	0	177,509	3	7,558	10	244,697
19. Unpaid Dec. 31, current year (16+17-18.6)	1	4,116	0	0	0	0	0	0	1	4,116
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	196	3,151,854	0	(a) 0	0	0	26	53,093	222	3,204,947
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(1)	(95,203)					0	1,399	(1)	(93,804)
23. In force December 31 of current year	195	3,056,651	0	(a) 0	0	0	26	54,492	221	3,111,143

(a) Includes Individual Credit Life Insurance prior year $ ..., current year $ ...
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ..., current year $ ...
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ..., current year $ ...

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	761	763	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	761	763	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	761	763	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

7 0 4 8 3 2 0 2 2 4 3 0 1 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,927,148	0	0	2,047	21,929,195
2. Annuity considerations	37	0	0	0	37
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	21,927,185	0	0	2,047	21,929,232
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	939,201	0	0	22,314	961,515
6.2 Applied to pay renewal premiums	755,706	0	0	0	755,706
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,980,811	0	0	753,277	3,734,088
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,675,718	0	0	775,591	5,451,309
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,675,718	0	0	775,591	5,451,309
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,477,971	0	213,994	825,567	13,517,532
10. Matured endowments	122,852	0	0	264,065	386,917
11. Annuity benefits	0	0	1,793,491	0	1,793,491
12. Surrender values and withdrawals for life contracts	4,960,193	0	0	146,078	5,106,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,345,969	0	9,550	0	1,355,519
15. Totals	18,906,985	0	2,017,035	1,235,710	22,159,730
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	355	2,716,728	0	0	0	0	848	2,114,220	1,203	4,830,948
17. Incurred during current year	1,437	12,064,583	0	0	0	213,994	293	1,130,769	1,730	13,409,346
Settled during current year:										
18.1 By payment in full	1,462	12,595,675				213,994	285	1,089,632	1,747	13,899,301
18.2 By payment on compromised claims	5	5,148							5	5,148
18.3 Totals paid	1,467	12,600,823	0	0	0	213,994	285	1,089,632	1,752	13,904,449
18.4 Reduction by compromise	5	79,852							5	79,852
18.5 Amount rejected										
18.6 Total settlements	1,472	12,680,675	0	0	0	213,994	285	1,089,632	1,757	13,984,301
19. Unpaid Dec. 31, current year (16+17-18.6)	320	2,100,636	0	0	0	0	856	2,155,357	1,176	4,255,992
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	51,914	1,560,720,454	0	(a) 0	0	0	11,136	29,863,305	63,050	1,590,583,759
21. Issued during year	966	58,801,942							966	58,801,942
22. Other changes to in force (Net)	(2,806)	(64,494,747)					(566)	(581,836)	(3,372)	(65,076,583)
23. In force December 31 of current year	50,074	1,555,027,649	0	(a) 0	0	0	10,570	29,281,469	60,644	1,584,309,118

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,311,386	1,314,289	0	415,125	409,066
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,311,386	1,314,289	0	415,125	409,066
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,311,386	1,314,289	0	415,125	409,066

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Indiana DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	12,192,731	0	0	4,496	12,197,227
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	12,192,731	0	0	4,496	12,197,227
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	957,682	0	0	35,873	993,555
6.2 Applied to pay renewal premiums	183,511	0	0	0	183,511
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,393,472	0	0	1,057,142	3,450,614
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,534,665	0	0	1,093,015	4,627,680
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,534,665	0	0	1,093,015	4,627,680
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,674,770	0	176,875	1,361,294	14,212,939
10. Matured endowments	89,263	0	0	491,711	580,974
11. Annuity benefits	0	0	4,606,138	0	4,606,138
12. Surrender values and withdrawals for life contracts	3,723,520	0	0	255,482	3,979,002
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,422,101	0	14,139	23,153	1,459,393
15. Totals	17,909,654	0	4,797,152	2,131,640	24,838,446
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	368	1,968,770	0	0	0	0	1,252	2,711,383	1,620	4,680,153
17. Incurred during current year	1,859	12,652,765	0	0	0	176,875	378	1,872,267	2,237	14,701,907
Settled during current year:										
18.1 By payment in full	1,896	12,763,256				176,875	446	1,853,005	2,342	14,793,136
18.2 By payment on compromised claims	1	777							1	777
18.3 Totals paid	1,897	12,764,033	0	0	0	176,875	446	1,853,005	2,343	14,793,913
18.4 Reduction by compromise	1	3,223							1	3,223
18.5 Amount rejected										
18.6 Total settlements	1,898	12,767,256	0	0	0	176,875	446	1,853,005	2,344	14,797,136
19. Unpaid Dec. 31, current year (16+17-18.6)	329	1,854,279	0	0	0	0	1,184	2,730,645	1,513	4,584,924
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	51,088	980,253,714	0	(a) 0	0	0	15,632	41,891,543	66,720	1,022,145,257
21. Issued during year	663	47,938,147							663	47,938,147
22. Other changes to in force (Net)	(2,954)	(52,722,516)					(830)	(1,012,309)	(3,784)	(53,734,825)
23. In force December 31 of current year	48,797	975,469,345	0	(a) 0	0	0	14,802	40,879,234	63,599	1,016,348,579

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,519,298	2,524,875	0	1,095,012	1,079,031
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,519,298	2,524,875	0	1,095,012	1,079,031
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,519,298	2,524,875	0	1,095,012	1,079,031

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....1 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	151,858	0	0	65	151,923
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	151,858	0	0	65	151,923
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,829	0	0	559	24,388
6.2 Applied to pay renewal premiums	1,273	0	0	0	1,273
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,806	0	0	17,299	57,105
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	64,908	0	0	17,858	82,766
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	64,908	0	0	17,858	82,766
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	372,006	0	0	3,510	375,516
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	99,390	0	99,390
12. Surrender values and withdrawals for life contracts	60,455	0	0	9,967	70,422
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	65,477	0	0	13	65,490
15. Totals	499,938	0	99,390	13,490	612,818
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year	13	40,411	0	0	0	0	6	12,066	19	52,477
17. Incurred during current year	42	386,572	0	0	0	0	10	24,395	52	410,967
Settled during current year:										
18.1 By payment in full	46	374,006				0	2	3,510	48	377,516
18.2 By payment on compromised claims										
18.3 Totals paid	46	374,006	0	0	0	0	2	3,510	48	377,516
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	46	374,006	0	0	0	0	2	3,510	48	377,516
19. Unpaid Dec. 31, current year (16+17-18.6)	9	52,977	0	0	0	0	14	32,951	23	85,929
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	975	11,624,058	0	(a) 0	0	0	403	846,066	1,378	12,470,124
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(52)	(480,663)					(25)	(26,534)	(77)	(507,197)
23. In force December 31 of current year	923	11,143,395	0	(a) 0	0	0	378	819,532	1,301	11,962,927

(a) Includes Individual Credit Life Insurance prior year $ ..., current year $ ...

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ..., current year $ ...

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ..., current year $ ...

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,668	7,685	0	20,000	19,708
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,668	7,685	0	20,000	19,708
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,668	7,685	0	20,000	19,708

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF Kansas — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	641,539	0	0	793	642,332
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	641,539	0	0	793	642,332
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	59,644	0	0	914	60,558
6.2 Applied to pay renewal premiums	2,547	0	0	0	2,547
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	94,756	0	0	46,109	140,865
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	156,947	0	0	47,023	203,970
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	156,947	0	0	47,023	203,970
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	789,537	0	36,886	30,180	856,603
10. Matured endowments	5,994	0	0	12,736	18,730
11. Annuity benefits	0	0	79,649	0	79,649
12. Surrender values and withdrawals for life contracts	131,093	0	0	7,402	138,495
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	92,225	0	0	642	92,867
15. Totals	1,018,849	0	116,535	50,960	1,186,344
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	32	222,407	0	0	0	0	189	143,438	221	365,845
17. Incurred during current year	97	653,869	0	0	0	36,886	27	46,419	124	737,174
Settled during current year:										
18.1 By payment in full	108	795,531				36,886	24	42,916	132	875,333
18.2 By payment on compromised claims										
18.3 Totals paid	108	795,531	0	0	0	36,886	24	42,916	132	875,333
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	108	795,531	0	0	0	36,886	24	42,916	132	875,333
19. Unpaid Dec. 31, current year (16+17-18.6)	21	80,745	0	0	0	0	192	146,941	213	227,686
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,143	46,802,259	0	(a) 0	0	0	1,787	2,548,722	4,930	49,350,981
21. Issued during year	14	535,358							14	535,358
22. Other changes to in force (Net)	(170)	(1,782,471)					(82)	(16,975)	(252)	(1,799,446)
23. In force December 31 of current year	2,987	45,555,146	0	(a) 0	0	0	1,705	2,531,747	4,692	48,086,893

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	151,653	151,989	0	233,902	230,488
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	151,653	151,989	0	233,902	230,488
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	151,653	151,989	0	233,902	230,488

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,551,792	0	0	1,530	4,553,322
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	4,551,792	0	0	1,530	4,553,322
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	320,812	0	0	8,183	328,995
6.2 Applied to pay renewal premiums	61,996	0	0	0	61,996
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	919,349	0	0	225,043	1,144,392
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,302,157	0	0	233,226	1,535,383
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,302,157	0	0	233,226	1,535,383
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,432,382	0	1,055,429	291,961	5,779,772
10. Matured endowments	14,737	0	0	96,277	111,014
11. Annuity benefits	0	0	10,154,563	0	10,154,563
12. Surrender values and withdrawals for life contracts	1,128,246	0	0	72,894	1,201,140
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	434,493	0	48,122	168	482,783
15. Totals	6,009,858	0	11,258,114	461,300	17,729,272
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	172	806,141	0	0	0	0	264	506,522	436	1,312,663
17. Incurred during current year	754	4,280,641	0	0	0	1,055,429	87	375,126	841	5,711,196
Settled during current year:										
18.1 By payment in full	802	4,447,119				1,055,429	104	388,238	906	5,890,786
18.2 By payment on compromised claims										
18.3 Totals paid	802	4,447,119	0	0	0	1,055,429	104	388,238	906	5,890,786
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	802	4,447,119	0	0	0	1,055,429	104	388,238	906	5,890,786
19. Unpaid Dec. 31, current year (16+17-18.6)	124	639,663	0	0	0	0	247	493,410	371	1,133,073
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	19,735	356,230,662	0	(a) 0	0	0	3,475	8,964,887	23,210	365,195,549
21. Issued during year	265	10,195,834							265	10,195,834
22. Other changes to in force (Net)	(1,022)	(12,775,474)					(176)	(203,260)	(1,198)	(12,978,734)
23. In force December 31 of current year	18,978	353,651,022	0	(a) 0	0	0	3,299	8,761,627	22,277	362,412,649

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,190,043	1,192,678	0	950,099	936,233
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,190,043	1,192,678	0	950,099	936,233
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,190,043	1,192,678	0	950,099	936,233

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Louisiana DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,370,928	0	0	4,972	6,375,900
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	6,370,928	0	0	4,972	6,375,900
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	250,485	0	0	2,993	253,478
6.2 Applied to pay renewal premiums	8,294	0	0	0	8,294
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	461,441	0	0	76,365	537,806
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	720,220	0	0	79,358	799,578
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	720,220	0	0	79,358	799,578
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,163,326	0	42,301	70,129	4,275,756
10. Matured endowments	9,446	0	0	239	9,685
11. Annuity benefits	0	0	767,262	0	767,262
12. Surrender values and withdrawals for life contracts	856,227	0	0	22,992	879,219
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	260,609	0	2,875	187	263,671
15. Totals	5,289,608	0	812,438	93,547	6,195,593
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	146	992,021	0	0	0	0	166	152,251	312	1,144,273
17. Incurred during current year	670	4,058,342	0	0	0	42,301	89	103,319	759	4,203,963
Settled during current year:										
18.1 By payment in full	664	4,169,915				42,301	65	70,368	729	4,282,584
18.2 By payment on compromised claims	4	2,857							4	2,857
18.3 Totals paid	668	4,172,772	0	0	0	42,301	65	70,368	733	4,285,441
18.4 Reduction by compromise	4	74,143							4	74,143
18.5 Amount rejected										
18.6 Total settlements	672	4,246,915	0	0	0	42,301	65	70,368	737	4,359,584
19. Unpaid Dec. 31, current year (16+17-18.6)	144	803,449	0	0	0	0	190	185,203	334	988,651
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	24,875	422,979,148	0	(a) 0	0	0	8,047	7,898,307	32,922	430,877,455
21. Issued during year	685	22,498,844							685	22,498,844
22. Other changes to in force (Net)	(1,352)	(22,650,331)					(263)	(158,575)	(1,615)	(22,808,906)
23. In force December 31 of current year	24,208	422,827,661	0	(a) 0	0	0	7,784	7,739,732	31,992	430,567,393

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	230,545	231,055	0	57,458	56,619
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	230,545	231,055	0	57,458	56,619
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	230,545	231,055	0	57,458	56,619

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Maine DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,037	0	0	0	7,037
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	7,037	0	0	0	7,037
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,280	0	0	0	3,280
6.2 Applied to pay renewal premiums	435	0	0	0	435
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,585	0	0	800	4,385
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,300	0	0	800	8,100
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,300	0	0	800	8,100
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	26,016	0	0	0	26,016
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	18,090	0	0	0	18,090
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,621	0	0	0	5,621
15. Totals	49,727	0	0	0	49,727
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	2	9,708	0	0	0	0	0	0	2	9,708
17. Incurred during current year	7	21,308	0	0	0	0	0	0	7	21,308
Settled during current year:										
18.1 By payment in full	8	26,016				0		0	8	26,016
18.2 By payment on compromised claims										
18.3 Totals paid	8	26,016	0	0	0	0	0	0	8	26,016
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	26,016	0	0	0	0	0	0	8	26,016
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	111	816,434	0	(a) 0	0	0	12	28,597	123	845,031
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(7)	(17,641)					0	901	(7)	(16,740)
23. In force December 31 of current year	104	798,793	0	(a) 0	0	0	12	29,498	116	828,291

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,174	2,179	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,174	2,179	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,174	2,179	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,310,579	0	0	428	2,311,007
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,310,579	0	0	428	2,311,007
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	123,848	0	0	963	124,811
6.2 Applied to pay renewal premiums	5,900	0	0	0	5,900
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	222,960	0	0	30,182	253,142
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	352,708	0	0	31,145	383,853
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	352,708	0	0	31,145	383,853
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,743,577	0	0	19,925	1,763,502
10. Matured endowments	1,927	0	0	23,238	25,165
11. Annuity benefits	0	0	235,830	0	235,830
12. Surrender values and withdrawals for life contracts	466,857	0	0	10,597	477,454
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	122,441	0	0	74	122,515
15. Totals	2,334,802	0	235,830	53,834	2,624,466
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	72	363,594	0	0	0	0	94	113,859	166	477,453
17. Incurred during current year	188	1,731,277	0	0	0	0	27	31,560	215	1,762,837
Settled during current year:										
18.1 By payment in full	200	1,745,504				0	18	43,163	218	1,788,667
18.2 By payment on compromised claims										
18.3 Totals paid	200	1,745,504	0	0	0	0	18	43,163	218	1,788,667
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	200	1,745,504	0	0	0	0	18	43,163	218	1,788,667
19. Unpaid Dec. 31, current year (16+17-18.6)	60	349,367	0	0	0	0	103	102,256	163	451,623
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7,961	129,598,742	0	(a) 0	0	0	3,207	3,070,377	11,168	132,669,119
21. Issued during year	229	9,222,633							229	9,222,633
22. Other changes to in force (Net)	(497)	(9,229,461)					(116)	(72,098)	(613)	(9,301,559)
23. In force December 31 of current year	7,693	129,591,914	0	(a) 0	0	0	3,091	2,998,279	10,784	132,590,193

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	103,173	103,401	0	7,783	7,669
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	103,173	103,401	0	7,783	7,669
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	103,173	103,401	0	7,783	7,669

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Massachusetts DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	46,507	0	0	8	46,515
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	46,507	0	0	8	46,515
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,829	0	0	110	9,939
6.2 Applied to pay renewal premiums	1,053	0	0	0	1,053
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,395	0	0	3,594	18,989
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,277	0	0	3,704	29,981
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	26,277	0	0	3,704	29,981
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	48,270	0	0	5,803	54,073
10. Matured endowments	2,438	0	0	0	2,438
11. Annuity benefits	0	0	45,346	0	45,346
12. Surrender values and withdrawals for life contracts	29,313	0	0	0	29,313
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,578	0	0	0	14,578
15. Totals	94,599	0	45,346	5,803	145,748
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	1	1,083	0	0	0	0	6	8,517	7	9,600
17. Incurred during current year	16	53,570	0	0	0	0	1	5,803	17	59,373
Settled during current year:										
18.1 By payment in full	14	50,708				0	1	5,803	15	56,511
18.2 By payment on compromised claims										
18.3 Totals paid	14	50,708	0	0	0	0	1	5,803	15	56,511
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	50,708	0	0	0	0	1	5,803	15	56,511
19. Unpaid Dec. 31, current year (16+17-18.6)	3	3,946	0	0	0	0	6	8,517	9	12,462
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	342	5,267,862	0	(a) 0	0	0	55	138,355	397	5,406,217
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(16)	(491,739)					(1)	(1,724)	(17)	(493,463)
23. In force December 31 of current year	326	4,776,123	0	(a) 0	0	0	54	136,631	380	4,912,754

(a) Includes Individual Credit Life Insurance prior year $ ......, current year $ ......

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ......, current year $ ......

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ......, current year $ ......

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	5,750	5,763	0	736	725
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,750	5,763	0	736	725
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,750	5,763	0	736	725

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ......0 and number of persons insured under indemnity only products ......0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,348,080	0	0	1,351	5,349,431
2. Annuity considerations	4,200	0	0	0	4,200
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	5,352,280	0	0	1,351	5,353,631
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	499,284	0	0	20,055	519,339
6.2 Applied to pay renewal premiums	80,656	0	0	0	80,656
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,057,712	0	0	666,864	1,724,576
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,637,652	0	0	686,919	2,324,571
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,637,652	0	0	686,919	2,324,571
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,727,680	0	323,359	683,440	6,734,479
10. Matured endowments	87,661	0	0	265,325	352,986
11. Annuity benefits	2	0	1,256,988	0	1,256,990
12. Surrender values and withdrawals for life contracts	1,804,744	0	0	171,074	1,975,818
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,022,768	0	45,026	0	1,067,794
15. Totals	8,642,855	0	1,625,373	1,119,839	11,388,067
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	286	1,155,957	0	0	0	0	705	1,559,745	991	2,715,702
17. Incurred during current year	1,007	5,753,662	0	0	0	323,359	229	1,020,713	1,236	7,097,734
Settled during current year:										
18.1 By payment in full	1,074	5,812,176				323,359	243	948,765	1,317	7,084,300
18.2 By payment on compromised claims	3	3,165							3	3,165
18.3 Totals paid	1,077	5,815,341	0	0	0	323,359	243	948,765	1,320	7,087,465
18.4 Reduction by compromise	3	41,835							3	41,835
18.5 Amount rejected										
18.6 Total settlements	1,080	5,857,176	0	0	0	323,359	243	948,765	1,323	7,129,300
19. Unpaid Dec. 31, current year (16+17-18.6)	213	1,052,443	0	0	0	0	691	1,631,693	904	2,684,136
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	27,062	413,821,208	0	(a) 0	0	0	9,997	26,344,438	37,059	440,165,646
21. Issued during year	222	10,910,480							222	10,910,480
22. Other changes to in force (Net)	(1,581)	(17,264,193)					(502)	(560,985)	(2,083)	(17,825,178)
23. In force December 31 of current year	25,703	407,467,495	0	(a) 0	0	0	9,495	25,783,453	35,198	433,250,948

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	651,938	653,381	0	319,031	314,375
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	651,938	653,381	0	319,031	314,375
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	651,938	653,381	0	319,031	314,375

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Minnesota DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,930,307	0	0	0	1,930,307
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,930,307	0	0	0	1,930,307
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,675	0	0	0	12,675
6.2 Applied to pay renewal premiums	2,581	0	0	0	2,581
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	94,716	0	0	7,856	102,572
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	109,972	0	0	7,856	117,828
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	109,972	0	0	7,856	117,828
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	787,739	0	0	0	787,739
10. Matured endowments	6,807	0	0	0	6,807
11. Annuity benefits	0	0	36,723	0	36,723
12. Surrender values and withdrawals for life contracts	101,324	0	0	0	101,324
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	92,422	0	1,308	67	93,797
15. Totals	988,292	0	38,031	67	1,026,390
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	9	176,128	0	0	0	0	3	2,923	12	179,052
17. Incurred during current year	38	803,688	0	0	0	0	(2)	(2,368)	36	801,320
Settled during current year:										
18.1 By payment in full	37	794,546				0		0	37	794,546
18.2 By payment on compromised claims										
18.3 Totals paid	37	794,546	0	0	0	0	0	0	37	794,546
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	794,546	0	0	0	0	0	0	37	794,546
19. Unpaid Dec. 31, current year (16+17-18.6)	10	185,270	0	0	0	0	1	555	11	185,826
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,535	149,025,134	0	(a) 0	0	0	115	294,903	2,650	149,320,037
21. Issued during year	198	16,783,013							198	16,783,013
22. Other changes to in force (Net)	(28)	(1,331,424)					(1)	8,078	(29)	(1,323,346)
23. In force December 31 of current year	2,705	164,476,723	0	(a) 0	0	0	114	302,981	2,819	164,779,704

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	53,020	53,137	0	3,896	3,839
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	53,020	53,137	0	3,896	3,839
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	53,020	53,137	0	3,896	3,839

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	131,393	0	0	21	131,414
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	131,393	0	0	21	131,414
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,765	0	0	349	13,114
6.2 Applied to pay renewal premiums	666	0	0	0	666
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,073	0	0	4,394	26,467
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	35,504	0	0	4,743	40,247
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	35,504	0	0	4,743	40,247
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	124,387	0	0	6,279	130,666
10. Matured endowments	5,874	0	0	0	5,874
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	36,820	0	0	3,001	39,821
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	30,288	0	0	552	30,840
15. Totals	197,369	0	0	9,832	207,201
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	9	33,987	0	0	0	0	86	68,943	95	102,929
17. Incurred during current year	25	153,753	0	0	0	0	(76)	(37,318)	(51)	116,435
Settled during current year:										
18.1 By payment in full	29	130,261				0	4	6,279	33	136,540
18.2 By payment on compromised claims										
18.3 Totals paid	29	130,261	0	0	0	0	4	6,279	33	136,540
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	29	130,261	0	0	0	0	4	6,279	33	136,540
19. Unpaid Dec. 31, current year (16+17-18.6)	5	57,479	0	0	0	0	6	25,345	11	82,824
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	720	11,039,742	0	(a) 0	0	0	86	177,116	806	11,216,858
21. Issued during year	8	371,250							8	371,250
22. Other changes to in force (Net)	(28)	(125,954)					(2)	(2,105)	(30)	(128,059)
23. In force December 31 of current year	700	11,285,038	0	(a) 0	0	0	84	175,011	784	11,460,049

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,078	9,098	0	696	686
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,078	9,098	0	696	686
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,078	9,098	0	696	686

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

7 0 4 8 3 2 0 2 2 4 3 0 2 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,356,765	0	0	2,169	3,358,934
2. Annuity considerations	157	0	0	0	157
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	3,356,922	0	0	2,169	3,359,091
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	351,762	0	0	8,624	360,386
6.2 Applied to pay renewal premiums	59,337	0	0	0	59,337
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	636,911	0	0	204,654	841,565
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,048,010	0	0	213,278	1,261,288
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,048,010	0	0	213,278	1,261,288
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,548,376	0	121,520	353,632	4,023,528
10. Matured endowments	21,077	0	0	50,820	71,897
11. Annuity benefits	0	0	771,404	0	771,404
12. Surrender values and withdrawals for life contracts	835,705	0	0	32,209	867,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	526,207	0	0	436	526,643
15. Totals	4,931,365	0	892,924	437,097	6,261,386
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	189	969,627	0	0	0	0	369	612,786	558	1,582,413
17. Incurred during current year	649	3,472,190	0	0	0	121,520	173	446,512	822	4,040,222
Settled during current year:										
18.1 By payment in full	672	3,569,453				121,520	146	404,452	818	4,095,425
18.2 By payment on compromised claims										
18.3 Totals paid	672	3,569,453	0	0	0	121,520	146	404,452	818	4,095,425
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	672	3,569,453	0	0	0	121,520	146	404,452	818	4,095,425
19. Unpaid Dec. 31, current year (16+17-18.6)	166	872,364	0	0	0	0	396	654,846	562	1,527,210
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	19,073	250,585,376	0	(a) 0	0	0	5,432	10,146,809	24,505	260,732,185
21. Issued during year	55	1,076,836							55	1,076,836
22. Other changes to in force (Net)	(939)	(11,380,786)					(280)	(273,182)	(1,219)	(11,653,968)
23. In force December 31 of current year	18,189	240,281,426	0	(a) 0	0	0	5,152	9,873,627	23,341	250,155,053

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	445,680	446,667	0	181,804	179,151
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	445,680	446,667	0	181,804	179,151
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	445,680	446,667	0	181,804	179,151

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....1 .

DIRECT BUSINESS IN THE STATE OF Montana DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,159	0	0	5	18,164
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	18,159	0	0	5	18,164
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,644	0	0	176	3,820
6.2 Applied to pay renewal premiums	524	0	0	0	524
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,443	0	0	624	6,067
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,611	0	0	800	10,411
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	9,611	0	0	800	10,411
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,298	0	0	0	21,298
10. Matured endowments	1,053	0	0	0	1,053
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	728	0	0	10,281	11,009
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,337	0	0	0	5,337
15. Totals	28,416	0	0	10,281	38,697
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	2	7,170	0	0	(18)	(590,454)	0	0	(16)	(583,283)
17. Incurred during current year	7	17,387	0	0	0	0	1	2,942	8	20,329
Settled during current year:										
18.1 By payment in full	7	22,351				0		0	7	22,351
18.2 By payment on compromised claims										
18.3 Totals paid	7	22,351	0	0	0	0	0	0	7	22,351
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	22,351	0	0	0	0	0	0	7	22,351
19. Unpaid Dec. 31, current year (16+17-18.6)	2	2,206	0	0	(18)	(590,454)	1	2,942	(15)	(585,305)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	131	1,496,586	0	(a) 0	0	0	20	38,549	151	1,535,135
21. Issued during year	1	100,000							1	100,000
22. Other changes to in force (Net)	(1)	52,841					(3)	(10,194)	(4)	42,647
23. In force December 31 of current year	131	1,649,427	0	(a) 0	0	0	17	28,355	148	1,677,782

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,382	1,385	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,382	1,385	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,382	1,385	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Nebraska — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	20,746	0	0	31	20,777
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	20,746	0	0	31	20,777
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,764	0	0	59	4,823
6.2 Applied to pay renewal premiums	583	0	0	0	583
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,931	0	0	2,007	8,938
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,278	0	0	2,066	14,344
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	12,278	0	0	2,066	14,344
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,697	0	0	3,876	60,573
10. Matured endowments	500	0	0	0	500
11. Annuity benefits	0	0	56,187	0	56,187
12. Surrender values and withdrawals for life contracts	12,552	0	0	0	12,552
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,715	0	0	365	6,080
15. Totals	75,464	0	56,187	4,241	135,892
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	3	26,247	0	0	0	0	3	1,889	6	28,136
17. Incurred during current year	10	48,014	0	0	0	0	2	3,548	12	51,562
Settled during current year:										
18.1 By payment in full	10	57,197				0	3	3,876	13	61,073
18.2 By payment on compromised claims										
18.3 Totals paid	10	57,197	0	0	0	0	3	3,876	13	61,073
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	57,197	0	0	0	0	3	3,876	13	61,073
19. Unpaid Dec. 31, current year (16+17-18.6)	3	17,064	0	0	0	0	2	1,561	5	18,625
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	189	1,983,751	0	(a) 0	0	0	41	84,377	230	2,068,128
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(7)	(138,780)					(2)	(1,021)	(9)	(139,801)
23. In force December 31 of current year	182	1,844,971	0	(a) 0	0	0	39	83,356	221	1,928,327

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	404	405	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	404	405	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	404	405	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	342,133	0	0	104	342,237
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	342,133	0	0	104	342,237
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,004	0	0	0	24,004
6.2 Applied to pay renewal premiums	2,126	0	0	0	2,126
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	38,064	0	0	5,991	44,055
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	64,194	0	0	5,991	70,185
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	64,194	0	0	5,991	70,185
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	181,678	0	28,047	1,030	210,755
10. Matured endowments	5,000	0	0	373	5,373
11. Annuity benefits	0	0	109,815	0	109,815
12. Surrender values and withdrawals for life contracts	116,462	0	0	0	116,462
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	45,118	0	429	0	45,547
15. Totals	348,258	0	138,291	1,403	487,952
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	8	56,708	0	0	0	0	3	2,551	11	59,259
17. Incurred during current year	41	219,829	0	0	0	28,047	(2)	0	39	247,876
Settled during current year:										
18.1 By payment in full	35	186,678				28,047		1,403	35	216,128
18.2 By payment on compromised claims										
18.3 Totals paid	35	186,678	0	0	0	28,047	0	1,403	35	216,128
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	35	186,678	0	0	0	28,047	0	1,403	35	216,128
19. Unpaid Dec. 31, current year (16+17-18.6)	14	89,859	0	0	0	0	1	1,148	15	91,007
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,270	22,499,264	0	(a) 0	0	0	107	238,808	1,377	22,738,072
21. Issued during year	9	280,099							9	280,099
22. Other changes to in force (Net)	(82)	(657,000)					(2)	4,839	(84)	(652,161)
23. In force December 31 of current year	1,197	22,122,363	0	(a) 0	0	0	105	243,647	1,302	22,366,010

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	37,137	37,219	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	37,137	37,219	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	37,137	37,219	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF New Hampshire DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,677	0	0	15	8,692
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	8,677	0	0	15	8,692
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,367	0	0	0	2,367
6.2 Applied to pay renewal premiums	564	0	0	0	564
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,167	0	0	640	6,807
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,098	0	0	640	9,738
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	9,098	0	0	640	9,738
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	5,007	0	0	0	5,007
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	26	0	0	0	26
15. Totals	5,033	0	0	0	5,033
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	2,648	0	0	0	0	1	2,710	2	5,358
17. Incurred during current year	1	10,742	0	0	0	0	0	0	1	10,742
Settled during current year:										
18.1 By payment in full	0	0				0		0	0	0
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)	2	13,390	0	0	0	0	1	2,710	3	16,100
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	116	1,126,668	0	(a) 0	0	0	13	27,888	129	1,154,556
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	4	107,105					(1)	214	3	107,319
23. In force December 31 of current year	120	1,233,773	0	(a) 0	0	0	12	28,102	132	1,261,875

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	855	857	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	855	857	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	855	857	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	191,546	0	0	102	191,648
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	191,546	0	0	102	191,648
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,525	0	0	0	13,525
6.2 Applied to pay renewal premiums	4,894	0	0	0	4,894
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,375	0	0	6,961	38,336
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	49,794	0	0	6,961	56,755
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	49,794	0	0	6,961	56,755
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	83,216	0	450	100	83,766
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	62,224	0	62,224
12. Surrender values and withdrawals for life contracts	24,232	0	0	0	24,232
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	27,618	0	0	31	27,649
15. Totals	135,066	0	62,674	131	197,871
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	6	17,263	0	0	0	0	16	31,637	22	48,900
17. Incurred during current year	15	75,626	0	0	0	450	3	1,118	18	77,194
Settled during current year:										
18.1 By payment in full	17	83,216				450	1	100	18	83,766
18.2 By payment on compromised claims										
18.3 Totals paid	17	83,216	0	0	0	450	1	100	18	83,766
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	17	83,216	0	0	0	450	1	100	18	83,766
19. Unpaid Dec. 31, current year (16+17-18.6)	4	9,674	0	0	0	0	18	32,655	22	42,328
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	810	14,670,639	0	(a) 0	0	0	143	288,815	953	14,959,454
21. Issued during year	6	223,000							6	223,000
22. Other changes to in force (Net)	6	(183,535)					(5)	(1,940)	1	(185,475)
23. In force December 31 of current year	822	14,710,104	0	(a) 0	0	0	138	286,875	960	14,996,979

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,102	10,124	0	1,996	1,967
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,102	10,124	0	1,996	1,967
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,102	10,124	0	1,996	1,967

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF New Mexico DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	36,832	0	0	27	36,859
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	36,832	0	0	27	36,859
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,219	0	0	319	7,538
6.2 Applied to pay renewal premiums	928	0	0	0	928
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,487	0	0	11,335	22,822
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,634	0	0	11,654	31,288
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	19,634	0	0	11,654	31,288
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	59,925	0	0	14,825	74,750
10. Matured endowments	2,480	0	0	2,617	5,097
11. Annuity benefits	0	0	4,944	0	4,944
12. Surrender values and withdrawals for life contracts	48,386	0	0	0	48,386
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,865	0	0	0	16,865
15. Totals	127,656	0	4,944	17,442	150,042
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	6	14,133	0	0	0	0	4	17,199	10	31,332
17. Incurred during current year	14	59,844	0	0	0	0	5	13,424	19	73,268
Settled during current year:										
18.1 By payment in full	16	62,405				0	5	17,442	21	79,847
18.2 By payment on compromised claims										
18.3 Totals paid	16	62,405	0	0	0	0	5	17,442	21	79,847
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	62,405	0	0	0	0	5	17,442	21	79,847
19. Unpaid Dec. 31, current year (16+17-18.6)	4	11,572	0	0	0	0	4	13,181	8	24,753
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	378	3,529,100	0	(a) 0	0	0	160	377,062	538	3,906,162
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(19)	116,862					(1)	10,212	(20)	127,074
23. In force December 31 of current year	359	3,645,962	0	(a) 0	0	0	159	387,274	518	4,033,236

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,604	2,610	0	2,071	2,041
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,604	2,610	0	2,071	2,041
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,604	2,610	0	2,071	2,041

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF New York DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	147,881	0	0	155	148,036
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	147,881	0	0	155	148,036
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	22,536	0	0	497	23,033
6.2 Applied to pay renewal premiums	3,746	0	0	0	3,746
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,819	0	0	15,902	63,721
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	74,101	0	0	16,399	90,500
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	74,101	0	0	16,399	90,500
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	151,409	0	0	19,033	170,442
10. Matured endowments	6,259	0	0	71	6,330
11. Annuity benefits	0	0	3,340	0	3,340
12. Surrender values and withdrawals for life contracts	79,229	0	0	8,456	87,685
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	43,046	0	453	0	43,499
15. Totals	279,943	0	3,793	27,560	311,296
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	12	19,492	0	0	0	0	27	28,626	39	48,118
17. Incurred during current year	33	209,333	0	0	0	0	6	19,180	39	228,513
Settled during current year:										
18.1 By payment in full	35	157,668				0	6	19,104	41	176,772
18.2 By payment on compromised claims										
18.3 Totals paid	35	157,668	0	0	0	0	6	19,104	41	176,772
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	35	157,668	0	0	0	0	6	19,104	41	176,772
19. Unpaid Dec. 31, current year (16+17-18.6)	10	71,157	0	0	0	0	27	28,702	37	99,859
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,185	14,828,718	0	(a) 0	0	0	326	684,482	1,511	15,513,200
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(34)	106,475					(15)	(21,075)	(49)	85,400
23. In force December 31 of current year	1,151	14,935,193	0	(a) 0	0	0	311	663,407	1,462	15,598,600

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	21,889	21,937	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	21,889	21,937	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	21,889	21,937	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,627,152	0	0	7,341	14,634,493
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	14,627,152	0	0	7,341	14,634,493
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	817,779	0	0	11,210	828,989
6.2 Applied to pay renewal premiums	96,072	0	0	0	96,072
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,176,226	0	0	265,934	2,442,160
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,090,077	0	0	277,144	3,367,221
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,090,077	0	0	277,144	3,367,221
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,547,484	0	147,273	433,254	13,128,011
10. Matured endowments	69,957	0	0	94,990	164,947
11. Annuity benefits	0	0	2,333,726	0	2,333,726
12. Surrender values and withdrawals for life contracts	2,906,682	0	0	76,051	2,982,733
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	825,479	0	3,055	2,613	831,147
15. Totals	16,349,602	0	2,484,054	606,908	19,440,564
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	423	2,552,277	0	0	0	0	1,156	828,959	1,579	3,381,235
17. Incurred during current year	1,849	12,375,081	0	0	0	147,273	319	592,506	2,168	13,114,860
Settled during current year:										
18.1 By payment in full	1,919	12,614,336				147,273	295	528,244	2,214	13,289,853
18.2 By payment on compromised claims	6	3,105							6	3,105
18.3 Totals paid	1,925	12,617,441	0	0	0	147,273	295	528,244	2,220	13,292,958
18.4 Reduction by compromise	6	159,895							6	159,895
18.5 Amount rejected										
18.6 Total settlements	1,931	12,777,336	0	0	0	147,273	295	528,244	2,226	13,452,853
19. Unpaid Dec. 31, current year (16+17-18.6)	341	2,150,022	0	0	0	0	1,180	893,220	1,521	3,043,242
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	52,055	1,012,155,182	0	(a) 0	0	0	13,480	16,402,333	65,535	1,028,557,515
21. Issued during year	948	35,862,486							948	35,862,486
22. Other changes to in force (Net)	(3,082)	(47,786,837)					(691)	(415,365)	(3,773)	(48,202,202)
23. In force December 31 of current year	49,921	1,000,230,831	0	(a) 0	0	0	12,789	15,986,968	62,710	1,016,217,799

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,486,872	3,494,591	0	1,612,438	1,588,905
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,486,872	3,494,591	0	1,612,438	1,588,905
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,486,872	3,494,591	0	1,612,438	1,588,905

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....1 .

DIRECT BUSINESS IN THE STATE OF North Dakota — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	27,327	0	0	0	27,327
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	27,327	0	0	0	27,327
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	532	0	0	0	532
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,475	0	0	845	3,320
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,007	0	0	845	3,852
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,007	0	0	845	3,852
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	644	0	0	0	644
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	1,101	0	0	0	1,101
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	34	0	0	0	34
15. Totals	1,779	0	0	0	1,779
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	1	2,680	0	0	0	0	0	0	1	2,680
17. Incurred during current year	3	4,981	0	0	0	0	0	0	3	4,981
Settled during current year:										
18.1 By payment in full	2	644				0		0	2	644
18.2 By payment on compromised claims										
18.3 Totals paid	2	644	0	0	0	0	0	0	2	644
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	644	0	0	0	0	0	0	2	644
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,017	0	0	0	0	0	0	2	7,017
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	57	1,314,331	0	(a) 0	0	0	18	33,492	75	1,347,823
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(4)	(50,787)					(1)	(68)	(5)	(50,855)
23. In force December 31 of current year	53	1,263,544	0	(a) 0	0	0	17	33,424	70	1,296,968

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	168	168	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	168	168	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	168	168	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	41,203,129	0	0	12,087	41,215,216
2. Annuity considerations	2,590	0	0	0	2,590
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	41,205,719	0	0	12,087	41,217,806
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,905,053	0	0	92,653	2,997,706
6.2 Applied to pay renewal premiums	663,124	0	0	0	663,124
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,320,886	0	0	2,509,940	10,830,826
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	11,889,063	0	0	2,602,593	14,491,656
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	11,889,063	0	0	2,602,593	14,491,656
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	38,912,318	0	2,848,385	3,500,713	45,261,416
10. Matured endowments	238,983	0	0	833,588	1,072,571
11. Annuity benefits	8,933	0	20,730,724	0	20,739,657
12. Surrender values and withdrawals for life contracts	10,611,362	0	0	575,299	11,186,661
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,814,922	0	79,433	132,266	4,026,621
15. Totals	53,586,518	0	23,658,542	5,041,866	82,286,926
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2,003	9,494,337	0	0	35	1,088,870	2,107	5,249,599	4,145	15,832,805
17. Incurred during current year	6,314	38,306,307	0	0	167	2,776,491	1,181	4,583,292	7,662	45,666,090
Settled during current year:										
18.1 By payment in full	6,470	39,150,286			164	2,848,385	1,148	4,334,301	7,782	46,332,972
18.2 By payment on compromised claims	1	1,015							1	1,015
18.3 Totals paid	6,471	39,151,301	0	0	164	2,848,385	1,148	4,334,301	7,783	46,333,987
18.4 Reduction by compromise	1	13,985							1	13,985
18.5 Amount rejected										
18.6 Total settlements	6,472	39,165,286	0	0	164	2,848,385	1,148	4,334,301	7,784	46,347,972
19. Unpaid Dec. 31, current year (16+17-18.6)	1,845	8,635,357	0	0	38	1,016,976	2,140	5,498,590	4,023	15,150,923
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	173,477	3,076,550,732	0	(a) 0	5,171	794,016,957	36,255	98,893,603	214,903	3,969,461,292
21. Issued during year	2,199	84,536,806							2,199	84,536,806
22. Other changes to in force (Net)	(9,295)	(131,444,827)			(138)	(838,675)	(1,932)	(2,544,493)	(11,365)	(134,827,995)
23. In force December 31 of current year	166,381	3,029,642,711	0	(a) 0	5,033	793,178,282	34,323	96,349,110	205,737	3,919,170,103

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,638,768	6,653,465	0	2,671,643	2,632,651
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,638,768	6,653,465	0	2,671,643	2,632,651
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,638,768	6,653,465	0	2,671,643	2,632,651

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Oklahoma — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	198,943	0	0	349	199,292
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	198,943	0	0	349	199,292
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,077	0	0	492	16,569
6.2 Applied to pay renewal premiums	2,266	0	0	0	2,266
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	34,913	0	0	47,008	81,921
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	53,256	0	0	47,500	100,756
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	53,256	0	0	47,500	100,756
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	361,735	0	0	16,580	378,315
10. Matured endowments	3,000	0	0	11,075	14,075
11. Annuity benefits	0	0	70,786	0	70,786
12. Surrender values and withdrawals for life contracts	49,997	0	0	3,239	53,236
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	30,946	0	0	100	31,046
15. Totals	445,678	0	70,786	30,994	547,458
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	13	74,953	0	0	0	0	43	105,964	56	180,917
17. Incurred during current year	42	386,789	0	0	0	0	8	21,881	50	408,671
Settled during current year:										
18.1 By payment in full	40	364,735				0	8	27,655	48	392,390
18.2 By payment on compromised claims										
18.3 Totals paid	40	364,735	0	0	0	0	8	27,655	48	392,390
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	40	364,735	0	0	0	0	8	27,655	48	392,390
19. Unpaid Dec. 31, current year (16+17-18.6)	15	97,008	0	0	0	0	43	100,190	58	197,198
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,198	17,390,132	0	(a) 0	0	0	761	1,586,594	1,959	18,976,726
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(32)	1,108,521					(27)	15,054	(59)	1,123,575
23. In force December 31 of current year	1,166	18,498,653	0	(a) 0	0	0	734	1,601,648	1,900	20,100,301

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	23,925	23,978	0	219,151	215,953
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	23,925	23,978	0	219,151	215,953
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	23,925	23,978	0	219,151	215,953

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Oregon — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	149,305	0	0	18	149,323
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	149,305	0	0	18	149,323
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,413	0	0	295	11,708
6.2 Applied to pay renewal premiums	941	0	0	0	941
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,560	0	0	4,961	26,521
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	33,914	0	0	5,256	39,170
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	33,914	0	0	5,256	39,170
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	199,365	0	0	5,266	204,631
10. Matured endowments	3,000	0	0	4,113	7,113
11. Annuity benefits	0	0	4,546	0	4,546
12. Surrender values and withdrawals for life contracts	46,845	0	0	0	46,845
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,318	0	0	0	16,318
15. Totals	265,528	0	4,546	9,379	279,453
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	7	122,004	0	0	0	0	7	14,802	14	136,805
17. Incurred during current year	14	124,185	0	0	0	0	4	8,553	18	132,738
Settled during current year:										
18.1 By payment in full	15	202,365				0	2	9,379	17	211,744
18.2 By payment on compromised claims										
18.3 Totals paid	15	202,365	0	0	0	0	2	9,379	17	211,744
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	202,365	0	0	0	0	2	9,379	17	211,744
19. Unpaid Dec. 31, current year (16+17-18.6)	6	43,824	0	0	0	0	9	13,976	15	57,800
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	600	11,771,842	0	(a) 0	0	0	134	242,619	734	12,014,461
21. Issued during year	4	245,000							4	245,000
22. Other changes to in force (Net)	(17)	(369,080)					(8)	(5,179)	(25)	(374,259)
23. In force December 31 of current year	587	11,647,762	0	(a) 0	0	0	126	237,440	713	11,885,202

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,785	3,793	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,785	3,793	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,785	3,793	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Pennsylvania — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,349,232	0	0	1,684	8,350,916
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	8,349,232	0	0	1,684	8,350,916
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	561,517	0	0	15,745	577,262
6.2 Applied to pay renewal premiums	107,765	0	0	0	107,765
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,461,639	0	0	388,695	1,850,334
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,130,921	0	0	404,440	2,535,361
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,130,921	0	0	404,440	2,535,361
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,383,969	0	89,035	587,077	8,060,081
10. Matured endowments	50,618	0	0	168,141	218,759
11. Annuity benefits	0	0	1,605,109	0	1,605,109
12. Surrender values and withdrawals for life contracts	1,988,906	0	0	103,045	2,091,951
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	768,752	0	3,769	825	773,346
15. Totals	10,192,245	0	1,697,913	859,088	12,749,246
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	218	1,090,280	0	0	0	0	456	963,088	674	2,053,367
17. Incurred during current year	1,213	7,189,198	0	0	0	89,035	216	803,977	1,429	8,082,210
Settled during current year:										
18.1 By payment in full	1,285	7,433,239				89,035	200	755,218	1,485	8,277,492
18.2 By payment on compromised claims	1	1,348							1	1,348
18.3 Totals paid	1,286	7,434,587	0	0	0	89,035	200	755,218	1,486	8,278,840
18.4 Reduction by compromise	1	8,652							1	8,652
18.5 Amount rejected										
18.6 Total settlements	1,287	7,443,239	0	0	0	89,035	200	755,218	1,487	8,287,492
19. Unpaid Dec. 31, current year (16+17-18.6)	144	836,239	0	0	0	0	472	1,011,847	616	1,848,086
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	33,508	590,628,298	0	(a) 0	0	0	6,231	15,770,204	39,739	606,398,502
21. Issued during year	446	14,168,446							446	14,168,446
22. Other changes to in force (Net)	(1,840)	(28,336,535)					(369)	(524,609)	(2,209)	(28,861,144)
23. In force December 31 of current year	32,114	576,460,209	0	(a) 0	0	0	5,862	15,245,595	37,976	591,705,804

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,091,175	1,093,591	0	420,467	414,330
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,091,175	1,093,591	0	420,467	414,330
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,091,175	1,093,591	0	420,467	414,330

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,882	0	0	46	4,928
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	4,882	0	0	46	4,928
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,242	0	0	0	2,242
6.2 Applied to pay renewal premiums	10	0	0	0	10
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,561	0	0	301	3,862
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,813	0	0	301	6,114
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,813	0	0	301	6,114
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,405	0	0	0	1,405
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	12,584	0	0	0	12,584
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,214	0	0	0	3,214
15. Totals	17,203	0	0	0	17,203
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	10,797	3	10,797
17. Incurred during current year	2	12,237	0	0	0	0	0	0	2	12,237
Settled during current year:										
18.1 By payment in full	1	1,405				0		0	1	1,405
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,405	0	0	0	0	0	0	1	1,405
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,405	0	0	0	0	0	0	1	1,405
19. Unpaid Dec. 31, current year (16+17-18.6)	1	10,832	0	0	0	0	3	10,797	4	21,629
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	72	669,369	0	(a) 0	0	0	10	12,466	82	681,835
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(2)	(25,918)					(1)	113	(3)	(25,805)
23. In force December 31 of current year	70	643,451	0	(a) 0	0	0	9	12,579	79	656,030

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	127	127	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	127	127	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	127	127	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,631,833	0	0	632	1,632,465
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,631,833	0	0	632	1,632,465
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	70,314	0	0	208	70,522
6.2 Applied to pay renewal premiums	15,744	0	0	0	15,744
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	189,552	0	0	12,599	202,151
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	275,610	0	0	12,807	288,417
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	275,610	0	0	12,807	288,417
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	930,238	0	71,596	3,895	1,005,729
10. Matured endowments	9,670	0	0	0	9,670
11. Annuity benefits	0	0	427,364	0	427,364
12. Surrender values and withdrawals for life contracts	335,080	0	0	1,782	336,862
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	45,417	0	1,625	0	47,042
15. Totals	1,320,405	0	500,585	5,677	1,826,667
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	28	149,851	0	0	0	0	18	32,793	46	182,644
17. Incurred during current year	163	1,227,311	0	0	0	71,596	16	25,233	179	1,324,140
Settled during current year:										
18.1 By payment in full	160	939,908				71,596	4	3,895	164	1,015,399
18.2 By payment on compromised claims										
18.3 Totals paid	160	939,908	0	0	0	71,596	4	3,895	164	1,015,399
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	160	939,908	0	0	0	71,596	4	3,895	164	1,015,399
19. Unpaid Dec. 31, current year (16+17-18.6)	31	437,254	0	0	0	0	30	54,131	61	491,385
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,530	107,555,757	0	(a) 0	0	0	277	580,724	5,807	108,136,481
21. Issued during year	74	3,072,097							74	3,072,097
22. Other changes to in force (Net)	(268)	(5,141,865)					(10)	679	(278)	(5,141,186)
23. In force December 31 of current year	5,336	105,485,989	0	(a) 0	0	0	267	581,403	5,603	106,067,392

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	259,359	259,933	0	100,964	99,490
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	259,359	259,933	0	100,964	99,490
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	259,359	259,933	0	100,964	99,490

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,451	0	0	0	14,451
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	14,451	0	0	0	14,451
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,764	0	0	0	1,764
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,255	0	0	297	4,552
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,019	0	0	297	6,316
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,019	0	0	297	6,316
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	28,312	0	0	0	28,312
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	8,570	0	8,570
12. Surrender values and withdrawals for life contracts	1,073	0	0	0	1,073
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	539	0	0	0	539
15. Totals	29,924	0	8,570	0	38,494
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	3,019	0	0	0	0	1	173	2	3,192
17. Incurred during current year	6	57,355	0	0	0	0	0	0	6	57,355
Settled during current year:										
18.1 By payment in full	4	28,312				0		0	4	28,312
18.2 By payment on compromised claims										
18.3 Totals paid	4	28,312	0	0	0	0	0	0	4	28,312
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	28,312	0	0	0	0	0	0	4	28,312
19. Unpaid Dec. 31, current year (16+17-18.6)	3	32,062	0	0	0	0	1	173	4	32,235
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	117	1,314,144	0	(a) 0	0	0	10	16,562	127	1,330,706
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(5)	(92,120)					0	365	(5)	(91,755)
23. In force December 31 of current year	112	1,222,024	0	(a) 0	0	0	10	16,927	122	1,238,951

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,271	2,276	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,271	2,276	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,271	2,276	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,314,118	0	0	900	1,315,018
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,314,118	0	0	900	1,315,018
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	95,593	0	0	1,455	97,048
6.2 Applied to pay renewal premiums	12,272	0	0	0	12,272
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	229,935	0	0	32,405	262,340
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	337,800	0	0	33,860	371,660
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	337,800	0	0	33,860	371,660
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,176,390	0	74,530	57,247	1,308,167
10. Matured endowments	3,272	0	0	0	3,272
11. Annuity benefits	0	0	519,627	0	519,627
12. Surrender values and withdrawals for life contracts	332,864	0	0	936	333,800
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	120,936	0	0	65	121,001
15. Totals	1,633,462	0	594,157	58,248	2,285,867
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	67	347,331	0	0	0	0	16	31,290	83	378,621
17. Incurred during current year	239	1,135,707	0	0	0	74,530	21	62,045	260	1,272,282
Settled during current year:										
18.1 By payment in full	244	1,179,662				74,530	22	57,247	266	1,311,439
18.2 By payment on compromised claims										
18.3 Totals paid	244	1,179,662	0	0	0	74,530	22	57,247	266	1,311,439
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	244	1,179,662	0	0	0	74,530	22	57,247	266	1,311,439
19. Unpaid Dec. 31, current year (16+17-18.6)	62	303,376	0	0	0	0	15	36,088	77	339,464
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,164	103,975,344	0	(a) 0	0	0	772	1,591,140	6,936	105,566,484
21. Issued during year	39	1,206,143							39	1,206,143
22. Other changes to in force (Net)	(265)	1,652,360					(32)	(28,925)	(297)	1,623,435
23. In force December 31 of current year	5,938	106,833,847	0	(a) 0	0	0	740	1,562,215	6,678	108,396,062

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	437,428	438,396	0	261,158	257,346
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	437,428	438,396	0	261,158	257,346
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	437,428	438,396	0	261,158	257,346

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,341,450	0	0	3,723	5,345,173
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	5,341,450	0	0	3,723	5,345,173
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	314,347	0	0	8,781	323,128
6.2 Applied to pay renewal premiums	25,462	0	0	0	25,462
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	801,406	0	0	852,436	1,653,842
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,141,215	0	0	861,217	2,002,432
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,141,215	0	0	861,217	2,002,432
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,347,169	0	41,980	297,540	3,686,689
10. Matured endowments	89,928	0	0	160,772	250,700
11. Annuity benefits	0	0	1,006,812	0	1,006,812
12. Surrender values and withdrawals for life contracts	1,309,088	0	0	65,935	1,375,023
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	495,054	0	1,197	99	496,350
15. Totals	5,241,239	0	1,049,989	524,346	6,815,574
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	202	968,294	0	0	0	0	626	1,038,502	828	2,006,796
17. Incurred during current year	635	3,639,500	0	0	0	41,980	172	611,644	807	4,293,124
Settled during current year:										
18.1 By payment in full	631	3,437,097				41,980	137	458,312	768	3,937,389
18.2 By payment on compromised claims										
18.3 Totals paid	631	3,437,097	0	0	0	41,980	137	458,312	768	3,937,389
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	631	3,437,097	0	0	0	41,980	137	458,312	768	3,937,389
19. Unpaid Dec. 31, current year (16+17-18.6)	206	1,170,697	0	0	0	0	661	1,191,834	867	2,362,531
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	21,276	361,957,241	0	(a) 0	0	0	13,557	26,685,646	34,833	388,642,887
21. Issued during year	297	10,098,346							297	10,098,346
22. Other changes to in force (Net)	(1,109)	(13,388,292)					(473)	217,674	(1,582)	(13,170,618)
23. In force December 31 of current year	20,464	358,667,295	0	(a) 0	0	0	13,084	26,903,320	33,548	385,570,615

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	697,777	699,322	0	173,541	171,008
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	697,777	699,322	0	173,541	171,008
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	697,777	699,322	0	173,541	171,008

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	43,901	0	0	30	43,931
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	43,901	0	0	30	43,931
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,884	0	0	83	3,967
6.2 Applied to pay renewal premiums	517	0	0	0	517
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,375	0	0	1,823	10,198
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,776	0	0	1,906	14,682
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	12,776	0	0	1,906	14,682
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	61,501	0	0	1,010	62,511
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	9,168	0	9,168
12. Surrender values and withdrawals for life contracts	4,244	0	0	2,560	6,804
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,141	0	593	0	6,734
15. Totals	71,886	0	9,761	3,570	85,217
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	1	1,123	0	0	0	0	1	636	2	1,759
17. Incurred during current year	11	60,378	0	0	0	0	1	1,010	12	61,388
Settled during current year:										
18.1 By payment in full	12	61,501				0	1	1,010	13	62,511
18.2 By payment on compromised claims										
18.3 Totals paid	12	61,501	0	0	0	0	1	1,010	13	62,511
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	61,501	0	0	0	0	1	1,010	13	62,511
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	636	1	636
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	226	3,690,736	0	(a) 0	0	0	23	64,342	249	3,755,078
21. Issued during year	1	100,000							1	100,000
22. Other changes to in force (Net)	(5)	115,916					(2)	(4,297)	(7)	111,619
23. In force December 31 of current year	222	3,906,652	0	(a) 0	0	0	21	60,045	243	3,966,697

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,157	1,160	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,157	1,160	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,157	1,160	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Vermont — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance	2,701	0	0	0	2,701
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,701	0	0	0	2,701
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,120	0	0	0	1,120
6.2 Applied to pay renewal premiums	189	0	0	0	189
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,249	0	0	159	2,408
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,558	0	0	159	3,717
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,558	0	0	159	3,717
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	4,897	0	4,897
12. Surrender values and withdrawals for life contracts	8,322	0	0	0	8,322
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,119	0	0	0	8,119
15. Totals	16,441	0	4,897	0	21,338
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	8,676	0	0	0	0	0	0	1	8,676
Settled during current year:										
18.1 By payment in full	0	0				0		0	0	0
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)	1	8,676	0	0	0	0	0	0	1	8,676
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	56	438,439	0	(a) 0	0	0	9	10,647	65	449,086
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(1)	5,130					0	181	(1)	5,311
23. In force December 31 of current year	55	443,569	0	(a) 0	0	0	9	10,828	64	454,397

(a) Includes Individual Credit Life Insurance prior year $ .... , current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ .... , current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ .... , current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	682	684	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	682	684	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	682	684	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

7 0 4 8 3 2 0 2 2 4 3 0 4 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	690,795	0	0	762	691,557
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	690,795	0	0	762	691,557
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	82,765	0	0	749	83,514
6.2 Applied to pay renewal premiums	4,832	0	0	0	4,832
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	179,924	0	0	25,555	205,479
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	267,521	0	0	26,304	293,825
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	267,521	0	0	26,304	293,825
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	639,197	0	76,812	28,528	744,537
10. Matured endowments	9,111	0	0	2,017	11,128
11. Annuity benefits	0	0	168,997	0	168,997
12. Surrender values and withdrawals for life contracts	171,838	0	0	0	171,838
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	158,068	0	1,354	0	159,422
15. Totals	978,214	0	247,163	30,545	1,255,922
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	40	165,384	0	0	0	0	25	32,057	65	197,441
17. Incurred during current year	127	700,845	0	0	0	76,812	21	43,667	148	821,324
Settled during current year:										
18.1 By payment in full	122	648,308				76,812	13	30,545	135	755,665
18.2 By payment on compromised claims										
18.3 Totals paid	122	648,308	0	0	0	76,812	13	30,545	135	755,665
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	122	648,308	0	0	0	76,812	13	30,545	135	755,665
19. Unpaid Dec. 31, current year (16+17-18.6)	45	217,921	0	0	0	0	33	45,179	78	263,100
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,582	56,463,795	0	(a) 0	0	0	525	1,124,905	4,107	57,588,700
21. Issued during year	30	790,164							30	790,164
22. Other changes to in force (Net)	(147)	(210,565)					(30)	(16,286)	(177)	(226,851)
23. In force December 31 of current year	3,465	57,043,394	0	(a) 0	0	0	495	1,108,619	3,960	58,152,013

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	98,817	99,036	0	103,324	101,816
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	98,817	99,036	0	103,324	101,816
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	98,817	99,036	0	103,324	101,816

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Washington DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	173,835	0	0	222	174,057
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	173,835	0	0	222	174,057
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,487	0	0	179	25,666
6.2 Applied to pay renewal premiums	1,589	0	0	0	1,589
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,302	0	0	10,368	46,670
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,378	0	0	10,547	73,925
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	63,378	0	0	10,547	73,925
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	239,357	0	30,000	10,216	279,573
10. Matured endowments	5,000	0	0	0	5,000
11. Annuity benefits	0	0	17,673	0	17,673
12. Surrender values and withdrawals for life contracts	53,050	0	0	0	53,050
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	51,542	0	0	0	51,542
15. Totals	348,949	0	47,673	10,216	406,838
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	9	46,332	0	0	0	0	8	25,155	17	71,487
17. Incurred during current year	47	325,934	0	0	0	30,000	5	17,478	52	373,412
Settled during current year:										
18.1 By payment in full	36	244,357				30,000	3	10,216	39	284,573
18.2 By payment on compromised claims										
18.3 Totals paid	36	244,357	0	0	0	30,000	3	10,216	39	284,573
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	36	244,357	0	0	0	30,000	3	10,216	39	284,573
19. Unpaid Dec. 31, current year (16+17-18.6)	20	127,909	0	0	0	0	10	32,417	30	160,326
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,024	15,227,314	0	(a) 0	0	0	230	467,279	1,254	15,694,593
21. Issued during year	3	225,000							3	225,000
22. Other changes to in force (Net)	(43)	(317,460)					(6)	6,862	(49)	(310,598)
23. In force December 31 of current year	984	15,134,854	0	(a) 0	0	0	224	474,141	1,208	15,608,995

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	20,432	20,477	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,432	20,477	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,432	20,477	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,931,987	0	0	1,176	2,933,163
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,931,987	0	0	1,176	2,933,163
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	175,123	0	0	6,429	181,552
6.2 Applied to pay renewal premiums	54,242	0	0	0	54,242
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	800,430	0	0	142,610	943,040
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,029,795	0	0	149,039	1,178,834
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,029,795	0	0	149,039	1,178,834
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,638,367	0	224,730	262,827	3,125,924
10. Matured endowments	12,027	0	0	55,472	67,499
11. Annuity benefits	0	0	418,402	0	418,402
12. Surrender values and withdrawals for life contracts	666,902	0	0	46,218	713,120
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	147,809	0	2,941	7	150,757
15. Totals	3,465,105	0	646,073	364,524	4,475,702
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	82	670,626	0	0	0	0	610	362,231	692	1,032,857
17. Incurred during current year	436	2,398,388	0	0	0	224,730	62	288,500	498	2,911,618
Settled during current year:										
18.1 By payment in full	461	2,650,394				224,730	85	318,299	546	3,193,423
18.2 By payment on compromised claims										
18.3 Totals paid	461	2,650,394	0	0	0	224,730	85	318,299	546	3,193,423
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	461	2,650,394	0	0	0	224,730	85	318,299	546	3,193,423
19. Unpaid Dec. 31, current year (16+17-18.6)	57	418,620	0	0	0	0	587	332,432	644	751,052
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	10,437	219,510,650	0	(a) 0	0	0	2,881	5,943,817	13,318	225,454,467
21. Issued during year	92	3,083,546							92	3,083,546
22. Other changes to in force (Net)	(552)	(5,674,363)					(248)	(230,169)	(800)	(5,904,532)
23. In force December 31 of current year	9,977	216,919,833	0	(a) 0	0	0	2,633	5,713,648	12,610	222,633,481

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	912,104	914,123	0	512,939	505,453
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	912,104	914,123	0	512,939	505,453
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	912,104	914,123	0	512,939	505,453

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,612,784	0	0	196	1,612,980
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,612,784	0	0	196	1,612,980
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	84,256	0	0	719	84,975
6.2 Applied to pay renewal premiums	14,595	0	0	0	14,595
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	171,269	0	0	19,520	190,789
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	270,120	0	0	20,239	290,359
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	270,120	0	0	20,239	290,359
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,002,107	0	0	16,449	1,018,556
10. Matured endowments	2,000	0	0	7,183	9,183
11. Annuity benefits	0	0	172,291	0	172,291
12. Surrender values and withdrawals for life contracts	247,277	0	0	4,442	251,719
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	65,666	0	0	0	65,666
15. Totals	1,317,050	0	172,291	28,074	1,517,415
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	31	292,605	0	0	0	0	41	91,293	72	383,898
17. Incurred during current year	152	962,570	0	0	0	0	(2)	4,337	150	966,907
Settled during current year:										
18.1 By payment in full	141	1,004,107				0	6	23,632	147	1,027,739
18.2 By payment on compromised claims										
18.3 Totals paid	141	1,004,107	0	0	0	0	6	23,632	147	1,027,739
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	141	1,004,107	0	0	0	0	6	23,632	147	1,027,739
19. Unpaid Dec. 31, current year (16+17-18.6)	42	251,068	0	0	0	0	33	71,998	75	323,066
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,802	110,454,618	0	(a) 0	0	0	498	984,874	6,300	111,439,492
21. Issued during year	109	5,662,321							109	5,662,321
22. Other changes to in force (Net)	(257)	(3,261,863)					(29)	(13,270)	(286)	(3,275,133)
23. In force December 31 of current year	5,654	112,855,076	0	(a) 0	0	0	469	971,604	6,123	113,826,680

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	45,484	45,585	0	14,482	14,271
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	45,484	45,585	0	14,482	14,271
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	45,484	45,585	0	14,482	14,271

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF Wyoming DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,071	0	0	16	11,087
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	11,071	0	0	16	11,087
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,629	0	0	0	3,629
6.2 Applied to pay renewal premiums	536	0	0	0	536
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,107	0	0	606	4,713
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,272	0	0	606	8,878
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	8,272	0	0	606	8,878
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	44,832	0	0	0	44,832
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	7,407	0	0	0	7,407
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	736	0	0	0	736
15. Totals	52,975	0	0	0	52,975
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	2,516	3	2,516
17. Incurred during current year	4	55,304	0	0	0	0	1	3,413	5	58,717
Settled during current year:										
18.1 By payment in full	3	44,832				0		0	3	44,832
18.2 By payment on compromised claims										
18.3 Totals paid	3	44,832	0	0	0	0	0	0	3	44,832
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	44,832	0	0	0	0	0	0	3	44,832
19. Unpaid Dec. 31, current year (16+17-18.6)	1	10,472	0	0	0	0	4	5,929	5	16,401
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	141	1,201,490	0	(a) 0	0	0	25	37,227	166	1,238,717
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(6)	(29,422)					(1)	(2,670)	(7)	(32,092)
23. In force December 31 of current year	135	1,172,068	0	(a) 0	0	0	24	34,557	159	1,206,625

(a) Includes Individual Credit Life Insurance prior year $ ..., current year $ ...
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ..., current year $ ...
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ..., current year $ ...

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	264	265	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	264	265	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	264	265	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF American Samoa DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0				0		0	0	0
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year				(a)						
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	0	0					0	0	0	0
23. In force December 31 of current year				(a)						

(a) Includes Individual Credit Life Insurance prior year $ ......, current year $ ......

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ......, current year $ ......

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ......, current year $ ......

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ......0 and number of persons insured under indemnity only products ......0 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23	0	0	0	23
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	147	0	0	47	194
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	170	0	0	47	217
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	170	0	0	47	217
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0				0		0	0	0
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4	29,310	0	(a) 0	0	0	1	1,602	5	30,912
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(2)	(27,310)					0	54	(2)	(27,256)
23. In force December 31 of current year	2	2,000	0	(a) 0	0	0	1	1,656	3	3,656

(a) Includes Individual Credit Life Insurance prior year $, current year $

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $, current year $

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $, current year $

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF Puerto Rico DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,422	0	0	49	6,471
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	6,422	0	0	49	6,471
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	88	0	0	0	88
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,638	0	0	1,866	3,504
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,726	0	0	1,866	3,592
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,726	0	0	1,866	3,592
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,250	0	0	0	6,250
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	21,961	0	21,961
12. Surrender values and withdrawals for life contracts	3,426	0	0	0	3,426
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19	0	0	0	19
15. Totals	9,695	0	21,961	0	31,656
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	7,652	0	0	0	0	1	4,794	3	12,446
17. Incurred during current year	2	4,113	0	0	0	0	0	0	2	4,113
Settled during current year:										
18.1 By payment in full	3	6,250				0		0	3	6,250
18.2 By payment on compromised claims										
18.3 Totals paid	3	6,250	0	0	0	0	0	0	3	6,250
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	6,250	0	0	0	0	0	0	3	6,250
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,515	0	0	0	0	1	4,794	2	10,309
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	52	497,286	0	(a) 0	0	0	16	68,959	68	566,245
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(3)	(35,964)					0	2,191	(3)	(33,773)
23. In force December 31 of current year	49	461,322	0	(a) 0	0	0	16	71,150	65	532,472

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	709	711	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	709	711	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	709	711	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,189	0	0	0	1,189
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	1,189	0	0	0	1,189
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30	0	0	0	30
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,335	0	0	29	1,364
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,365	0	0	29	1,394
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,365	0	0	29	1,394
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9	0	0	0	9
15. Totals	9	0	0	0	9
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0				0		0	0	0
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13	231,813	0	(a) 0	0	0	1	1,196	14	233,009
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(1)	1,538					0	38	(1)	1,576
23. In force December 31 of current year	12	233,351	0	(a) 0	0	0	1	1,234	13	234,585

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

7 0 4 8 3 2 0 2 2 4 3 0 5 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0				0		0	0	0
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year				(a)						
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	0	0					0	0	0	0
23. In force December 31 of current year				(a)						

(a) Includes Individual Credit Life Insurance prior year $ ..., current year $ ...

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ..., current year $ ...

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ..., current year $ ...

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ...0 and number of persons insured under indemnity only products ...0 .

DIRECT BUSINESS IN THE STATE OF Canada DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14	0	0	0	14
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	363	0	0	0	363
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,468	0	0	938	2,406
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,831	0	0	938	2,769
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,831	0	0	938	2,769
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	175	0	0	66	241
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	51	0	0	0	51
15. Totals	226	0	0	66	292
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary 1 No. of Pols. & Certifs.	Ordinary 2 Amount	Credit Life (Group and Individual) 3 No. of Ind.Pols. & Gr. Certifs.	Credit Life (Group and Individual) 4 Amount	Group 5 No. of Certifs.	Group 6 Amount	Industrial 7 No. of Pols. & Certifs.	Industrial 8 Amount	Total 9 No. of Pols. & Certifs.	Total 10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	15,205	0	0	0	0	1	66	3	15,271
Settled during current year:										
18.1 By payment in full	1	175				0	1	66	2	241
18.2 By payment on compromised claims										
18.3 Totals paid	1	175	0	0	0	0	1	66	2	241
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	175	0	0	0	0	1	66	2	241
19. Unpaid Dec. 31, current year (16+17-18.6)	1	15,030	0	0	0	0	0	0	1	15,030
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	46	171,336	0	(a) 0	0	0	0	0	46	171,336
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	(1)	(3,235)					0	0	(1)	(3,235)
23. In force December 31 of current year	45	168,101	0	(a) 0	0	0	0	0	45	168,101

(a) Includes Individual Credit Life Insurance prior year $ ...., current year $ ....

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ ...., current year $ ....

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ ...., current year $ ....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ....0 and number of persons insured under indemnity only products ....0 .

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens — DURING THE YEAR 2022

NAIC Group Code 0836 — NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	52,576	0	0	0	52,576
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	52,576	0	0	0	52,576
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,687	0	0	0	7,687
6.2 Applied to pay renewal premiums	3,081	0	0	0	3,081
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,414	0	0	2,703	20,117
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	28,182	0	0	2,703	30,885
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	28,182	0	0	2,703	30,885
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	83,228	0	0	0	83,228
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	22,368	0	22,368
12. Surrender values and withdrawals for life contracts	72,185	0	0	0	72,185
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	29,448	0	0	0	29,448
15. Totals	184,861	0	22,368	0	207,229
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	82,535	0	0	0	0	0	0	2	82,535
17. Incurred during current year	7	37,058	0	0	0	0	0	0	7	37,058
Settled during current year:										
18.1 By payment in full	6	83,228	0	0	0	0	0	0	6	83,228
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	6	83,228	0	0	0	0	0	0	6	83,228
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	6	83,228	0	0	0	0	0	0	6	83,228
19. Unpaid Dec. 31, current year (16+17-18.6)	3	36,365	0	0	0	0	0	0	3	36,365
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	268	6,829,429	0	(a) 0	0	0	60	128,938	328	6,958,367
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	5	114,384	0	0	0	0	(2)	739	3	115,123
23. In force December 31 of current year	273	6,943,813	0	(a) 0	0	0	58	129,677	331	7,073,490

(a) Includes Individual Credit Life Insurance prior year $ 0 , current year $ 0

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ 0 , current year $ 0

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ 0 , current year $ 0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	959	961	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	959	961	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	959	961	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

DIRECT BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2022

NAIC Group Code 0836 NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	158,406,263	0	0	52,976	158,459,239
2. Annuity considerations	7,207	0	0	0	7,207
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	158,413,470	0	0	52,976	158,466,446
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,038,967	0	0	259,323	10,298,290
6.2 Applied to pay renewal premiums	2,358,879	0	0	0	2,358,879
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,218,810	0	0	7,893,938	34,112,748
6.4 Other	112	0	0	0	112
6.5 Totals (Sum of Lines 6.1 to 6.4)	38,616,768	0	0	8,153,261	46,770,029
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	38,616,768	0	0	8,153,261	46,770,029
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	131,371,653	0	5,914,387	9,665,864	146,951,904
10. Matured endowments	1,014,395	0	0	2,632,239	3,646,634
11. Annuity benefits	8,935	0	52,594,322	0	52,603,257
12. Surrender values and withdrawals for life contracts	38,560,548	0	0	1,722,567	40,283,115
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	13,751,529	0	220,916	166,866	14,139,311
15. Totals	184,707,060	0	58,729,625	14,187,536	257,624,221
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	5,506	29,686,500	0	0	17	498,416	10,513	18,625,822	16,036	48,810,737
17. Incurred during current year	20,124	130,113,151	0	0	167	5,842,493	3,733	13,158,662	24,024	149,114,307
Settled during current year:										
18.1 By payment in full	20,657	132,365,679	0	0	164	5,914,387	3,646	12,298,103	24,467	150,578,169
18.2 By payment on compromised claims	24	20,369	0	0	0	0	0	0	24	20,369
18.3 Totals paid	20,681	132,386,048	0	0	164	5,914,387	3,646	12,298,103	24,491	150,598,538
18.4 Reduction by compromise	24	468,631	0	0	0	0	0	0	24	468,631
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	20,705	132,854,679	0	0	164	5,914,387	3,646	12,298,103	24,515	151,067,169
19. Unpaid Dec. 31, current year (16+17-18.6)	4,925	26,944,972	0	0	20	426,522	10,600	19,486,381	15,545	46,857,875
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	594,168	11,592,575,270	0	(a) 0	5,171	794,016,957	151,044	326,432,966	750,383	12,713,025,193
21. Issued during year	8,411	382,663,949	0	0	0	0	0	0	8,411	382,663,949
22. Other changes to in force (Net)	(31,760)	(486,072,636)	0	0	(138)	(838,675)	(7,470)	(7,114,490)	(39,368)	(494,025,801)
23. In force December 31 of current year	570,819	11,489,166,583	0	(a) 0	5,033	793,178,282	143,574	319,318,476	719,426	12,601,663,341

(a) Includes Individual Credit Life Insurance prior year $ 0 , current year $ 0

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year $ 0 , current year $ 0

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year $ 0 , current year $ 0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	22,759,875	22,810,262	0	11,025,836	10,864,918
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	22,759,875	22,810,262	0	11,025,836	10,864,918
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	22,759,875	22,810,262	0	11,025,836	10,864,918

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 3 .

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

		1 Amount
1.	Reserve as of December 31, Prior Year	59,159,330
2.	Current year's realized pre-tax capital gains/(losses) of $ 6,320,397 transferred into the reserve net of taxes of $ 1,327,283	4,993,114
3.	Adjustment for current year's liability gains/(losses) released from the reserve	0
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	64,152,444
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	6,802,443
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	57,350,000

AMORTIZATION

	Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1.	2022	6,187,107	615,336	0	6,802,443
2.	2023	5,891,046	1,045,042	0	6,936,088
3.	2024	5,675,610	685,980	0	6,361,590
4.	2025	5,481,897	630,366	0	6,112,263
5.	2026	5,250,796	566,737	0	5,817,533
6.	2027	4,966,452	504,570	0	5,471,022
7.	2028	4,591,845	429,939	0	5,021,784
8.	2029	4,013,761	338,958	0	4,352,719
9.	2030	3,233,492	243,868	0	3,477,360
10.	2031	2,533,077	145,523	0	2,678,600
11.	2032	1,887,625	47,302	0	1,934,927
12.	2033	1,374,343	(5,120)	0	1,369,223
13.	2034	1,089,675	(7,309)	0	1,082,366
14.	2035	890,584	(9,852)	0	880,732
15.	2036	752,530	(12,044)	0	740,486
16.	2037	675,012	(14,690)	0	660,322
17.	2038	598,192	(16,762)	0	581,430
18.	2039	533,265	(18,138)	0	515,127
19.	2040	520,195	(19,091)	0	501,104
20.	2041	509,585	(21,045)	0	488,540
21.	2042	505,913	(22,066)	0	483,847
22.	2043	486,565	(21,956)	0	464,609
23.	2044	443,078	(19,317)	0	423,761
24.	2045	371,660	(17,382)	0	354,278
25.	2046	287,345	(14,755)	0	272,590
26.	2047	201,622	(12,570)	0	189,052
27.	2048	124,798	(10,000)	0	114,798
28.	2049	56,547	(7,955)	0	48,592
29.	2050	20,285	(5,682)	0	14,603
30.	2051	5,425	(3,636)	0	1,789
31.	2052 and Later		(1,137)	0	(1,137)
32.	Total (Lines 1 to 31)	59,159,330	4,993,114	0	64,152,444

ASSET VALUATION RESERVE

	Default Component			Equity Component			
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	7 Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	24,016,771	672,532	24,689,303	147,686,503	331,469,526	479,156,029	503,845,332
2. Realized capital gains/(losses) net of taxes - General Account	914,965		914,965	29,454,052	(18,423,833)	11,030,219	11,945,184
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(4,008,616)		(4,008,616)	(138,561,971)	(54,045,990)	(192,607,961)	(196,616,577)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	5,352,944	153,639	5,506,583	0	3,438,680	3,438,680	8,945,263
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	26,276,064	826,171	27,102,235	38,578,584	262,438,382	301,016,967	328,119,202
9. Maximum reserve	30,785,542	651,706	31,437,247	121,261,531	400,239,145	521,500,676	552,937,923
10. Reserve objective	19,401,753	499,540	19,901,294	121,261,531	396,389,771	517,651,301	537,552,595
11. 20% of (Line 10 - Line 8)	(1,374,862)	(65,326)	(1,440,188)	16,536,589	26,790,278	43,326,867	41,886,679
12. Balance before transfers (Lines 8 + 11)	24,901,202	760,845	25,662,047	55,115,174	289,228,660	344,343,834	370,005,881
13. Transfers	109,139	(109,139)	0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	25,010,341	651,706	25,662,047	55,115,174	289,228,660	344,343,834	370,005,881

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

			1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
Line Number	NAIC Designation	Description	Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1.		Exempt Obligations	25,843,951	XXX	XXX	25,843,951	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	218,715,658	XXX	XXX	218,715,658	0.0002	43,743	0.0007	153,101	0.0013	284,330
2.2	1	NAIC Designation Category 1.B	36,170,720	XXX	XXX	36,170,720	0.0004	14,468	0.0011	39,788	0.0023	83,193
2.3	1	NAIC Designation Category 1.C	69,289,330	XXX	XXX	69,289,330	0.0006	41,574	0.0018	124,721	0.0035	242,513
2.4	1	NAIC Designation Category 1.D	154,674,377	XXX	XXX	154,674,377	0.0007	108,272	0.0022	340,284	0.0044	680,567
2.5	1	NAIC Designation Category 1.E	204,480,674	XXX	XXX	204,480,674	0.0009	184,033	0.0027	552,098	0.0055	1,124,644
2.6	1	NAIC Designation Category 1.F	443,770,034	XXX	XXX	443,770,034	0.0011	488,147	0.0034	1,508,818	0.0068	3,017,636
2.7	1	NAIC Designation Category 1.G	362,687,056	XXX	XXX	362,687,056	0.0014	507,762	0.0042	1,523,286	0.0085	3,082,840
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	1,489,787,850	XXX	XXX	1,489,787,850	XXX	1,387,999	XXX	4,242,095	XXX	8,515,723
3.1	2	NAIC Designation Category 2.A	454,866,216	XXX	XXX	454,866,216	0.0021	955,219	0.0063	2,865,657	0.0105	4,776,095
3.2	2	NAIC Designation Category 2.B	578,229,425	XXX	XXX	578,229,425	0.0025	1,445,574	0.0076	4,394,544	0.0127	7,343,514
3.3	2	NAIC Designation Category 2.C	130,289,138	XXX	XXX	130,289,138	0.0036	469,041	0.0108	1,407,123	0.0180	2,345,204
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	1,163,384,780	XXX	XXX	1,163,384,780	XXX	2,869,834	XXX	8,667,323	XXX	14,464,813
4.1	3	NAIC Designation Category 3.A	51,618,607	XXX	XXX	51,618,607	0.0069	356,168	0.0183	944,621	0.0262	1,352,408
4.2	3	NAIC Designation Category 3.B	13,613,648	XXX	XXX	13,613,648	0.0099	134,775	0.0264	359,400	0.0377	513,235
4.3	3	NAIC Designation Category 3.C	11,327,158	XXX	XXX	11,327,158	0.0131	148,386	0.0350	396,451	0.0500	566,358
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	76,559,412	XXX	XXX	76,559,412	XXX	639,329	XXX	1,700,471	XXX	2,432,000
5.1	4	NAIC Designation Category 4.A	3,615,189	XXX	XXX	3,615,189	0.0184	66,519	0.0430	155,453	0.0615	222,334
5.2	4	NAIC Designation Category 4.B	9,518,789	XXX	XXX	9,518,789	0.0238	226,547	0.0555	528,293	0.0793	754,840
5.3	4	NAIC Designation Category 4.C		XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	13,133,978	XXX	XXX	13,133,978	XXX	293,067	XXX	683,746	XXX	977,174
6.1	5	NAIC Designation Category 5.A		XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B	1,000,001	XXX	XXX	1,000,001	0.0663	66,300	0.1188	118,800	0.1980	198,000
6.3	5	NAIC Designation Category 5.C		XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	1,000,001	XXX	XXX	1,000,001	XXX	66,300	XXX	118,800	XXX	198,000
7.	6	NAIC 6	4	XXX	XXX	4	0.0000	0	0.2370	1	0.2370	1
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	2,769,709,975	XXX	XXX	2,769,709,975	XXX	5,256,528	XXX	15,412,436	XXX	26,587,711
		PREFERRED STOCKS										
10.	1	Highest Quality	1,882,933	XXX	XXX	1,882,933	0.0005	941	0.0016	3,013	0.0033	6,214
11.	2	High Quality	25,034,076	XXX	XXX	25,034,076	0.0021	52,572	0.0064	160,218	0.0106	265,361
12.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	15,597,155	XXX	XXX	15,597,155	0.0000	0	0.2370	3,696,526	0.2370	3,696,526
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	42,514,164	XXX	XXX	42,514,164	XXX	53,513	XXX	3,859,757	XXX	3,968,101

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		SHORT-TERM BONDS										
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A		XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B		XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D	1,500,000	XXX	XXX	1,500,000	0.0007	1,050	0.0022	3,300	0.0044	6,600
19.5	1	NAIC Designation Category 1.E	3,361,182	XXX	XXX	3,361,182	0.0009	3,025	0.0027	9,075	0.0055	18,487
19.6	1	NAIC Designation Category 1.F	1,361,182	XXX	XXX	1,361,182	0.0011	1,497	0.0034	4,628	0.0068	9,256
19.7	1	NAIC Designation Category 1.G	4,991,001	XXX	XXX	4,991,001	0.0014	6,987	0.0042	20,962	0.0085	42,424
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	11,213,365	XXX	XXX	11,213,365	XXX	12,560	XXX	37,965	XXX	76,766
20.1	2	NAIC Designation Category 2.A		XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	5,444,728	XXX	XXX	5,444,728	0.0025	13,612	0.0076	41,380	0.0127	69,148
20.3	2	NAIC Designation Category 2.C	4,620,544	XXX	XXX	4,620,544	0.0036	16,634	0.0108	49,902	0.0180	83,170
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	10,065,272	XXX	XXX	10,065,272	XXX	30,246	XXX	91,282	XXX	152,318
21.1	3	NAIC Designation Category 3.A		XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B		XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C		XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A		XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B		XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C		XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A		XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B		XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C		XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	21,278,637	XXX	XXX	21,278,637	XXX	42,806	XXX	129,247	XXX	229,084
		DERIVATIVE INSTRUMENTS										
26.		Exchange Traded	195,699	XXX	XXX	195,699	0.0005	98	0.0016	313	0.0033	646
27.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	195,699	XXX	XXX	195,699	XXX	98	XXX	313	XXX	646
34.		Total (Lines 9 + 17 + 25 + 33)	2,833,698,475	XXX	XXX	2,833,698,475	XXX	5,352,944	XXX	19,401,753	XXX	30,785,542

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

			1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
Line Number	NAIC Designation	Description	Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other			XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	24,042,724		XXX	24,042,724	0.0011	26,447	0.0057	137,044	0.0074	177,916
44.		Commercial Mortgages - All Other - CM2 - High Quality	31,797,965		XXX	31,797,965	0.0040	127,192	0.0114	362,497	0.0149	473,790
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	55,840,689	0	XXX	55,840,689	XXX	153,639	XXX	499,540	XXX	651,706
59.		Schedule DA Mortgages			XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	55,840,689	0	XXX	55,840,689	XXX	153,639	XXX	499,540	XXX	651,706

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		COMMON STOCK										
1.		Unaffiliated - Public	834,877,648	XXX	XXX	834,877,648	0.0000	0	0.1395 (a)	116,465,432	0.1395 (a)	116,465,432
2.		Unaffiliated - Private	24,658,605	XXX	XXX	24,658,605	0.0000	0	0.1945	4,796,099	0.1945	4,796,099
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - Life with AVR	4,592,609,172	XXX	XXX	4,592,609,172	0.0000	0	0.0000	0	0.0000	0
		Affiliated - Investment Subsidiary:										
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1395 (a)	0	0.1395 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	5,452,145,425	0	0	5,452,145,425	XXX	0	XXX	121,261,531	XXX	121,261,531
		REAL ESTATE										
18.		Home Office Property (General Account only)	24,705,414			24,705,414	0.0000	0	0.0912	2,253,134	0.0912	2,253,134
19.		Investment Properties	832,607			832,607	0.0000	0	0.0912	75,934	0.0912	75,934
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
21.		Total Real Estate (Sum of Lines 18 through 20)	25,538,021	0	0	25,538,021	XXX	0	XXX	2,329,068	XXX	2,329,068
		OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
22.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	1,222,814	XXX	XXX	1,222,814	0.0005	611	0.0016	1,957	0.0033	4,035
24.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	263,037,032	XXX	XXX	263,037,032	0.0099	2,604,067	0.0263	6,917,874	0.0376	9,890,192
26.	4	Low Quality	31,869,607	XXX	XXX	31,869,607	0.0245	780,805	0.0572	1,822,942	0.0817	2,603,747
27.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	296,129,453	XXX	XXX	296,129,453	XXX	3,385,483	XXX	8,742,772	XXX	12,497,975

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	39,024,727	XXX	XXX	39,024,727	0.0005	19,512	0.0016	62,440	0.0033	128,782
31.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	39,024,727	XXX	XXX	39,024,727	XXX	19,512	XXX	62,440	XXX	128,782
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - In Good Standing All Other	4,879,795		XXX	4,879,795	0.0069	33,671	0.0200	97,596	0.0257	125,411
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	4,879,795	0	XXX	4,879,795	XXX	33,671	XXX	97,596	XXX	125,411
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	4,879,795	0	XXX	4,879,795	XXX	33,671	XXX	97,596	XXX	125,411

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1395 (a)	0	0.1395 (a)	0
66.		Unaffiliated Private	288,840,274	XXX	XXX	288,840,274	0.0000	0	0.1945	56,179,433	0.1945	56,179,433
67.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other	385,757,180	XXX	XXX	385,757,180	0.0000	0	0.1945	75,029,772	0.1945	75,029,772
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	674,597,454	XXX	XXX	674,597,454	XXX	0	XXX	131,209,205	XXX	131,209,205
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties	1,342,444,083		1,244,671,575	2,587,115,658	0.0000	0	0.0912	235,944,948	0.0912	235,944,948
73		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	1,342,444,083	0	1,244,671,575	2,587,115,658	XXX	0	XXX	235,944,948	XXX	235,944,948
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	2,113			2,113	0.0063	13	0.0120	25	0.0190	40
77.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	2,113	0	0	2,113	XXX	13	XXX	25	XXX	40
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Fixed Income Instruments - Affiliated	28,700,994	XXX	XXX	28,700,994	0.0000	0	0.1580	4,534,757	0.1580	4,534,757
83.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated	0			0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated	0			0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	28,700,994	0	0	28,700,994	XXX	0	XXX	4,534,757	XXX	4,534,757
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA	85,222,656	XXX	23,930	85,246,586	0.0000	0	0.1580	13,468,961	0.1580	13,468,961
97.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1580	0	0.1580	0
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	85,222,656	XXX	23,930	85,246,586	XXX	0	XXX	13,468,961	XXX	13,468,961
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	2,471,001,275	0	1,244,695,505	3,715,696,780	XXX	3,438,680	XXX	394,060,703	XXX	397,910,078

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
0599999 - Total								

NONE

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
0080928854	3586868	CA	2022	25,000	1,027	0	No Contract
0080930314	3560368	CA	2022	15,000	1,051	0	No Contract
0080941034	3651501	CA	2022	50,000	876	0	No Contract
0080859149	3486195	IL	2022	10,000	584	0	No Contract
0080910335	3513292	IL	2022	10,000	987	0	No Contract
0080935287	3588054	IL	2022	40,000	1,409	0	No Contract
0080937116	3548275	IL	2022	10,000	393	0	No Contract
0080941387	3586720	IL	2022	15,000	1,775	0	No Contract
0080904873	3553034	IN	2022	4,000	777	0	No Contract
0049735827	3613865	LA	2022	15,000	624	0	No Contract
0080923251	3647597	LA	2022	12,000	1,295	0	No Contract
0080934774	3596037	LA	2022	25,000	739	0	No Contract
0080935275	3556564	LA	2022	25,000	199	0	No Contract
0080845739	3525340	MI	2022	25,000	891	0	No Contract
0080902202	3483028	MI	2022	10,000	1,100	0	No Contract
0080912014	3599383	MI	2022	10,000	1,174	0	No Contract
0080926095	3483027	NC	2022	15,000	363	0	No Contract
0080940544	3574775	NC	2022	10,000	575	0	No Contract
0080944621	3595262	NC	2022	10,000	1,336	0	No Contract
0080954307	3610375	NC	2022	10,000	28	0	No Contract
0080962176	3595263	NC	2022	18,000	667	0	No Contract
0080904542	3486064	OH	2022	15,000	1,015	0	No Contract
0080914356	3596671	PA	2022	10,000	1,348	0	No Contract
0199999. Death Claims - Ordinary				389,000	20,233	0	XXX
0599999. Death Claims - Disposed Of				389,000	20,233	0	XXX
0080943659	3580696	North Carolina	2021	100,000	136	0	No Contract
0699999. Additional Accidental Death Benefits-Ordinary				100,000	136	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				100,000	136	0	XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				489,000	20,369	0	XXX
3199999. Death Claims - Resisted							XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year							XXX
5399999 - Totals				489,000	20,369	0	XXX

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	17,814,555	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	17,808,414	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	10,747,646	60.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	456,164	2.6		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	11,203,810	62.9	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	(132,278,425)	(742.8)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	809,738	4.5		0.0		0.0		0.0		0.0		0.0		0.0
8. Other general insurance expenses	12,061,501	67.7		0.0		0.0		0.0		0.0		0.0		0.0
9. Taxes, licenses and fees	1,063,524	6.0		0.0		0.0		0.0		0.0		0.0		0.0
10. Total other expenses incurred	13,934,763	78.2	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	124,948,266	701.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	124,948,266	701.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX		XXX		XXX	17,814,555	XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX	17,808,414	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	10,747,646	60.4
4. Cost containment expenses		0.0		0.0		0.0		0.0		0.0	456,164	2.6
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	11,203,810	62.9
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(132,278,425)	(742.8)
7. Commissions (a)		0.0		0.0		0.0		0.0		0.0	809,738	4.5
8. Other general insurance expenses		0.0		0.0		0.0		0.0		0.0	12,061,501	67.7
9. Taxes, licenses and fees		0.0		0.0		0.0		0.0		0.0	1,063,524	6.0
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	13,934,763	78.2
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	124,948,266	701.6
13. Dividends or refunds		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	124,948,266	701.6
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes $ .... reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
A. Premium Reserves:													
1. Unearned premiums	1,748,808												1,748,808
2. Advance premiums	59,597												59,597
3. Reserve for rate credits	0												
4. Total premium reserves, current year	1,808,405	0	0	0	0	0	0	0	0	0	0	0	1,808,405
5. Total premium reserves, prior year	1,814,546												1,814,546
6. Increase in total premium reserves	(6,141)	0	0	0	0	0	0	0	0	0	0	0	(6,141)
B. Contract Reserves:													
1. Additional reserves (a)	128,278,719												128,278,719
2. Reserve for future contingent benefits	0												
3. Total contract reserves, current year	128,278,719	0	0	0	0	0	0	0	0	0	0	0	128,278,719
4. Total contract reserves, prior year.	260,557,144												260,557,144
5. Increase in contract reserves	(132,278,425)	0	0	0	0	0	0	0	0	0	0	0	(132,278,425)
C. Claim Reserves and Liabilities:													
1. Total current year	17,537,481	0	0	0	0	0	0	0	0	0	0	0	17,537,481
2. Total prior year	15,725,348												15,725,348
3. Increase	1,812,133	0	0	0	0	0	0	0	0	0	0	0	1,812,133

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	4,931,365												4,931,365
1.2 On claims incurred during current year	4,004,148												4,004,148
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	11,590,786												11,590,786
2.2 On claims incurred during current year	5,946,695												5,946,695
3. Test:													
3.1 Lines 1.1 and 2.1	16,522,151	0	0	0	0	0	0	0	0	0	0	0	16,522,151
3.2 Claim reserves and liabilities, December 31, prior year	15,725,348												15,725,348
3.3 Line 3.1 minus Line 3.2	796,803	0	0	0	0	0	0	0	0	0	0	0	796,803

PART 4. - REINSURANCE

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
A. Reinsurance Assumed:													
1. Premiums written	0												
2. Premiums earned	0												
3. Incurred claims	0												
4. Commissions	0												
B. Reinsurance Ceded:													
1. Premiums written	4,947,189												4,947,189
2. Premiums earned	4,947,189												4,947,189
3. Incurred claims	1,990,949												1,990,949
4. Commissions	1,060,667												1,060,667

(a) Includes $ .... premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims												12,738,595	12,738,595
2. Beginning claim reserves and liabilities												18,363,081	18,363,081
3. Ending claim reserves and liabilities												20,075,840	20,075,840
4. Claims paid	0	0	0	0	0	0	0	0	0	0	0	11,025,836	11,025,836
B. Assumed Reinsurance:													
1. Incurred claims													0
2. Beginning claim reserves and liabilities													0
3. Ending claim reserves and liabilities													0
4. Claims paid	0	0	0	0	0	0	0	0	0	0	0	0	0
C. Ceded Reinsurance:													
1. Incurred claims												1,990,949	1,990,949
2. Beginning claim reserves and liabilities												2,675,234	2,675,234
3. Ending claim reserves and liabilities												2,713,524	2,713,524
4. Claims paid	0	0	0	0	0	0	0	0	0	0	0	1,952,659	1,952,659
D. Net:													
1. Incurred claims	0	0	0	0	0	0	0	0	0	0	0	10,747,646	10,747,646
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	0	0	15,687,847	15,687,847
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	0	0	17,362,316	17,362,316
4. Claims paid	0	0	0	0	0	0	0	0	0	0	0	9,073,177	9,073,177
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	0	0	0	0	0	0	0	0	0	0	0	11,203,810	11,203,810
2. Beginning reserves and liabilities												15,687,847	15,687,847
3. Ending reserves and liabilities												17,362,316	17,362,316
4. Paid claims and cost containment expenses	0	0	0	0	0	0	0	0	0	0	0	9,529,341	9,529,341

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/I	OL	64,398,662	857,743	1,185,383	0	0	0
0299999. General Account - U.S. Affiliates - Other							64,398,662	857,743	1,185,383	0	0	0
0399999. Total General Account - U.S. Affiliates							64,398,662	857,743	1,185,383	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							64,398,662	857,743	1,185,383	0	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							64,398,662	857,743	1,185,383	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							64,398,662	857,743	1,185,383	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							64,398,662	857,743	1,185,383	0	0	0

Schedule S - Part 1 - Section 2

N O N E

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659	82-4533188	08/01/2008	Canada Life Assurance Co. USB	MI	10,665	7,362
86258	13-2572994	08/01/1997	General Re Life Corporation	CT	0	1,299
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	0	3,114
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	0	1,751
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	10,665	136,222
82627	06-0839705	08/01/2003	Swiss Re Life & Health America	MO	13,529	52,421
65676	35-0472300	07/01/1980	The Lincoln National Life Insurance Co.	IN	0	5,862
0899999. Life and Annuity - U.S. Non-Affiliates					34,859	208,031
00000	AA-1580095	07/27/2008	TOA Reinsurance Company	JPN	10,665	5,494
0999999. Life and Annuity - Non-U.S. Non-Affiliates					10,665	5,494
1099999. Total Life and Annuity - Non-Affiliates					45,524	213,525
1199999. Total Life and Annuity					45,524	213,525
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	114,539	970,266
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	60,625	1,133,417
1999999. Accident and Health - U.S. Non-Affiliates					175,164	2,103,683
2199999. Total Accident and Health - Non-Affiliates					175,164	2,103,683
2299999. Total Accident and Health					175,164	2,103,683
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					210,023	2,311,714
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					10,665	5,494
9999999 Totals - Life, Annuity and Accident and Health					220,688	2,317,208

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount in Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
99937	31-1191427	07/01/1986	Columbus Life Ins Co	OH	OTH/I	OL	1,033,445,960	443,359,186	459,573,735	0	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							1,033,445,960	443,359,186	459,573,735	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,033,445,960	443,359,186	459,573,735	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,033,445,960	443,359,186	459,573,735	0	0	0	0	0
80659	82-4533188	08/01/2008	Canada Life Assurance Co. USB	MI	YRT/I	OL	111,414,622	145,332	129,354	189,564	0	0	0	0
86258	13-2572994	08/01/1997	General Re Life Corporation	CT	YRT/I	OL	1,726,083	25,640	24,852	16,531	0	0	0	0
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I	OL	16,554,493	61,484	57,249	89,600	0	0	0	0
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	YRT/I	OL	61,366,149	34,573	28,265	33,506	0	0	0	0
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I	OL	259,232,099	517,151	485,546	752,755	0	0	0	0
82627	06-0839705	08/01/2003	Swiss Re Life & Health America	MO	YRT/I	OL	256,013,940	294,565	235,305	452,674	0	0	0	0
65676	35-0472300	07/01/1980	The Lincoln National Life Insurance Co.	IN	YRT/I	OL	8,892,685	115,734	118,208	153,392	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							715,200,071	1,194,479	1,078,779	1,688,022	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							715,200,071	1,194,479	1,078,779	1,688,022	0	0	0	0
1199999. Total General Account Authorized							1,748,646,031	444,553,665	460,652,514	1,688,022	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
00000	AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I	OL	88,071,914	108,456	98,112	131,399	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							88,071,914	108,456	98,112	131,399	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							88,071,914	108,456	98,112	131,399	0	0	0	0
2299999. Total General Account Unauthorized							88,071,914	108,456	98,112	131,399	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							1,836,717,945	444,662,121	460,750,626	1,819,421	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0	0

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi-ciliary Juris-diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken 9 Current Year	 10 Prior Year	11 Premiums	Outstanding Surplus Relief 12 Current Year	 13 Prior Year	14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							1,748,646,031	444,553,665	460,652,514	1,688,022	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							88,071,914	108,456	98,112	131,399	0	0	0	0
9999999 - Totals							1,836,717,945	444,662,121	460,750,626	1,819,421	0	0	0	0

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
										11	12		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Premiums	Unearned Premiums (Estimated)	Reserve Credit Taken Other than for Unearned Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	343	437,580	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	343	437,580	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	343	437,580	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	343	437,580	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	QA/I	SD	1,598,777	0	15,509,232	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	QA/I	SD	3,348,412	0	11,628,590	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							4,947,189	0	27,137,822	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,947,189	0	27,137,822	0	0	0	0
1199999. Total General Account Authorized							4,947,189	343	27,575,402	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							4,947,189	343	27,575,402	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							4,947,189	343	27,575,402	0	0	0	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0
9999999 - Totals							4,947,189	343	27,575,402	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-1580095	08/01/2008	TOA Reinsurance Company	108,456	16,159	0	124,615	360,000	0001	0	0	0	0	124,615
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				108,456	16,159	0	124,615	360,000	XXX	0	0	0	0	124,615
1099999. Total General Account - Life and Annuity Non-Affiliates				108,456	16,159	0	124,615	360,000	XXX	0	0	0	0	124,615
1199999. Total General Account Life and Annuity				108,456	16,159	0	124,615	360,000	XXX	0	0	0	0	124,615
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				108,456	16,159	0	124,615	360,000	XXX	0	0	0	0	124,615
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				108,456	16,159	0	124,615	360,000	XXX	0	0	0	0	124,615
9999999 - Totals				108,456	16,159	0	124,615	360,000	XXX	0	0	0	0	124,615

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	026009674	Sumitomo Mitsui Banking Corporation	360,000

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral							23	24	25	26
															16	17	18	19	20	21	22				
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable/ Reserve Credit Taken (Col. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)
9999999 - Totals																	XXX					XXX	XXX		

NONE

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
($000 Omitted)

		1 2022	2 2021	3 2020	4 2019	5 2018
	A. OPERATIONS ITEMS					
1.	Premiums and annuity considerations for life and accident and health contracts	6,767	6,517	6,605	6,422	6,419
2.	Commissions and reinsurance expense allowances	1,061	1,055	1,071	1,029	981
3.	Contract claims	2,401	4,696	4,856	2,936	4,225
4.	Surrender benefits and withdrawals for life contracts					
5.	Dividends to policyholders and refunds to members					
6.	Reserve adjustments on reinsurance ceded	0	0	0	0	0
7.	Increase in aggregate reserve for life and accident and health contracts	(13,225)	(15,050)	(14,178)	(18,242)	(16,701)
	B. BALANCE SHEET ITEMS					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	477	426	464	458	442
9.	Aggregate reserves for life and accident and health contracts	450,594	463,819	478,868	493,046	511,288
10.	Liability for deposit-type contracts	21,644	22,741	23,887	24,633	25,904
11.	Contract claims unpaid	2,317	2,274	1,876	1,675	1,869
12.	Amounts recoverable on reinsurance	221	303	126	227	382
13.	Experience rating refunds due or unpaid					
14.	Policyholders' dividends and refunds to members (not included in Line 10)					
15.	Commissions and reinsurance expense allowances due					
16.	Unauthorized reinsurance offset	0	0	0	0	0
17.	Offset for reinsurance with Certified Reinsurers					0
	C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18.	Funds deposited by and withheld from (F)	0	0	0	0	0
19.	Letters of credit (L)	360	345	330	160	163
20.	Trust agreements (T)	0	0	0	0	0
21.	Other (O)	0	0	0	0	0
	D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22.	Multiple Beneficiary Trust					0
23.	Funds deposited by and withheld from (F)					0
24.	Letters of credit (L)					0
25.	Trust agreements (T)					0
26.	Other (O)					0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

		1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
	ASSETS (Page 2, Col. 3)			
1.	Cash and invested assets (Line 12)	11,002,991,871		11,002,991,871
2.	Reinsurance (Line 16)	220,688	(220,688)	0
3.	Premiums and considerations (Line 15)	47,581,537	476,906	48,058,443
4.	Net credit for ceded reinsurance	XXX	474,298,856	474,298,856
5.	All other admitted assets (balance)	140,457,608		140,457,608
6.	Total assets excluding Separate Accounts (Line 26)	11,191,251,704	474,555,074	11,665,806,778
7.	Separate Account assets (Line 27)	1,131,630,656		1,131,630,656
8.	Total assets (Line 28)	12,322,882,360	474,555,074	12,797,437,434
	LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9.	Contract reserves (Lines 1 and 2)	2,939,035,305	450,593,577	3,389,628,882
10.	Liability for deposit-type contracts (Line 3)	183,196,923	21,644,289	204,841,212
11.	Claim reserves (Line 4)	53,973,975	2,317,208	56,291,183
12.	Policyholder dividends/member refunds/reserves (Lines 5 through 7)	33,995,144		33,995,144
13.	Premium & annuity considerations received in advance (Line 8)	2,953,012		2,953,012
14.	Other contract liabilities (Line 9)	57,826,907		57,826,907
15.	Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16.	Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17.	Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18.	Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19.	All other liabilities (balance)	1,019,205,236		1,019,205,236
20.	Total liabilities excluding Separate Accounts (Line 26)	4,290,186,502	474,555,074	4,764,741,576
21.	Separate Account liabilities (Line 27)	1,131,630,656		1,131,630,656
22.	Total liabilities (Line 28)	5,421,817,158	474,555,074	5,896,372,232
23.	Capital & surplus (Line 38)	6,901,065,202	XXX	6,901,065,202
24.	Total liabilities, capital & surplus (Line 39)	12,322,882,360	474,555,074	12,797,437,434
	NET CREDIT FOR CEDED REINSURANCE			
25.	Contract reserves	450,593,577		
26.	Claim reserves	2,317,208		
27.	Policyholder dividends/reserves	0		
28.	Premium & annuity considerations received in advance	0		
29.	Liability for deposit-type contracts	21,644,289		
30.	Other contract liabilities	0		
31.	Reinsurance ceded assets	220,688		
32.	Other ceded reinsurance recoverables	0		
33.	Total ceded reinsurance recoverables	474,775,762		
34.	Premiums and considerations	476,906		
35.	Reinsurance in unauthorized companies	0		
36.	Funds held under reinsurance treaties with unauthorized reinsurers	0		
37.	Reinsurance with Certified Reinsurers	0		
38.	Funds held under reinsurance treaties with Certified Reinsurers	0		
39.	Other ceded reinsurance payables/offsets	0		
40.	Total ceded reinsurance payable/offsets	476,906		
41.	Total net credit for ceded reinsurance	474,298,856		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
	States, Etc.		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1.	Alabama	AL	218,541	0			0	218,541
2.	Alaska	AK	86,313	0			0	86,313
3.	Arizona	AZ	841,177	0			0	841,177
4.	Arkansas	AR	126,827	0			0	126,827
5.	California	CA	10,135,651	231			0	10,135,882
6.	Colorado	CO	258,170	0			0	258,170
7.	Connecticut	CT	32,679	0			0	32,679
8.	Delaware	DE	53,711	0			0	53,711
9.	District of Columbia	DC	205,606	0			0	205,606
10.	Florida	FL	6,868,994	(8)			0	6,868,986
11.	Georgia	GA	1,373,214	0			0	1,373,214
12.	Hawaii	HI	24,738	0			0	24,738
13.	Idaho	ID	64,333	0			0	64,333
14.	Illinois	IL	21,929,195	37			0	21,929,232
15.	Indiana	IN	12,197,227	0	236		0	12,197,463
16.	Iowa	IA	151,923	0			0	151,923
17.	Kansas	KS	642,332	0			0	642,332
18.	Kentucky	KY	4,553,322	0			0	4,553,322
19.	Louisiana	LA	6,375,900	0			0	6,375,900
20.	Maine	ME	7,037	0			0	7,037
21.	Maryland	MD	2,311,007	0			0	2,311,007
22.	Massachusetts	MA	46,515	0			0	46,515
23.	Michigan	MI	5,349,431	4,200			0	5,353,631
24.	Minnesota	MN	1,930,307	0			0	1,930,307
25.	Mississippi	MS	131,414	0			0	131,414
26.	Missouri	MO	3,358,934	157			0	3,359,091
27.	Montana	MT	18,164	0			0	18,164
28.	Nebraska	NE	20,777	0			0	20,777
29.	Nevada	NV	342,237	0			0	342,237
30.	New Hampshire	NH	8,692	0			0	8,692
31.	New Jersey	NJ	191,648	0			0	191,648
32.	New Mexico	NM	36,859	0			0	36,859
33.	New York	NY	148,036	0			0	148,036
34.	North Carolina	NC	14,634,493	0			0	14,634,493
35.	North Dakota	ND	27,327	0			0	27,327
36.	Ohio	OH	41,215,216	2,590			0	41,217,806
37.	Oklahoma	OK	199,292	0			0	199,292
38.	Oregon	OR	149,323	0			0	149,323
39.	Pennsylvania	PA	8,350,916	0			0	8,350,916
40.	Rhode Island	RI	4,928	0			0	4,928
41.	South Carolina	SC	1,632,465	0			0	1,632,465
42.	South Dakota	SD	14,451	0			0	14,451
43.	Tennessee	TN	1,315,018	0			0	1,315,018
44.	Texas	TX	5,345,173	0			0	5,345,173
45.	Utah	UT	43,931	0			0	43,931
46.	Vermont	VT	2,701	0			0	2,701
47.	Virginia	VA	691,557	0			0	691,557
48.	Washington	WA	174,057	0			0	174,057
49.	West Virginia	WV	2,933,163	0			0	2,933,163
50.	Wisconsin	WI	1,612,980	0			0	1,612,980
51.	Wyoming	WY	11,087	0			0	11,087
52.	American Samoa	AS	0	0			0	0
53.	Guam	GU	0	0			0	0
54.	Puerto Rico	PR	6,471	0			0	6,471
55.	U.S. Virgin Islands	VI	1,189	0			0	1,189
56.	Northern Mariana Islands	MP	0	0			0	0
57.	Canada	CAN	14	0			0	14
58.	Aggregate Other Alien	OT	52,576	0			0	52,576
59.	Total		158,459,239	7,207	236	0	0	158,466,682

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
0836	Western-Southern Group	00000	88-3067073				1020 Winter Springs JV, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	67.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3228849				1373 Lex Road Investor Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000					2014 San Antonio Trust Agreement	OH	NIA	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000					2017 Houston Trust Agreement	OH	NIA	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-3192792				2378 Park Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	94.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-5458388				2758 South Main SPE, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-3013986				309 Holdings, LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	1.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-3013986				309 Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	48.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-1594103				506 Phelps Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-1614351				Al Neyer Industrial Fund II-Q LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	4.500	Western & Southern Mutual Holding Co		
0836	Western-Southern Group	00000	86-1791268				Alta 287 Venture LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-5144260				Alta at Horizon West, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-4351262				Alta Preston Residences, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1046102				Apex Housing Investor Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1476704				Aravada Kipling Housing Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-4797036				Azalea Apartment Venture, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-3057118				Beardsley Inv. Holdings,LLC	AZ	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-4690994				BGA Capital, LLC	IL	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-4499681				Blackstone Real Estate Investment Trust	NY	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-0887717				BP Summerville Investor Holdings, LLC	SC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-1583182				Broomfield SH Holding, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-5458332				BY Apartment Investor Holding, LLC	MD	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-1472975				Cabot Industrial Value Fund VII, L.P.	MA	NIA	Western-Southern Life Assurance Co	Ownership	2.100	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-1472975				Cabot Industrial Value Fund VII, L.P.	MA	NIA	The Western and Southern Life Insurance Co	Ownership	5.400	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	35-2431972				Canal Senate Apartments LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-3946170				Candler Road Stockbridge Venture, LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-0894869				Cape Barnstable Investor Holdings,LLC	MA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8819502				Carmel Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5862349				Carmel Hotel, LLC	IN	NIA	Carmel Holdings, LLC	Ownership	36.260	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1449186				Carthage Senior Housing Ltd	OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-4579654				Cedar Park Senior Inv. Holdings, LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	75-2808126				Centreport Partners LP	TX	NIA	The Western and Southern Life Insurance Co	Ownership	25.250	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-4249257				Charlotte Park Investor Holdings, LLC	NC	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1650525				Chattanooga Southside Housing Investor Holdings, LLC	TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-3863649				Chestnut Anchor Healthcare Fund II LP	TX	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-2810787				Chestnut Heathcare Partners, LP	TN	NIA	The Western and Southern Life Insurance Co	Ownership	21.350	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	23-1691523				Cincinnati Analyst Inc	OH	DS	Columbus Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-3238622				Cincinnati CBD Holdings, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
0836	Western-Southern Group	00000	61-1454115				Cincinnati New Markets Fund LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	14.660	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-0434449				Cleveland East Hotel LLC	OH	NIA	WS CEH LLC	Ownership	37.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	99937	31-1191427				Columbus Life Insurance Co	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-4569007				Concord HB K Clayton Holdings, LLC	MO	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-1998953				Courtland Apartments,LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-3364944				Cove Housing Investor Holdings, LLC	OR	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2300932				Covington Apt. Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-2524597				Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-3600937				CrossHarbor Strategic Debt Fund, L.P.	MA	NIA	Western-Southern Life Assurance Co	Ownership	8.800	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3929236				Crossings Apt. Holdings	UT	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-3421289				Dallas City Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-2681473				Day Hill Road Land LLC	CT	NIA	WS Real Estate Holdings LLC	Ownership	74.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-3066875				Delaney Land Partners, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	67.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1498142				Dublin Hotel LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3945554				Dunvale Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1290497				Eagle Realty Capital Partners, LLC	OH	NIA	Eagle Realty Group, LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1779165				Eagle Realty Group, LLC	OH	DS	Western & Southern Investment Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1779151				Eagle Realty Investments, Inc	OH	DS	Eagle Realty Group, LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1940957				Eagle Rose Apt. Holdings,LLC	NY	NIA	The Western and Southern Life Insurance Co	Ownership	2.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1596551				East Denver Investor Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Integrity Life Insurance Co	Ownership	33.540	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	16.980	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	The Lafayette Life Insurance Co	Ownership	26.370	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	23.110	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3176470				EQT Exeter Industrial Core Plus Fund IV	PA	NIA	Western-Southern Life Assurance Co	Ownership	1.200	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3176470				EQT Exeter Industrial Core Plus Fund IV	PA	NIA	Integrity Life Insurance Co	Ownership	1.700	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3176470				EQT Exeter Industrial Core Plus Fund IV	PA	NIA	The Western and Southern Life Insurance Co	Ownership	0.200	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	92-0486096				ERG-CP MN 6-Pack JV, LLC	MN	NIA	WS Real Estate Holdings LLC	Ownership	41.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	86-3736212				Etowah Joint Venture Partners, LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-5482199				Fabric Technologies, Inc.	NY	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-5350091				Flat Apts. Investor Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-3668056				Flats Springhurst Inv Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	MA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA	The Western and Southern Life Insurance Co	Ownership	37.050	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA	Integrity Life Insurance Co	Ownership	4.160	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2206044				Fort Washington Capital Partners, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0837	Western-Southern Group	00003	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	Integrity Life Insurance Co	Ownership	20.050	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00001	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	18.600	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00002	31-1727947				Fort Washington Flexible Income LLC	OH	NIA	Western & Southern Financial Group, Inc.	Ownership	25.840	Western & Southern Mutual Holding Co	NO	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
0836	Western-Southern Group	00000	47-3243974				Fort Washington Global Alpha Domestic Fund LP	OH	NIA	Western & Southern Financial Group, Inc.	Ownership	99.990	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	98-1227949				Fort Washington Global Alpha Master Fund LP	OH	NIA	Fort Washington Global Alpha Domestic Fund LP	Ownership	99.470	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Columbus Life Insurance Co	Ownership	31.860	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Integrity Life Insurance Co	Ownership	6.050	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	6.040	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	1.610	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	40.940	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-0116330				Fort Washington High Yield Invt LLC II	OH	NIA	The Western and Southern Life Insurance Co	Ownership	21.900	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors, Inc.	OH	DS	Western & Southern Investment Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	7.630	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	45.280	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	35.410	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1722824				Fort Washington PE Invest IX-B-LP	OH	NIA	FWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1722824				Fort Washington PE Invest IX-B-LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1997777				Fort Washington PE Invest IX-K	OH	NIA	FWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1710716				Fort Washington PE Invest IX-LP	OH	NIA	FWPEI IX GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1710716				Fort Washington PE Invest IX-LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	2.160	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3834210				Fort Washington PE Invest SM II	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3834210				Fort Washington PE Invest SM II	OH	NIA	The Western & Southern Life Insurance Co	Ownership	25.300	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3815473				Fort Washington PE Invest SM II-B-LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	98.130	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3815473				Fort Washington PE Invest SM II-B-LP	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3835610				Fort Washington PE Invest SM II-K	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	FWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	41.900	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	FWPEI VI GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	24.820	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	FWPEI VII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	27.990	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B-LP	OH	NIA	FWPEI VIII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B-LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.490	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	35-2485044				Fort Washington PE Invest VIII-LP	OH	NIA	FWPEI VIII GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	35-2485044				Fort Washington PE Invest VIII-LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	24.680	Western & Southern Mutual Holding Co	NO	

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0836	Western-Southern Group	00000	83-1023433				Fort Washington PE Invest X-B-LP	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1023433				Fort Washington PE Invest X-B-LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3859143				Fort Washington PE Invest XI	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3859143				Fort Washington PE Invest XI	OH	NIA	The Western & Southern Life Insurance Co	Ownership	30.380	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3816231				Fort Washington PE Invest XI-B-LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3816231				Fort Washington PE Invest XI-B-LP	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3859775				Fort Washington PE Invest XI-K	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1005851				Fort Washington PE Invest X-LP	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1005851				Fort Washington PE Invest X-LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	3.360	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1036934				Fort Washington PE Invest X-S	OH	NIA	FWPEI X GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	87.620	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	NIA	FWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	89.590	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	NIA	FWPEI V GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	6.700	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VI LP	Ownership	9.840	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Ownership	5.410	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	FWPEO II GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	The Western and Southern Life Insurance Co	Ownership	9.940	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Ownership	3.750	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	Fort Washington PE Invest VIII LP	Ownership	3.180	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	FWPEO III GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	The Western and Southern Life Insurance Co	Ownership	2.160	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	OH	NIA	FWPEO III GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	OH	NIA	The Western and Southern Life Insurance Co	Ownership	84.030	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-1483379				Fort Washington PE Opp Fund IV, L.P.	OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-1503656				Fort Washington PE Opp Fund IV-B, L.P.	OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-1503656				Fort Washington PE Opp Fund IV-B, L.P.	OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.400	Western & Southern Mutual Holding Co	NO	
0837	Western-Southern Group	00001	85-1521520				Fort Washington PE Opp Fund IV-K, L.P.	OH	NIA	FWPEO IV GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-2353885				Fourth and Pike Apartments, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1922641				Frontage Lodge Investor Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1698272				FWPEI IX GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-1225842				FWPEI Mauna Kea GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3616440				FWPEI SM II GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-4844372				FWPEI V GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-1073669				FWPEI VI GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-1321253				FWPEI VII GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-3584733				FWPEI VIII GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-0980611				FWPEI X GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-3656912				FWPEI XI GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3806561				FWPEO II GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-2895522				FWPEO III GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-1463366				FWPEO IV GP, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	

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1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
0836	Western-Southern Group	00000	47-4083280				Gallatin Investor Holdings,LLC	TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-3507078				Galleria Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	43-2081325				Gerber Life Agency, LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	70939	13-2611847				Gerber Life Insurance Company	NY	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-2646906				Golf Countryside Investor Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1670352				Golf Sabal Inv. Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-2495007				Grand Dunes Senior Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-3457194				GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3525111				GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-3437673				Hampton Roads Oz Fund	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-3177929				HGI Multifamily Credit Fund	VA	NIA	Western-Southern Life Assurance Co	Ownership	0.300	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	74780	86-0214103				Integrity Life Insurance Co	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	34-1826874				IR Mall Associates LTD	FL	NIA	The Western and Southern Life Insurance Co	Ownership	49.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-2358660				Jacksonville Salisbury Apt Holdings,LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-3569568				Jomax Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1797000				Keller Hicks Inv. Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-2435757				Kemah Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-4171986				Kissimmee Investor Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	TX	NIA	The Western and Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1705445				LaFrontera Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	74.250	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-3004899				Lennox Zionsville Inv. Holdings,LLC	IN	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-2330466				Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3380015				Linthicum Investor Holdings, LLC	MD	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	35-2123483				LLIA, Inc.	OH	NIA	The Lafayette Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-3826695				Lorraine Senior Inv. Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-2577517				Lytle Park Inn, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3966673				Main Hospitality Holdings	OH	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-4499681				Manchester Semmes OZ Fund II, LLC	AL	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-4582162				Manchester Semmes Oz Fund, LLC	VA	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	87-1271007				Mauna Kea Taft-Hartley Partners (ERISA), L.P.	OH	NIA	FWPEI Mauna Kea GP, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-0732275				MC Investor Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1905557				Mercer Crossing Inv. Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-0743431				Midtown Park Inv. holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-5439036				Miller Creek Investor Holdings, LLC	TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1815218				Monteresso Housing Inv. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2984546				Nashville Hotel JV LLC	TN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	75264	16-0958252				National Integrity Life Insurance Co	NY	DS	Integrity Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-5030427				NE Emerson Edgewood, LLC	IN	NIA	The Lafayette Life Insurance Co	Ownership	60.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	

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0836	Western-Southern Group	00000	02-0593144				North Pittsburg Hotel LLC	PA	NIA	WSALD NPH LLC	Ownership	37.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1427318				Northeast Cincinnati Hotel LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-5765100				Olathe Apt. Investor Holdings, LLC	KS	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	CT	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1338187				OTR Housing Associates LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-1553387				Overland Apartments Investor Holdings, LLC	KS	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	85-2026987				Park Boulevard Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-2515872				Patterson at First Investor Holdings, LLC	OH	NIA	Integrity Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	NIA	The Western and Southern Life Insurance Co	Ownership	41.900	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	NIA	Western-Southern Life Assurance Co	Ownership	22.340	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-3394236				Perimeter TC Investor Holdings	GA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-2122016				Piney Plains Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1659568				Pleasanton Hotel Investor Holdings,LLC	CA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3167828				Prairie Lakes Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2464002				Prairie Path Apts. Inv. Holdings, LLC	IL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	41-3147951				Pretium Residential Real Estate Fund II, LP	NY	NIA	The Western and Southern Life Insurance Co	Ownership	2.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1507720				Price Willis Lodging Holdings, LLC	SC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	34-1998937				Queen City Square LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	99.750	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	52-2096076				Race Street Dev Ltd	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-4725907				Railroad Parkside Investor Holdings, LLC	AL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-3614873				Raleigh Hotel Holding Co., LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-3851930				Rancho Presidio Land Partners,LLC	CA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Insurance Co	Ownership	99.990	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-2173335				RealTerm Logistics Fund IV, LP	MD	NIA	The Western and Southern Life Insurance Co	Ownership	2.900	Western & Southern Mutual Holding Co		
0836	Western-Southern Group	00000	82-2188516				Revel Investor Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-0812652				River Hollow Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1286981				Russell Bay Investor Holdings, LLC	NV	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-2260159				San Tan Investor Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1617717				Settlers Ridge Robinson Investor Holdings, LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	27-3564950				Seventh & Culvert Garage LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-1554676				Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-1944856				Shelbourne Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	45-4354663				Siena Investor Holding, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	69.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-2295656				Sixth and Saratoga NW, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-2930953				Skye Apts Investor Holdings, LLC	MN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	61-1328558				Skyport Hotel LLC	KY	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-1553152				Sonterra Legacy Investor Holding, LLC	OH	NIA	2014 San Antonio Trust Agreement	Ownership	100.000	Western & Southern Mutual Holding Co	NO	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
0836	Western-Southern Group	00000	83-2948287				South Kirkman Apt. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-2306231				Southside Tunnel Apts. Investor Holdings, LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-1827381				Stony Investor Holdings,LLC	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-3538359				Stout Metro Housing Holdings LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-2348581				Summerbrooke Holdings LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	NIA	The Western and Southern Life Insurance Co	Ownership	62.720	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-2045113				TA Dakota Land Partners, LLC	WA	NIA	WS Real Estate Holdings LLC	Ownership	62.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-2894738				TA Sawmill Land Partners, LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	62.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-2672383				Tamiami Senior Inv. Holdings,LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	65242	35-0457540				The Lafayette Life Insurance Co	OH	IA	Western & Southern Financial Group, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	70483	31-0487145				The Western and Southern Life Insurance Co	OH	RE	Western & Southern Financial Group, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-2399724				Three Choopt AA Inv. Holdings, LLC	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-3418626				Timacuan Apt. Holdings,LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1394672				Touchstone Advisors, Inc.	OH	DS	IFS Financial Services, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-6046379				Touchstone Securities, Inc.	NE	DS	IFS Financial Services, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	88-3090843				Town Madison Holdings, LLC	AL	NIA	WS Real Estate Holdings LLC	Ownership	47.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	47-5098714				Trevi Apartment Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	29.840	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	NIA	Tri-State Ventures II, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Captial Fund LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	12.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Captial Fund LP	OH	NIA	Tri-State Ventures, LLC	Ownership	0.630	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-5542563				Tri-State Ventures II, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1788428				Tri-State Ventures, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-3894041				TruAmerica Workforce Housing Fund LP	FL	NIA	The Western and Southern Life Insurance Co	Ownership	11.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	The Lafayette Life Insurance Co	Ownership	29.630	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	84-2230033				TXFL NNN Office Inv. Holdings,LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	40.740	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1653922				Union Centre Hotel LLC	OH	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-2679115				University Shades Inv. Holdings,LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-4132070				Vernazza Housing Investor Holdings,LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-2226959				View High Apts Investor Holdings, LLC	MO	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	36-4107014				Vinings Trace	OH	NIA	WS Real Estate Holdings LLC	Ownership	99.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	72-1388989				Vulcan Hotel LLC	AL	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	82-1665321				W Apt. Investor Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-0846576				W&S Brokerage Services, Inc.	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	YES	
0836	Western-Southern Group	00000	31-1334221				W&S Financial Group Distributors, Inc.	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	83-1744878				Warm Springs Apt. Holdings, LLC	NV	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1413821				Western & Southern Agency, Inc.	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1732404				Western & Southern Financial Group, Inc.	OH	UDP	Western & Southern Mutual Holding Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
0836	Western-Southern Group	00000	06-1804434				Western & Southern Investment Holdings LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1732405				Western & Southern Mutual Holding Co	OH	UIP	Western & Southern Mutual Holding Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1732344				Windsor Hotel LLC	CT	NIA	The Western and Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	81-4930979				WL Apartments Holdings, LLC	OH	NIA	2017 Houston Trust Agreement	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Insurance Co	Ownership	60.490	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	61-1182451				WS Airport Exchange GP LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	74.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-2820067				WS CEH LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	31-1303229				WS Country Place GP LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	90.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	61-0998084				WS Lookout JV LLC	KY	NIA	The Western and Southern Life Insurance Co	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	06-1804432				WS Real Estate Holdings LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-1515960				WSA Commons LLC	GA	NIA	The Western and Southern Life Insurance Co	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	33-1058916				WSALD NPH LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	50.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	The Western and Southern Life Insurance Co	Ownership	95.500	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	DS	The Western and Southern Life Insurance Co	Ownership	24.490	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843962				WSLR Skyport LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	NO	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	NO	

Asterisk	Explanation

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	31-1732405	Western & Southern Mutual Holding Company					187,953				187,953	
00000	31-1732404	Western & Southern Financial Group, Inc.		(255,000,000)			7,810,630				(247,189,370)	
65242	35-0457540	The Lafayette Life Insurance Company		65,000,000			(8,919,700)				56,080,300	1,022,767
00000	35-2123483	LLIA, Inc.					1,407,172				1,407,172	
70483	31-0487145	The Western and Southern Life Insurance Company	115,000,000	(243,412,144)			316,323,241			50,000,000	237,911,097	442,774,342
92622	31-1000236	Western-Southern Life Assurance Company	25,000,000	278,200,000			(160,755,334)				142,444,666	
99937	31-1191427	Columbus Life Insurance Company		50,000,000			(25,943,144)				24,056,856	(443,797,109)
70939	13-2611847	Gerber Life Insurance Company					615,804				615,804	
74780	86-0214103	Integrity Life Insurance Company	(80,000,000)				(39,193,734)				(119,193,734)	
75264	16-0958252	National Integrity Life Insurance Company					(25,490,607)				(25,490,607)	
00000	47-6046379	Touchstone Securities, Inc.					(1,202,546)				(1,202,546)	
00000	31-1328371	IFS Financial Services, Inc.	(25,000,000)	40,000,000			(11,760)				14,988,240	
00000	31-0846576	W&S Brokerage Services, Inc.		1,800,000			(2,846,045)				(1,046,045)	
00000	31-1394672	Touchstone Advisors, Inc.					(23,573,120)				(23,573,120)	
00000	43-2081325	Gerber Life Agency, LLC			50,796,000		674,700			(50,000,000)	1,470,700	
00000	31-1018957	Eagle Realty Group, LLC					(11,706,060)				(11,706,060)	
00000	31-1301863	Fort Washington Investment Advisors, Inc.					(27,368,858)				(27,368,858)	
00000	31-1334221	W&S Financial Group Distributors, Inc.					(2,827)				(2,827)	
00000	06-1804434	Western & Southern Investment Holdings, LLC	(35,000,000)				105,718				(34,894,282)	
00000	84-3195821	Westad Leasing LLC					(111,483)				(111,483)	
00000	47-5482199	Fabric Technologies Inc.		13,412,144	(796,000)						12,616,144	
00000	37-1832788	Fabric Insurance Agency, LLC.		50,000,000	(50,000,000)						0	
00000	34-1998937	Queen City Square LLC									0	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
The Western and Southern Life Insurance Company	Western & Southern Financial Group, Inc.	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO
Western-Southern Life Assurance Company	The Western and Southern Life Insurance Company	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO
Integrity Life Insurance Company	The Western and Southern Life Insurance Company	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO
National Integrity Life Insurance Company	Integrity Life Insurance Company	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO
Columbus Life Insurance Company	The Western and Southern Life Insurance Company	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO
The Lafayette Life Insurance Company	Western & Southern Financial Group, Inc.	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO
Gerber Life Insurance Company	The Western and Southern Life Insurance Company	100.000	NO	Western & Southern Mutual Holding Company	N/A	0.000	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Responses
	MARCH FILING	
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
	APRIL FILING	
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
	JUNE FILING	
8.	Will an audited financial report be filed by June 1?	YES
9.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	MARCH FILING	
10.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies)	NO
11.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
35.	Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1?	NO
	APRIL FILING	
36.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
37.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
38.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	NO
39.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
40.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
41.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	YES
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
	AUGUST FILING	
48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations:

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Bar Codes:

10. SIS Stockholder Information Supplement [Document Identifier 420]
7 0 4 8 3 2 0 2 2 4 2 0 0 0 0 0 0

11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
7 0 4 8 3 2 0 2 2 3 6 0 0 0 0 0 0

12. Trusteed Surplus Statement [Document Identifier 490]
7 0 4 8 3 2 0 2 2 4 9 0 0 0 0 0 0

15. Actuarial Opinion on X-Factors [Document Identifier 442]
7 0 4 8 3 2 0 2 2 4 4 2 0 0 0 0 0

16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
7 0 4 8 3 2 0 2 2 4 4 3 0 0 0 0 0

17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
7 0 4 8 3 2 0 2 2 4 4 4 0 0 0 0 0

18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
7 0 4 8 3 2 0 2 2 4 4 5 0 0 0 0 0

19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
7 0 4 8 3 2 0 2 2 4 4 6 0 0 0 0 0

20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
7 0 4 8 3 2 0 2 2 4 4 7 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	7 0 4 8 3 2 0 2 2 4 4 8 0 0 0 0 0
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	7 0 4 8 3 2 0 2 2 4 4 9 0 0 0 0 0
23.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	7 0 4 8 3 2 0 2 2 4 5 0 0 0 0 0 0
24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	7 0 4 8 3 2 0 2 2 4 5 1 0 0 0 0 0
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	7 0 4 8 3 2 0 2 2 4 5 2 0 0 0 0 0
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	7 0 4 8 3 2 0 2 2 4 5 3 0 0 0 0 0
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	7 0 4 8 3 2 0 2 2 4 5 4 0 0 0 0 0
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	7 0 4 8 3 2 0 2 2 4 9 5 0 0 0 0 0
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	7 0 4 8 3 2 0 2 2 3 6 5 0 0 0 0 0
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	7 0 4 8 3 2 0 2 2 2 2 4 0 0 0 0 0
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	7 0 4 8 3 2 0 2 2 2 2 5 0 0 0 0 0
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	7 0 4 8 3 2 0 2 2 2 2 6 0 0 0 0 0
35.	Health Care Receivables Supplement [Document Identifier 470]	7 0 4 8 3 2 0 2 2 4 7 0 0 0 0 0 0
37.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	7 0 4 8 3 2 0 2 2 3 0 6 0 0 0 0 0
38.	Credit Insurance Experience Exhibit [Document Identifier 230]	7 0 4 8 3 2 0 2 2 2 3 0 0 0 0 0 0
40.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	7 0 4 8 3 2 0 2 2 2 1 6 0 0 0 0 0
41.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	7 0 4 8 3 2 0 2 2 2 1 7 0 0 0 0 0
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	7 0 4 8 3 2 0 2 2 4 3 5 0 0 0 0 0
44.	Variable Annuities Supplement [Document Identifier 286]	7 0 4 8 3 2 0 2 2 2 8 6 0 0 0 0 0
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	7 0 4 8 3 2 0 2 2 4 5 9 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

		1 Current Year	2 Prior Year
2704.	Trademark License Amortization	3,399,996	3,399,996
2705.	Securities lending interest expense	1,319,350	124,373
2706.	Reserve adjustment on reinsurance assumed - Lafayette	48,173	468
2797.	Summary of remaining write-ins for Line 27 from overflow page	4,767,519	3,524,837

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 27

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
2704. Trademark License Amortization	3,399,996							3,399,996	
2705. Securities lending interest expense	1,319,350							1,319,350	
2706. Reserve adjustment on reinsurance assumed - Lafayette	48,173							48,173	
2797. Summary of remaining write-ins for Line 27 from overflow page	4,767,519	0	0	0	0	0	0	4,767,519	0

7 0 4 8 3 2 0 2 2 4 5 6 0 0 1 0 0

SUPPLEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1A

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2022
(To Be Filed by March 1)

NAIC Group Code 0836 NAIC Company Code 70483

		Prior Year	Current Year	
		1 Reported Reserve	2 Reported Reserve	3 Due and Deferred Premium Asset
1.	Post-Reinsurance-Ceded Reserve			
	1.1. Term Life Insurance	124,323	225,270	162,295
	1.2. Universal Life With Secondary Guarantee			
	1.3. Non-Participating Whole Life	3,953,230	7,784,034	2,176,014
	1.4. Participating Whole Life	5,447,953	11,029,331	2,685,807
	1.5. Universal Life Without Secondary Guarantee			
	1.6. Variable Universal Life Without Secondary Guarantee			
	1.7. Variable Life Without Secondary Guarantee			
	1.8. Indexed Life Without Secondary Guarantee			
	1.9. Aggregate Write-Ins for Other Products	0	0	0
2.	Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	9,525,506	19,038,635	XXX
3.	Pre-Reinsurance-Ceded Reserve			
	3.1. Term Life Insurance	124,323	225,270	162,295
	3.2. Universal Life With Secondary Guarantee			
	3.3. Non-Participating Whole Life	4,007,465	7,892,051	2,188,940
	3.4. Participating Whole Life	5,517,234	11,135,001	2,686,177
	3.5. Universal Life Without Secondary Guarantee			
	3.6. Variable Universal Life Without Secondary Guarantee			
	3.7. Variable Life Without Secondary Guarantee			
	3.8. Indexed Life Without Secondary Guarantee			
	3.9. Aggregate Write-Ins for Other Products	0	0	0
4.	Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)	9,649,022	19,252,322	XXX
5.	Total Reserves Ceded (Line 4 minus Line 2)	123,516	213,687	XXX
	DETAILS OF WRITE-INS			
1.901.				
1.902.				
1.903.				
1.998.	Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0
1.999.	Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0
3.901.				
3.902.				
3.903.				
3.998.	Summary of remaining write-ins for Line 3.9 from overflow page	0	0	0
3.999.	Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above)	0	0	0

SUPPLEMENT FOR THE YEAR 2022 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1B

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2022
(To Be Filed by March 1)
($000 Omitted for Face Amounts)

	Current Year											
	SECTION A					SECTION B				SECTION C		
	1 Net Premium Reserve	2 Deterministic Reserve	3 Stochastic Reserve	4 Number of Policies	5 Face Amount	6 Net Premium Reserve	7 Deterministic Reserve	8 Number of Policies	9 Face Amount	10 Net Premium Reserve	11 Number of Policies	12 Face Amount
1. Post-Reinsurance-Ceded Reserve												
1.1. Term Life Insurance				XXX	XXX	225,270	(221,526)	XXX	XXX	XXX	XXX	XXX
1.2. Universal Life With Secondary Guarantee				XXX	XXX			XXX	XXX		XXX	XXX
1.3. Non-Participating Whole Life				XXX	XXX			XXX	XXX	7,784,034	XXX	XXX
1.4. Participating Whole Life				XXX	XXX			XXX	XXX	11,029,331	XXX	XXX
1.5. Universal Life Without Secondary Guarantee				XXX	XXX			XXX	XXX		XXX	XXX
1.6. Variable Universal Life Without Secondary Guarantee				XXX	XXX			XXX	XXX		XXX	XXX
1.7. Variable Life Without Secondary Guarantee				XXX	XXX			XXX	XXX		XXX	XXX
1.8. Indexed Life Without Secondary Guarantee				XXX	XXX			XXX	XXX		XXX	XXX
1.9. Aggregate Write-Ins for Other Products	0	0	0	XXX	XXX	0	0	XXX	XXX	0	XXX	XXX
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Pre-Reinsurance-Ceded Reserve												
3.1. Term Life Insurance						225,270	(221,526)	0	199,117	XXX		
3.2. Universal Life With Secondary Guarantee												
3.3. Non-Participating Whole Life										7,892,051	12,338	283,634
3.4. Participating Whole Life										11,135,001	11,604	619,570
3.5. Universal Life Without Secondary Guarantee												
3.6. Variable Universal Life Without Secondary Guarantee												
3.7. Variable Life Without Secondary Guarantee												
3.8. Indexed Life Without Secondary Guarantee												
3.9. Aggregate Write-Ins for Other Products	0	0	0	0	0	0	0	0	0	0	0	0
4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
DETAILS OF WRITE-INS												
1.901.				XXX	XXX			XXX	XXX		XXX	XXX
1.902.				XXX	XXX			XXX	XXX		XXX	XXX
1.903.				XXX	XXX			XXX	XXX		XXX	XXX
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0	XXX	XXX	0	0	XXX	XXX	0	XXX	XXX
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0	XXX	XXX	0	0	XXX	XXX	0	XXX	XXX
3.901.												
3.902.												
3.903.												
3.998. Summary of remaining write-ins for Line 3.9 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3.999. Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above)	0	0	0	0	0	0	0	0	0	0	0	0

VM-20 RESERVES SUPPLEMENT – PART 2

Life PBR Exemption
For The Year Ended December 31, 2022
(To Be Filed by March 1)

Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)

1. Has the company been allowed a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? .... Yes [ ] No [X]

2. If the response to Question 1 is "Yes", then check the source of the "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)

2.1 NAIC Adopted VM [ ]

2.2 State Statute (SVL) [ ] Complete items "a" and "b" as appropriate.

a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM? .... Yes [ ] No [ ]

b. If the answer to “a” above is “Yes”, provide the criteria the state has used to allow the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):

....

2.3 State Regulation [ ] Complete items "a" and "b" as appropriate.

a. Is the criteria in the State Regulation different from the NAIC adopted VM? .... Yes [ ] No [ ]

b. If the answer to "a" above is "Yes", provide the criteria of the state’s Life PBR Exemption that the company has met and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):

....

3. If the criteria for the "Life PBR Exemption" is the same as or substantially similar to the NAIC adopted VM (i.e., Question 2.1 is checked or Question 2.2.a is "No" or Question 2.3.a is "No"), then provide the most recent year that the company filed a statement of exemption that was allowed. If such calendar year is not the current calendar year for this statement, also provide confirmation that the company meets the criteria for utilizing an ongoing statement of exemption, meaning that none of the following apply:
   1) the company fails to meet either of the conditions in VM Section II, Subsection 1.G.2,
   2) the policies exempted contain those in VM Section II, Subsection 1.G.3, or
   3) the domiciliary commissioner contacted the company prior to Sept. 1 and notified them that the statement of exemption was not allowed:

....

VM-20 RESERVES SUPPLEMENT – PART 3

Other Exclusions from Life PBR
For The Year Ended December 31, 2022
(To Be Filed by March 1)

1A. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? .... Yes [ ] No [X]

1B. If the answer to question 1A is “Yes” please discuss any business not covered under the Single State Exemption.

....

2A. If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? .... Yes [ ] No [ ]

2B. If the answer to question 2A is “Yes” please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.

....

3. Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? .... Yes [ ] No [X]

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2022
(To Be Filed by March 1)

Of The The Western and Southern Life Insurance Company
ADDRESS (City, State and Zip Code) Cincinnati , OH 45202
NAIC Group Code 0836 NAIC Company Code 70483 Employer's Identification Number (FEIN) 31-0487145

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

($000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

Years in Which Losses Were Incurred	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	14,268,706	12,537,701	(52,753)	(3,361)	2,020
2. 2018	8,873	11,496	551	90	126
3. 2019	XXX	6,030	1,869	636	450
4. 2020	XXX	XXX	7,607	1,798	275
5. 2021	XXX	XXX	XXX	10,419	2,203
6. 2022	XXX	XXX	XXX	XXX	3,861

Section C - Credit Accident and Health

Years in Which Losses Were Incurred	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section D -

Years in Which Losses Were Incurred	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section E -

Years in Which Losses Were Incurred	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section F -

Years in Which Losses Were Incurred	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section G -

Years in Which Losses Were Incurred	1 2018	2 2019	3 2020	4 2021	5 2022(a)
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

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

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses

($000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses 1 2018	2 2019	3 2020	4 2021	5 2022
1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section D -

1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section E -

1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section F -

1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

Section G -

1. Prior	0	0	0	0	
2. 2018					
3. 2019	XXX				
4. 2020	XXX	XXX			
5. 2021	XXX	XXX	XXX		
6. 2022	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses

($000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year 1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018				XXX	XXX
2. 2019	XXX				XXX
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2018	15,836	22,849	2,246	XXX	XXX
2. 2019	XXX	9,353	4,477	1,474	XXX
3. 2020	XXX	XXX	11,339	4,590	892
4. 2021	XXX	XXX	XXX	14,189	5,245
5. 2022	XXX	XXX	XXX	XXX	9,807

Section C - Credit Accident and Health

1. 2018				XXX	XXX
2. 2019	XXX				XXX
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section D -

1. 2018				XXX	XXX
2. 2019	XXX				XXX
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section E -

1. 2018				XXX	XXX
2. 2019	XXX				XXX
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section F -

1. 2018				XXX	XXX
2. 2019	XXX				XXX
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section G -

1. 2018				XXX	XXX
2. 2019	XXX				XXX
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses

($000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018					
2. 2019	XXX				
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018	15,836	22,849	2,246	0	
2. 2019	XXX	9,353	4,477	1,474	
3. 2020	XXX	XXX	11,339	4,590	892
4. 2021	XXX	XXX	XXX	14,189	5,245
5. 2022	XXX	XXX	XXX	XXX	9,807

Section C - Credit Accident and Health

	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018					
2. 2019	XXX				
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section D -

	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018					
2. 2019	XXX				
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section E -

	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018					
2. 2019	XXX				
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section F -

	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018					
2. 2019	XXX				
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section G -

	1 2018	2 2019	3 2020	4 2021	5 2022
1. 2018					
2. 2019	XXX				
3. 2020	XXX	XXX			
4. 2021	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

($000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life	Other	19,510
2. Ordinary Life	Other	30,216
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life	Other	427
7. Group Annuities		
8 Group Accident and Health		
9 Credit Accident and Health		
10. Other Accident and Health	Development	17,538
11. Total		67,691