



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

Western-Southern Life Assurance Company

NAIC Group Code	0836 (Current)	0836 (Prior)	NAIC Company Code	92622	Employer's ID Number	31-1000236
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	12/01/1980			Commenced Business	03/05/1981	
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)		
	CompAcctGp@WesternSouthernLife.com (E-mail Address)			513-629-1871 (FAX Number)		

OFFICERS

Chairman of Board, President & CEO	John Finn Barrett	
Secretary and Counsel	Donald Joseph Wuebbeling	

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, Chf 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

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 Zarotti		

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  
John Finn Barrett  
Chairman of Board, President & CEO

Donald Joseph Wuebbeling  
Donald Joseph Wuebbeling  
Secretary and Counsel

Wade Matthew Fugate  
Wade Matthew Fugate  
VP and Controller

Subscribed and sworn to before me this  
10th day of February, 2023  
Nicole E. Neidlinger

- 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.....

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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	304,281	0	0	0	304,281
2. Annuity considerations .....	48,679,688	0	268,334	0	48,948,022
3. Deposit-type contract funds .....	575,769	XXX	0	XXX	575,769
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	49,559,738	0	268,334	0	49,828,072
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 .....	651,817	0	0	0	651,817
10. Matured endowments .....	19,784	0	0	0	19,784
11. Annuity benefits .....	4,477,484	0	742,788	0	5,220,272
12. Surrender values and withdrawals for life contracts ..	17,407,700	0	0	0	17,407,700
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	201,832	0	0	0	201,832
15. Totals .....	22,758,617	0	742,788	0	23,501,405
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	2	3	4	5	6	7	8	9	10
	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 .....	3	396,636	0	0	0	0	0	0	3	396,636
17. Incurred during current year Settled during current year:	22	370,360	0	0	0	0	0	0	22	370,360
18.1 By payment in full .....	21	441,601				0		0	21	441,601
18.2 By payment on compromised claims .....	2	230,000							2	230,000
18.3 Totals paid .....	23	671,601	0	0	0	0	0	0	23	671,601
18.4 Reduction by compromise .....	2	95,395							2	95,395
18.5 Amount rejected .....										
18.6 Total settlements .....	25	766,996	0	0	0	0	0	0	25	766,996
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	511	67,730,116	0	(a) 0	0	0	0	0	511	67,730,116
21. Issued during year .....	15	7,820,233							15	7,820,233
22. Other changes to in force (Net) .....	(31)	(7,881,861)			0	0			(31)	(7,881,861)
23. In force December 31 of current year .....	495	67,668,488	0	(a) 0	0	0	0	0	495	67,668,488

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	59,992	0	0	0	59,992
2. Annuity considerations .....	16,944,724	0	14,743	0	16,959,467
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) .....	17,004,716	0	14,743	0	17,019,459
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 .....	33,779	0	0	0	33,779
10. Matured endowments .....	3,395	0	0	0	3,395
11. Annuity benefits .....	312,121	0	15,701	0	327,822
12. Surrender values and withdrawals for life contracts ..	3,623,820	0	0	0	3,623,820
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 .....	3,973,115	0	15,701	0	3,988,816
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	2	3	4	5	6	7	8	9	10
	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 .....	0	241,470	0	0	0	0	0	0	0	241,470
17. Incurred during current year Settled during current year:	2	(204,296)	0	0	0	0	0	0	2	(204,296)
18.1 By payment in full .....	2	37,174				0		0	2	37,174
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	37,174	0	0	0	0	0	0	2	37,174
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	37,174	0	0	0	0	0	0	2	37,174
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	75	6,530,704	0	(a) 0	0	0	0	0	75	6,530,704
21. Issued during year .....	2	450,000							2	450,000
22. Other changes to in force (Net) .....	(9)	(577,463)			0	0			(9)	(577,463)
23. In force December 31 of current year .....	68	6,403,241	0	(a) 0	0	0	0	0	68	6,403,241

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arizona  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	978,234	0	0	0	978,234
2. Annuity considerations .....	199,887,857	0	7,267,610	0	207,155,467
3. Deposit-type contract funds .....	1,424,465	XXX	0	XXX	1,424,465
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	202,290,556	0	7,267,610	0	209,558,166
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 .....	1,505,849	0	0	0	1,505,849
10. Matured endowments .....	15,904	0	0	0	15,904
11. Annuity benefits .....	8,636,619	0	1,058,130	0	9,694,749
12. Surrender values and withdrawals for life contracts ..	31,149,145	0	0	0	31,149,145
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	257,526	0	0	0	257,526
15. Totals .....	41,565,043	0	1,058,130	0	42,623,173
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	2	3	4	5	6	7	8	9	10
	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 .....	3	0	0	0	0	0	0	0	3	0
17. Incurred during current year Settled during current year:	49	1,579,600	0	0	0	0	0	0	49	1,579,600
18.1 By payment in full .....	50	1,521,753				0		0	50	1,521,753
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	50	1,521,753	0	0	0	0	0	0	50	1,521,753
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	50	1,521,753	0	0	0	0	0	0	50	1,521,753
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	57,847	0	0	0	0	0	0	2	57,847
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,430	213,737,299	0	(a) 0	3	3,917,709	0	0	1,433	217,655,008
21. Issued during year .....	8	2,462,537							8	2,462,537
22. Other changes to in force (Net) .....	(145)	(44,133,717)			0	(167,382)			(145)	(44,301,099)
23. In force December 31 of current year .....	1,293	172,066,119	0	(a) 0	3	3,750,327	0	0	1,296	175,816,446

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	416,448	0	0	0	416,448
2. Annuity considerations .....	18,418,399	0	11,608,369	0	30,026,768
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) .....	18,834,847	0	11,608,369	0	30,443,216
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 .....	436,086	0	0	0	436,086
10. Matured endowments .....	528	0	0	0	528
11. Annuity benefits .....	3,367,312	0	2,050,075	0	5,417,387
12. Surrender values and withdrawals for life contracts ..	13,409,081	0	0	0	13,409,081
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	45,107	0	0	0	45,107
15. Totals .....	17,258,114	0	2,050,075	0	19,308,189
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	2	3	4	5	6	7	8	9	10
	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 .....	2	77,000	0	0	0	0	0	0	2	77,000
17. Incurred during current year Settled during current year:	14	471,828	0	0	0	0	0	0	14	471,828
18.1 By payment in full .....	14	436,614				0		0	14	436,614
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	14	436,614	0	0	0	0	0	0	14	436,614
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	14	436,614	0	0	0	0	0	0	14	436,614
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	112,214	0	0	0	0	0	0	2	112,214
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	290	35,810,082	0	(a) 0	0	0	0	0	290	35,810,082
21. Issued during year .....	4	1,189,061							4	1,189,061
22. Other changes to in force (Net) .....	(28)	(3,655,682)			0	0			(28)	(3,655,682)
23. In force December 31 of current year .....	266	33,343,461	0	(a) 0	0	0	0	0	266	33,343,461

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	7,421,562	0	0	0	7,421,562
2. Annuity considerations .....	861,034,708	0	13,474,645	0	874,509,353
3. Deposit-type contract funds .....	3,996,221	XXX	0	XXX	3,996,221
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	872,452,491	0	13,474,645	0	885,927,136
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 .....	7,538,895	0	0	0	7,538,895
10. Matured endowments .....	63,417	0	0	0	63,417
11. Annuity benefits .....	25,754,837	0	3,110,273	0	28,865,110
12. Surrender values and withdrawals for life contracts ..	29,370,967	0	15,540	0	29,386,507
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	530,811	0	0	0	530,811
15. Totals .....	63,258,927	0	3,125,813	0	66,384,740
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	2	3	4	5	6	7	8	9	10
	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 .....	16	1,230,407	0	0	0	0	0	0	16	1,230,407
17. Incurred during current year Settled during current year:	114	6,974,340	0	0	0	0	0	0	114	6,974,340
18.1 By payment in full .....	119	7,602,312				0		0	119	7,602,312
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	119	7,602,312	0	0	0	0	0	0	119	7,602,312
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	119	7,602,312	0	0	0	0	0	0	119	7,602,312
19. Unpaid Dec. 31, current year (16+17-18.6) .....	11	602,435	0	0	0	0	0	0	11	602,435
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	7,796	1,265,316,224	0	(a) 0	25	27,180,012	0	0	7,821	1,292,496,236
21. Issued during year .....	240	42,624,965							240	42,624,965
22. Other changes to in force (Net) .....	(607)	(183,077,581)			0	(1,003,113)			(607)	(184,080,694)
23. In force December 31 of current year .....	7,429	1,124,863,608	0	(a) 0	25	26,176,899	0	0	7,454	1,151,040,507

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	366,408	0	0	0	366,408
2. Annuity considerations .....	167,792,384	0	1,060,447	0	168,852,831
3. Deposit-type contract funds .....	1,497,907	XXX	0	XXX	1,497,907
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	169,656,699	0	1,060,447	0	170,717,146
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 .....	623,422	0	0	0	623,422
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	7,509,198	0	370,345	0	7,879,543
12. Surrender values and withdrawals for life contracts ..	27,731,097	0	0	0	27,731,097
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	77,177	0	0	0	77,177
15. Totals .....	35,940,894	0	370,345	0	36,311,239
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	2	3	4	5	6	7	8	9	10
	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 .....	1	268,943	0	0	0	0	0	0	1	268,943
17. Incurred during current year Settled during current year:	6	354,479	0	0	0	0	0	0	6	354,479
18.1 By payment in full .....	7	623,422				0		0	7	623,422
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	7	623,422	0	0	0	0	0	0	7	623,422
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	7	623,422	0	0	0	0	0	0	7	623,422
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	596	135,322,761	0	(a) 0	1	1,341,587	0	0	597	136,664,348
21. Issued during year .....	5	2,800,000							5	2,800,000
22. Other changes to in force (Net) .....	(49)	(25,101,709)			0	(62,716)			(49)	(25,164,425)
23. In force December 31 of current year .....	552	113,021,052	0	(a) 0	1	1,278,871	0	0	553	114,299,923

(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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	251,029	0	0	0	251,029
2. Annuity considerations .....	92,355,458	0	2,643,217	0	94,998,675
3. Deposit-type contract funds .....	3,562,394	XXX	0	XXX	3,562,394
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	96,168,881	0	2,643,217	0	98,812,098
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 .....	623,903	0	0	0	623,903
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	4,181,567	0	1,053,034	0	5,234,601
12. Surrender values and withdrawals for life contracts ..	17,407,796	0	0	0	17,407,796
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	36,643	0	0	0	36,643
15. Totals .....	22,249,909	0	1,053,034	0	23,302,943
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	2	3	4	5	6	7	8	9	10
	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 .....	2	254,908	0	0	0	0	0	0	2	254,908
17. Incurred during current year Settled during current year:	6	636,398	0	0	0	0	0	0	6	636,398
18.1 By payment in full .....	5	453,903				0		0	5	453,903
18.2 By payment on compromised claims .....	1	170,000							1	170,000
18.3 Totals paid .....	6	623,903	0	0	0	0	0	0	6	623,903
18.4 Reduction by compromise .....	1	67,403							1	67,403
18.5 Amount rejected .....										
18.6 Total settlements .....	7	691,306	0	0	0	0	0	0	7	691,306
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	200,000	0	0	0	0	0	0	1	200,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	364	77,677,095	0	(a) 0	0	0	0	0	364	77,677,095
21. Issued during year .....	15	7,210,424							15	7,210,424
22. Other changes to in force (Net) .....	(51)	(18,392,164)			0	0			(51)	(18,392,164)
23. In force December 31 of current year .....	328	66,495,355	0	(a) 0	0	0	0	0	328	66,495,355

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Delaware  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	124,996	0	0	0	124,996
2. Annuity considerations .....	25,854,843	0	64,202	0	25,919,045
3. Deposit-type contract funds .....	783,082	XXX	0	XXX	783,082
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	26,762,921	0	64,202	0	26,827,123
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 .....	82,424	0	0	0	82,424
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	1,234,985	0	138,364	0	1,373,349
12. Surrender values and withdrawals for life contracts ..	7,109,195	0	0	0	7,109,195
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	28,572	0	0	0	28,572
15. Totals .....	8,455,176	0	138,364	0	8,593,540
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	2	82,424	0	0	0	0	0	0	2	82,424
18.1 By payment in full .....	2	82,424				0		0	2	82,424
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	82,424	0	0	0	0	0	0	2	82,424
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	82,424	0	0	0	0	0	0	2	82,424
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	222	32,621,404	0	(a) 0	0	0	0	0	222	32,621,404
21. Issued during year .....	7	1,374,003							7	1,374,003
22. Other changes to in force (Net) .....	(16)	(5,502,287)			0	0			(16)	(5,502,287)
23. In force December 31 of current year .....	213	28,493,120	0	(a) 0	0	0	0	0	213	28,493,120

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	99,396	0	0	0	99,396
2. Annuity considerations .....	10,675,624	0	74,391	0	10,750,015
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) .....	10,775,020	0	74,391	0	10,849,411
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 .....	28,488	0	0	0	28,488
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	450,445	0	20,561	0	471,006
12. Surrender values and withdrawals for life contracts ..	1,901,936	0	0	0	1,901,936
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	21,881	0	0	0	21,881
15. Totals .....	2,402,750	0	20,561	0	2,423,311
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	2	3	4	5	6	7	8	9	10
	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 .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	5	78,488	0	0	0	0	0	0	5	78,488
18.1 By payment in full .....	4	28,488				0		0	4	28,488
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	28,488	0	0	0	0	0	0	4	28,488
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	28,488	0	0	0	0	0	0	4	28,488
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	50,000	0	0	0	0	0	0	1	50,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	157	16,692,705	0	(a) 0	0	0	0	0	157	16,692,705
21. Issued during year .....	7	450,000							7	450,000
22. Other changes to in force (Net) .....	(15)	(3,438,712)			0	0			(15)	(3,438,712)
23. In force December 31 of current year .....	149	13,703,993	0	(a) 0	0	0	0	0	149	13,703,993

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Florida  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	11,464,440	0	0	0	11,464,440
2. Annuity considerations .....	479,872,187	0	4,596,998	0	484,469,185
3. Deposit-type contract funds .....	9,803,745	XXX	0	XXX	9,803,745
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	501,140,372	0	4,596,998	0	505,737,370
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 .....	6,585,750	0	0	0	6,585,750
10. Matured endowments .....	294,636	0	0	0	294,636
11. Annuity benefits .....	29,004,866	0	3,999,475	0	33,004,341
12. Surrender values and withdrawals for life contracts ..	90,291,013	0	0	0	90,291,013
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	719,488	0	0	0	719,488
15. Totals .....	126,895,753	0	3,999,475	0	130,895,228
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	2	3	4	5	6	7	8	9	10
	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 .....	29	1,592,046	0	0	0	0	0	0	29	1,592,046
17. Incurred during current year Settled during current year:	384	7,030,882	0	0	0	0	0	0	384	7,030,882
18.1 By payment in full .....	384	6,880,294				0		0	384	6,880,294
18.2 By payment on compromised claims .....	1	92							1	92
18.3 Totals paid .....	385	6,880,386	0	0	0	0	0	0	385	6,880,386
18.4 Reduction by compromise ..	1	49,908							1	49,908
18.5 Amount rejected .....										
18.6 Total settlements .....	386	6,930,294	0	0	0	0	0	0	386	6,930,294
19. Unpaid Dec. 31, current year (16+17-18.6) .....	27	1,692,634	0	0	0	0	0	0	27	1,692,634
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	11,478	1,299,442,515	0	(a) 0	0	0	0	0	11,478	1,299,442,515
21. Issued during year .....	231	71,068,666							231	71,068,666
22. Other changes to in force (Net) .....	(950)	(162,166,419)			0	0			(950)	(162,166,419)
23. In force December 31 of current year .....	10,759	1,208,344,762	0	(a) 0	0	0	0	0	10,759	1,208,344,762

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,784,864	0	0	0	1,784,864
2. Annuity considerations .....	142,417,552	0	3,003,368	0	145,420,920
3. Deposit-type contract funds .....	1,975,538	XXX	0	XXX	1,975,538
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	146,177,954	0	3,003,368	0	149,181,322
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 .....	2,161,473	0	0	0	2,161,473
10. Matured endowments .....	15,688	0	0	0	15,688
11. Annuity benefits .....	7,930,326	0	1,736,961	0	9,667,287
12. Surrender values and withdrawals for life contracts ..	22,740,510	0	0	0	22,740,510
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	329,239	0	0	0	329,239
15. Totals .....	33,177,236	0	1,736,961	0	34,914,197
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	2	3	4	5	6	7	8	9	10
	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 .....	6	250,237	0	0	0	0	0	0	6	250,237
17. Incurred during current year .....	49	2,087,085	0	0	0	0	0	0	49	2,087,085
Settled during current year:										
18.1 By payment in full .....	49	2,177,161				0		0	49	2,177,161
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	49	2,177,161	0	0	0	0	0	0	49	2,177,161
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	49	2,177,161	0	0	0	0	0	0	49	2,177,161
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	160,162	0	0	0	0	0	0	6	160,162
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,079	374,804,326	0	(a) 0	0	0	0	0	2,079	374,804,326
21. Issued during year .....	71	19,576,318							71	19,576,318
22. Other changes to in force (Net) .....	(209)	(71,834,880)			0	0			(209)	(71,834,880)
23. In force December 31 of current year .....	1,941	322,545,764	0	(a) 0	0	0	0	0	1,941	322,545,764

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	652,382	0	0	0	652,382
2. Annuity considerations .....	24,679,617	0	66,793	0	24,746,410
3. Deposit-type contract funds .....	250,000	XXX	0	XXX	250,000
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	25,581,999	0	66,793	0	25,648,792
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 .....	30,016	0	0	0	30,016
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	4,451,473	0	321,236	0	4,772,709
12. Surrender values and withdrawals for life contracts ..	17,928,461	0	0	0	17,928,461
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	328,908	0	0	0	328,908
15. Totals .....	22,738,858	0	321,236	0	23,060,094
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	2	3	4	5	6	7	8	9	10
	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 .....	1	30,016	0	0	0	0	0	0	1	30,016
17. Incurred during current year Settled during current year:	1	50,000	0	0	0	0	0	0	1	50,000
18.1 By payment in full .....	1	30,016				0		0	1	30,016
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	30,016	0	0	0	0	0	0	1	30,016
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	30,016	0	0	0	0	0	0	1	30,016
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	50,000	0	0	0	0	0	0	1	50,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	171	24,945,778	0	(a) 0	3	2,780,108	0	0	174	27,725,886
21. Issued during year .....	6	942,698							6	942,698
22. Other changes to in force (Net) .....	(6)	(1,601,961)			0	(86,527)			(6)	(1,688,488)
23. In force December 31 of current year .....	171	24,286,515	0	(a) 0	3	2,693,581	0	0	174	26,980,096

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	285,212	0	0	0	285,212
2. Annuity considerations .....	23,836,106	0	1,763,791	0	25,599,897
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) .....	24,121,318	0	1,763,791	0	25,885,109
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 .....	1,223,854	0	200,089	0	1,423,943
12. Surrender values and withdrawals for life contracts ..	4,418,526	0	0	0	4,418,526
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	24,581	0	0	0	24,581
15. Totals .....	5,666,961	0	200,089	0	5,867,050
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
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 .....	94	16,349,021	0	(a) 0	3	2,669,509	0	0	97	19,018,530
21. Issued during year .....	5	931,596							5	931,596
22. Other changes to in force (Net) .....	(12)	(2,059,818)			0	(72,582)			(12)	(2,132,400)
23. In force December 31 of current year .....	87	15,220,799	0	(a) 0	3	2,596,927	0	0	90	17,817,726

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Illinois  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	11,280,759	0	0	0	11,280,759
2. Annuity considerations .....	251,374,447	0	804,726	0	252,179,173
3. Deposit-type contract funds .....	2,746,332	XXX	0	XXX	2,746,332
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	265,401,538	0	804,726	0	266,206,264
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 .....	11,301,958	0	0	0	11,301,958
10. Matured endowments .....	194,744	0	0	0	194,744
11. Annuity benefits .....	19,745,890	0	4,751,367	0	24,497,257
12. Surrender values and withdrawals for life contracts ..	60,853,357	0	0	0	60,853,357
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	628,941	0	0	0	628,941
15. Totals .....	92,724,890	0	4,751,367	0	97,476,257
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	2	3	4	5	6	7	8	9	10
	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 .....	46	1,924,746	0	0	0	0	0	0	46	1,924,746
17. Incurred during current year .....	384	10,835,214	0	0	0	0	0	0	384	10,835,214
Settled during current year:										
18.1 By payment in full .....	399	11,296,260				0		0	399	11,296,260
18.2 By payment on compromised claims .....	2	200,442							2	200,442
18.3 Totals paid .....	401	11,496,702	0	0	0	0	0	0	401	11,496,702
18.4 Reduction by compromise .....	2	81,047							2	81,047
18.5 Amount rejected .....										
18.6 Total settlements .....	403	11,577,749	0	0	0	0	0	0	403	11,577,749
19. Unpaid Dec. 31, current year (16+17-18.6) .....	27	1,182,210	0	0	0	0	0	0	27	1,182,210
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	15,162	1,650,198,596	0	(a) 0	0	0	0	0	15,162	1,650,198,596
21. Issued during year .....	328	75,284,773							328	75,284,773
22. Other changes to in force (Net) .....	(1,023)	(137,120,125)			0	0			(1,023)	(137,120,125)
23. In force December 31 of current year .....	14,467	1,588,363,244	0	(a) 0	0	0	0	0	14,467	1,588,363,244

(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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	13,209,207	0	0	0	13,209,207
2. Annuity considerations .....	75,026,738	0	5,303,261	0	80,329,999
3. Deposit-type contract funds .....	212,939	XXX	0	XXX	212,939
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	88,448,884	0	5,303,261	0	93,752,145
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 .....	14,277,400	0	0	0	14,277,400
10. Matured endowments .....	135,142	0	0	0	135,142
11. Annuity benefits .....	11,936,420	0	2,675,158	0	14,611,578
12. Surrender values and withdrawals for life contracts ..	42,659,250	0	144	0	42,659,394
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	661,304	0	0	0	661,304
15. Totals .....	69,669,516	0	2,675,302	0	72,344,818
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) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	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 .....	51	2,180,962	0	0	0	0	0	0	51	2,180,962
17. Incurred during current year .....	642	13,345,766	0	0	0	0	0	0	642	13,345,766
Settled during current year:										
18.1 By payment in full .....	664	14,412,542				0		0	664	14,412,542
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	664	14,412,542	0	0	0	0	0	0	664	14,412,542
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	664	14,412,542	0	0	0	0	0	0	664	14,412,542
19. Unpaid Dec. 31, current year (16+17-18.6) .....	29	1,114,186	0	0	0	0	0	0	29	1,114,186
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	18,547	1,479,388,985	0	(a) 0	0	0	0	0	18,547	1,479,388,985
21. Issued during year .....	326	73,907,171							326	73,907,171
22. Other changes to in force (Net) .....	(1,246)	(119,298,006)			0	0			(1,246)	(119,298,006)
23. In force December 31 of current year .....	17,627	1,433,998,150	0	(a) 0	0	0	0	0	17,627	1,433,998,150

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	121,771	0	0	0	121,771
2. Annuity considerations .....	30,965,575	0	5,048,230	0	36,013,805
3. Deposit-type contract funds .....	516,222	XXX	0	XXX	516,222
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	31,603,568	0	5,048,230	0	36,651,798
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 .....	100,720	0	0	0	100,720
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	2,726,768	0	772,338	0	3,499,106
12. Surrender values and withdrawals for life contracts ..	11,146,316	0	0	0	11,146,316
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	79,051	0	0	0	79,051
15. Totals .....	14,052,855	0	772,338	0	14,825,193
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year .....	3	100,720	0	0	0	0	0	0	3	100,720
Settled during current year:										
18.1 By payment in full .....	3	100,720				0		0	3	100,720
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	100,720	0	0	0	0	0	0	3	100,720
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	100,720	0	0	0	0	0	0	3	100,720
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	280	34,576,564	0	(a) 0	0	0	0	0	280	34,576,564
21. Issued during year .....	3	1,249,920							3	1,249,920
22. Other changes to in force (Net) .....	(22)	(6,021,619)			0	0			(22)	(6,021,619)
23. In force December 31 of current year .....	261	29,804,865	0	(a) 0	0	0	0	0	261	29,804,865

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	721,778	0	0	0	721,778
2. Annuity considerations .....	33,222,310	0	16,502,804	0	49,725,114
3. Deposit-type contract funds .....	100,000	XXX	0	XXX	100,000
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	34,044,088	0	16,502,804	0	50,546,892
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 .....	502,535	0	0	0	502,535
10. Matured endowments .....	7,489	0	0	0	7,489
11. Annuity benefits .....	2,147,993	0	395,822	0	2,543,815
12. Surrender values and withdrawals for life contracts ..	7,111,569	0	0	0	7,111,569
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	27,836	0	0	0	27,836
15. Totals .....	9,797,422	0	395,822	0	10,193,244
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	2	3	4	5	6	7	8	9	10
	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 .....	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year Settled during current year:	31	612,618	0	0	0	0	0	0	31	612,618
18.1 By payment in full .....	29	510,024				0		0	29	510,024
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	29	510,024	0	0	0	0	0	0	29	510,024
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	29	510,024	0	0	0	0	0	0	29	510,024
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	127,594	0	0	0	0	0	0	3	127,594
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,064	104,221,214	0	(a) 0	0	0	0	0	1,064	104,221,214
21. Issued during year .....	4	2,150,000							4	2,150,000
22. Other changes to in force (Net) .....	(56)	(7,982,431)			0	0			(56)	(7,982,431)
23. In force December 31 of current year .....	1,012	98,388,783	0	(a) 0	0	0	0	0	1,012	98,388,783

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	8,731,795	0	0	0	8,731,795
2. Annuity considerations .....	69,028,777	0	2,472,522	0	71,501,299
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) .....	77,760,572	0	2,472,522	0	80,233,094
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 .....	6,547,908	0	0	0	6,547,908
10. Matured endowments .....	60,013	0	0	0	60,013
11. Annuity benefits .....	7,552,563	0	1,861,262	0	9,413,825
12. Surrender values and withdrawals for life contracts ..	21,848,388	0	4,000	0	21,852,388
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	365,841	0	0	0	365,841
15. Totals .....	36,374,713	0	1,865,262	0	38,239,975
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		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	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 .....	26	1,588,144	0	0	0	0	0	0	26	1,588,144
17. Incurred during current year .....	367	5,718,501	0	0	0	0	0	0	367	5,718,501
Settled during current year:										
18.1 By payment in full .....	373	6,407,921				0		0	373	6,407,921
18.2 By payment on compromised claims .....	2	200,000							2	200,000
18.3 Totals paid .....	375	6,607,921	0	0	0	0	0	0	375	6,607,921
18.4 Reduction by compromise .....	2	150,937							2	150,937
18.5 Amount rejected .....										
18.6 Total settlements .....	377	6,758,858	0	0	0	0	0	0	377	6,758,858
19. Unpaid Dec. 31, current year (16+17-18.6) .....	16	547,787	0	0	0	0	0	0	16	547,787
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	8,765	807,705,195	0	(a) 0	0	0	0	0	8,765	807,705,195
21. Issued during year .....	184	43,506,159							184	43,506,159
22. Other changes to in force (Net) .....	(549)	(61,336,765)			0	0			(549)	(61,336,765)
23. In force December 31 of current year .....	8,400	789,874,589	0	(a) 0	0	0	0	0	8,400	789,874,589

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	5,157,106	0	0	0	5,157,106
2. Annuity considerations .....	54,665,364	0	2,760,196	0	57,425,560
3. Deposit-type contract funds .....	458,037	XXX	0	XXX	458,037
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	60,280,507	0	2,760,196	0	63,040,703
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 .....	3,939,466	0	0	0	3,939,466
10. Matured endowments .....	31,129	0	0	0	31,129
11. Annuity benefits .....	5,235,273	0	541,093	0	5,776,366
12. Surrender values and withdrawals for life contracts ..	24,026,910	0	0	0	24,026,910
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	333,825	0	0	0	333,825
15. Totals .....	33,566,603	0	541,093	0	34,107,696
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	2	3	4	5	6	7	8	9	10
	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 .....	15	962,419	0	0	0	0	0	0	15	962,419
17. Incurred during current year Settled during current year:	272	4,006,777	0	0	0	0	0	0	272	4,006,777
18.1 By payment in full .....	269	3,845,595				0		0	269	3,845,595
18.2 By payment on compromised claims .....	1	125,000							1	125,000
18.3 Totals paid .....	270	3,970,595	0	0	0	0	0	0	270	3,970,595
18.4 Reduction by compromise .....	1	25,785							1	25,785
18.5 Amount rejected .....										
18.6 Total settlements .....	271	3,996,380	0	0	0	0	0	0	271	3,996,380
19. Unpaid Dec. 31, current year (16+17-18.6) .....	16	972,817	0	0	0	0	0	0	16	972,817
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	6,836	492,297,334	0	(a) 0	0	0	0	0	6,836	492,297,334
21. Issued during year .....	156	29,880,040							156	29,880,040
22. Other changes to in force (Net) .....	(404)	(39,833,441)			0	0			(404)	(39,833,441)
23. In force December 31 of current year .....	6,588	482,343,933	0	(a) 0	0	0	0	0	6,588	482,343,933

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	22,671	0	0	0	22,671
2. Annuity considerations .....	36,681,704	0	630,123	0	37,311,827
3. Deposit-type contract funds .....	739,210	XXX	0	XXX	739,210
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	37,443,585	0	630,123	0	38,073,708
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 .....	50,588	0	0	0	50,588
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	1,206,247	0	107,168	0	1,313,415
12. Surrender values and withdrawals for life contracts ..	6,087,424	0	0	0	6,087,424
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	1,405	0	0	0	1,405
15. Totals .....	7,345,664	0	107,168	0	7,452,832
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	3	50,588	0	0	0	0	0	0	3	50,588
18.1 By payment in full .....	3	50,588				0		0	3	50,588
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	50,588	0	0	0	0	0	0	3	50,588
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	50,588	0	0	0	0	0	0	3	50,588
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	41	6,682,452	0	(a) 0	0	0	0	0	41	6,682,452
21. Issued during year .....	1	500,000							1	500,000
22. Other changes to in force (Net) .....	(6)	(2,521,084)			0	0			(6)	(2,521,084)
23. In force December 31 of current year .....	36	4,661,368	0	(a) 0	0	0	0	0	36	4,661,368

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maryland  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	2,102,021	0	0	0	2,102,021
2. Annuity considerations .....	113,553,705	0	17,735,871	0	131,289,576
3. Deposit-type contract funds .....	1,180,992	XXX	0	XXX	1,180,992
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	116,836,718	0	17,735,871	0	134,572,589
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 .....	1,670,948	0	0	0	1,670,948
10. Matured endowments .....	13,937	0	0	0	13,937
11. Annuity benefits .....	6,697,138	0	1,394,322	0	8,091,460
12. Surrender values and withdrawals for life contracts ..	17,633,165	0	0	0	17,633,165
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	314,985	0	0	0	314,985
15. Totals .....	26,330,173	0	1,394,322	0	27,724,495
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	2	3	4	5	6	7	8	9	10
	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 .....	5	552,229	0	0	0	0	0	0	5	552,229
17. Incurred during current year Settled during current year:	50	1,679,604	0	0	0	0	0	0	50	1,679,604
18.1 By payment in full .....	47	1,684,885				0		0	47	1,684,885
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	47	1,684,885	0	0	0	0	0	0	47	1,684,885
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	47	1,684,885	0	0	0	0	0	0	47	1,684,885
19. Unpaid Dec. 31, current year (16+17-18.6) .....	8	546,948	0	0	0	0	0	0	8	546,948
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,309	278,658,104	0	(a) 0	0	0	0	0	2,309	278,658,104
21. Issued during year .....	74	14,784,740							74	14,784,740
22. Other changes to in force (Net) .....	(221)	(41,629,644)			0	0			(221)	(41,629,644)
23. In force December 31 of current year .....	2,162	251,813,200	0	(a) 0	0	0	0	0	2,162	251,813,200

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	48,375	0	0	0	48,375
2. Annuity considerations .....	335,868,358	0	32,800,822	0	368,669,180
3. Deposit-type contract funds .....	11,621,453	XXX	0	XXX	11,621,453
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	347,538,186	0	32,800,822	0	380,339,008
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 .....	254,571	0	0	0	254,571
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	14,753,172	0	3,933,258	0	18,686,430
12. Surrender values and withdrawals for life contracts ..	48,154,008	0	0	0	48,154,008
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	38,055	0	0	0	38,055
15. Totals .....	63,199,806	0	3,933,258	0	67,133,064
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	2	3	4	5	6	7	8	9	10
	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 .....	2	74,923	0	0	0	0	0	0	2	74,923
17. Incurred during current year Settled during current year:	2	204,571	0	0	0	0	0	0	2	204,571
18.1 By payment in full .....	3	254,571				0		0	3	254,571
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	254,571	0	0	0	0	0	0	3	254,571
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	254,571	0	0	0	0	0	0	3	254,571
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	24,923	0	0	0	0	0	0	1	24,923
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	151	18,789,046	0	(a) 0	0	0	0	0	151	18,789,046
21. Issued during year .....	5	5,500,000							5	5,500,000
22. Other changes to in force (Net) .....	(7)	(84,649)			0	0			(7)	(84,649)
23. In force December 31 of current year .....	149	24,204,397	0	(a) 0	0	0	0	0	149	24,204,397

(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	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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Michigan  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	7,091,998	0	0	0	7,091,998
2. Annuity considerations .....	197,211,656	0	19,650,313	0	216,861,969
3. Deposit-type contract funds .....	953,478	XXX	0	XXX	953,478
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	205,257,132	0	19,650,313	0	224,907,445
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 .....	7,738,127	0	0	0	7,738,127
10. Matured endowments .....	146,637	0	0	0	146,637
11. Annuity benefits .....	22,153,180	0	4,516,434	0	26,669,614
12. Surrender values and withdrawals for life contracts ..	64,366,246	0	800	0	64,367,046
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	430,332	0	0	0	430,332
15. Totals .....	94,834,522	0	4,517,234	0	99,351,756
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	2	3	4	5	6	7	8	9	10
	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 .....	34	1,781,924	0	0	0	0	0	0	34	1,781,924
17. Incurred during current year Settled during current year:	387	7,517,329	0	0	0	0	0	0	387	7,517,329
18.1 By payment in full .....	392	7,809,764				0		0	392	7,809,764
18.2 By payment on compromised claims .....	1	75,000							1	75,000
18.3 Totals paid .....	393	7,884,764	0	0	0	0	0	0	393	7,884,764
18.4 Reduction by compromise .....	1	50,212							1	50,212
18.5 Amount rejected .....										
18.6 Total settlements .....	394	7,934,976	0	0	0	0	0	0	394	7,934,976
19. Unpaid Dec. 31, current year (16+17-18.6) .....	27	1,364,277	0	0	0	0	0	0	27	1,364,277
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	9,173	807,125,804	0	(a) 0	0	0	0	0	9,173	807,125,804
21. Issued during year .....	120	34,708,321							120	34,708,321
22. Other changes to in force (Net) .....	(682)	(81,372,840)			0	0			(682)	(81,372,840)
23. In force December 31 of current year .....	8,611	760,461,285	0	(a) 0	0	0	0	0	8,611	760,461,285

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	3,515,957	0	0	0	3,515,957
2. Annuity considerations .....	129,946,502	0	7,599,858	0	137,546,360
3. Deposit-type contract funds .....	4,300,271	XXX	0	XXX	4,300,271
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	137,762,730	0	7,599,858	0	145,362,588
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 .....	2,462,598	0	0	0	2,462,598
10. Matured endowments .....	1,020	0	0	0	1,020
11. Annuity benefits .....	7,299,776	0	1,641,588	0	8,941,364
12. Surrender values and withdrawals for life contracts ..	20,071,265	0	13,494	0	20,084,759
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	260,119	0	0	0	260,119
15. Totals .....	30,094,778	0	1,655,082	0	31,749,860
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	2	3	4	5	6	7	8	9	10
	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 .....	4	185,000	0	0	0	0	0	0	4	185,000
17. Incurred during current year Settled during current year:	52	2,489,041	0	0	0	0	0	0	52	2,489,041
18.1 By payment in full .....	50	2,463,618				0		0	50	2,463,618
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	50	2,463,618	0	0	0	0	0	0	50	2,463,618
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	50	2,463,618	0	0	0	0	0	0	50	2,463,618
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	210,423	0	0	0	0	0	0	6	210,423
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,184	423,328,842	0	(a) 0	0	0	0	0	3,184	423,328,842
21. Issued during year .....	225	48,754,735							225	48,754,735
22. Other changes to in force (Net) .....	(144)	(30,981,351)			0	0			(144)	(30,981,351)
23. In force December 31 of current year .....	3,265	441,102,226	0	(a) 0	0	0	0	0	3,265	441,102,226

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,377,441	0	0	0	1,377,441
2. Annuity considerations .....	21,624,856	0	857,541	0	22,482,397
3. Deposit-type contract funds .....	44,009	XXX	0	XXX	44,009
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	23,046,306	0	857,541	0	23,903,847
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 .....	298,635	0	0	0	298,635
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	4,521,805	0	748,470	0	5,270,275
12. Surrender values and withdrawals for life contracts ..	20,128,010	0	0	0	20,128,010
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	163,530	0	0	0	163,530
15. Totals .....	25,111,980	0	748,470	0	25,860,450
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	2	3	4	5	6	7	8	9	10
	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 .....	4	353,030	0	0	0	0	0	0	4	353,030
17. Incurred during current year Settled during current year:	10	84,388	0	0	0	0	0	0	10	84,388
18.1 By payment in full .....	10	198,635				0		0	10	198,635
18.2 By payment on compromised claims .....	1	100,000							1	100,000
18.3 Totals paid .....	11	298,635	0	0	0	0	0	0	11	298,635
18.4 Reduction by compromise ..	1	83,999							1	83,999
18.5 Amount rejected .....										
18.6 Total settlements .....	12	382,634	0	0	0	0	0	0	12	382,634
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	54,784	0	0	0	0	0	0	2	54,784
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	592	62,728,040	0	(a) 0	0	0	0	0	592	62,728,040
21. Issued during year .....	28	3,566,179							28	3,566,179
22. Other changes to in force (Net) .....	(27)	(4,226,534)			0	0			(27)	(4,226,534)
23. In force December 31 of current year .....	593	62,067,685	0	(a) 0	0	0	0	0	593	62,067,685

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	2,885,609	0	0	0	2,885,609
2. Annuity considerations .....	83,708,455	0	2,059,052	0	85,767,507
3. Deposit-type contract funds .....	3,586,368	XXX	0	XXX	3,586,368
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	90,180,432	0	2,059,052	0	92,239,484
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 .....	3,716,001	0	0	0	3,716,001
10. Matured endowments .....	171,891	0	0	0	171,891
11. Annuity benefits .....	13,821,822	0	1,126,688	0	14,948,510
12. Surrender values and withdrawals for life contracts ..	30,978,556	0	235	0	30,978,791
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	371,878	0	0	0	371,878
15. Totals .....	49,060,148	0	1,126,923	0	50,187,071
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	2	3	4	5	6	7	8	9	10
	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 .....	10	363,995	0	0	0	0	0	0	10	363,995
17. Incurred during current year Settled during current year:	208	4,096,181	0	0	0	0	0	0	208	4,096,181
18.1 By payment in full .....	209	3,887,892				0		0	209	3,887,892
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	209	3,887,892	0	0	0	0	0	0	209	3,887,892
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	209	3,887,892	0	0	0	0	0	0	209	3,887,892
19. Unpaid Dec. 31, current year (16+17-18.6) .....	9	572,284	0	0	0	0	0	0	9	572,284
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	4,485	369,421,129	0	(a) 0	0	0	0	0	4,485	369,421,129
21. Issued during year .....	32	7,328,769							32	7,328,769
22. Other changes to in force (Net) .....	(341)	(36,225,133)			0	0			(341)	(36,225,133)
23. In force December 31 of current year .....	4,176	340,524,765	0	(a) 0	0	0	0	0	4,176	340,524,765

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Montana  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	31,807	0	0	0	31,807
2. Annuity considerations .....	15,766,228	0	1,101,507	0	16,867,735
3. Deposit-type contract funds .....	125,000	XXX	0	XXX	125,000
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	15,923,035	0	1,101,507	0	17,024,542
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 .....	100,300	0	0	0	100,300
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	638,326	0	377,494	0	1,015,820
12. Surrender values and withdrawals for life contracts ..	3,766,654	0	4,254	0	3,770,908
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	379	0	0	0	379
15. Totals .....	4,505,659	0	381,748	0	4,887,407
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	1	100,300	0	0	0	0	0	0	1	100,300
18.1 By payment in full .....	1	100,300				0		0	1	100,300
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	100,300	0	0	0	0	0	0	1	100,300
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	100,300	0	0	0	0	0	0	1	100,300
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	59	8,167,762	0	(a) 0	0	0	0	0	59	8,167,762
21. Issued during year .....	0	0							0	0
22. Other changes to in force (Net) .....	(3)	(1,839,311)			0	0			(3)	(1,839,311)
23. In force December 31 of current year .....	56	6,328,451	0	(a) 0	0	0	0	0	56	6,328,451

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	61,035	0	0	0	61,035
2. Annuity considerations .....	13,454,269	0	618,717	0	14,072,986
3. Deposit-type contract funds .....	743,816	XXX	0	XXX	743,816
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	14,259,120	0	618,717	0	14,877,837
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 .....	60,000	0	0	0	60,000
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	1,112,982	0	70,684	0	1,183,666
12. Surrender values and withdrawals for life contracts ..	2,885,757	0	0	0	2,885,757
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	30,319	0	0	0	30,319
15. Totals .....	4,089,058	0	70,684	0	4,159,742
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	2	3	4	5	6	7	8	9	10
	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 .....	1	60,000	0	0	0	0	0	0	1	60,000
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
18.1 By payment in full .....	1	60,000				0		0	1	60,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	60,000	0	0	0	0	0	0	1	60,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	60,000	0	0	0	0	0	0	1	60,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	108	23,633,543	0	(a) 0	0	0	0	0	108	23,633,543
21. Issued during year .....	0	0							0	0
22. Other changes to in force (Net) .....	(3)	(2,476,936)			0	0			(3)	(2,476,936)
23. In force December 31 of current year .....	105	21,156,607	0	(a) 0	0	0	0	0	105	21,156,607

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	447,616	0	0	0	447,616
2. Annuity considerations .....	51,053,113	0	726,575	0	51,779,688
3. Deposit-type contract funds .....	767,228	XXX	0	XXX	767,228
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	52,267,957	0	726,575	0	52,994,532
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 .....	402,859	0	0	0	402,859
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	1,491,008	0	480,433	0	1,971,441
12. Surrender values and withdrawals for life contracts ..	6,448,537	0	0	0	6,448,537
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	9,467	0	0	0	9,467
15. Totals .....	8,351,871	0	480,433	0	8,832,304
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	2	3	4	5	6	7	8	9	10
	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 .....	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year Settled during current year:	10	433,982	0	0	0	0	0	0	10	433,982
18.1 By payment in full .....	10	402,859				0		0	10	402,859
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	10	402,859	0	0	0	0	0	0	10	402,859
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	10	402,859	0	0	0	0	0	0	10	402,859
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	56,123	0	0	0	0	0	0	1	56,123
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	458	89,237,942	0	(a) 0	0	0	0	0	458	89,237,942
21. Issued during year .....	5	1,200,000							5	1,200,000
22. Other changes to in force (Net) .....	(39)	(13,200,462)			0	0			(39)	(13,200,462)
23. In force December 31 of current year .....	424	77,237,480	0	(a) 0	0	0	0	0	424	77,237,480

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	21,890	0	0	0	21,890
2. Annuity considerations .....	73,929,586	0	2,018,745	0	75,948,331
3. Deposit-type contract funds .....	1,191,639	XXX	0	XXX	1,191,639
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	75,143,115	0	2,018,745	0	77,161,860
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 .....	12,929	0	0	0	12,929
11. Annuity benefits .....	1,991,790	0	278,696	0	2,270,486
12. Surrender values and withdrawals for life contracts ..	6,961,117	0	0	0	6,961,117
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	15,118	0	0	0	15,118
15. Totals .....	8,980,954	0	278,696	0	9,259,650
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year .....	1	12,929	0	0	0	0	0	0	1	12,929
Settled during current year:										
18.1 By payment in full .....	1	12,929				0		0	1	12,929
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	12,929	0	0	0	0	0	0	1	12,929
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	12,929	0	0	0	0	0	0	1	12,929
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	36	6,856,746	0	(a) 0	0	0	0	0	36	6,856,746
21. Issued during year .....	1	500,000							1	500,000
22. Other changes to in force (Net) .....	(1)	(991,016)			0	0			(1)	(991,016)
23. In force December 31 of current year .....	36	6,365,730	0	(a) 0	0	0	0	0	36	6,365,730

(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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,720,420	0	0	0	1,720,420
2. Annuity considerations .....	248,279,192	0	3,000,711	0	251,279,903
3. Deposit-type contract funds .....	2,489,007	XXX	0	XXX	2,489,007
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	252,488,619	0	3,000,711	0	255,489,330
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 .....	265,635	0	0	0	265,635
10. Matured endowments .....	62,085	0	0	0	62,085
11. Annuity benefits .....	10,695,052	0	7,338,631	0	18,033,683
12. Surrender values and withdrawals for life contracts ..	28,923,077	0	898	0	28,923,975
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	102,944	0	0	0	102,944
15. Totals .....	40,048,793	0	7,339,529	0	47,388,322
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	2	3	4	5	6	7	8	9	10
	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 .....	1	142,800	0	0	0	0	0	0	1	142,800
17. Incurred during current year Settled during current year:	13	424,012	0	0	0	0	0	0	13	424,012
18.1 By payment in full .....	12	327,720				0		0	12	327,720
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	12	327,720	0	0	0	0	0	0	12	327,720
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	12	327,720	0	0	0	0	0	0	12	327,720
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	239,092	0	0	0	0	0	0	2	239,092
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	921	228,605,447	0	(a) 0	0	0	0	0	921	228,605,447
21. Issued during year .....	36	10,348,454							36	10,348,454
22. Other changes to in force (Net) .....	(141)	(71,570,877)			0	0			(141)	(71,570,877)
23. In force December 31 of current year .....	816	167,383,024	0	(a) 0	0	0	0	0	816	167,383,024

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	165,720	0	0	0	165,720
2. Annuity considerations .....	48,873,229	0	224,421	0	49,097,650
3. Deposit-type contract funds .....	1,556,906	XXX	0	XXX	1,556,906
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	50,595,855	0	224,421	0	50,820,276
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 .....	400,504	0	0	0	400,504
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	3,342,070	0	153,452	0	3,495,522
12. Surrender values and withdrawals for life contracts ..	9,190,058	0	0	0	9,190,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	41,541	0	0	0	41,541
15. Totals .....	12,974,173	0	153,452	0	13,127,625
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	2	3	4	5	6	7	8	9	10
	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 .....	1	150,000	0	0	0	0	0	0	1	150,000
17. Incurred during current year Settled during current year:	2	250,504	0	0	0	0	0	0	2	250,504
18.1 By payment in full .....	3	400,504				0		0	3	400,504
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	400,504	0	0	0	0	0	0	3	400,504
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	400,504	0	0	0	0	0	0	3	400,504
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	137	23,732,945	0	(a) 0	0	0	0	0	137	23,732,945
21. Issued during year .....	2	228,111							2	228,111
22. Other changes to in force (Net) .....	(3)	(4,063,232)			0	0			(3)	(4,063,232)
23. In force December 31 of current year .....	136	19,897,824	0	(a) 0	0	0	0	0	136	19,897,824

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New York  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	168,873	0	0	0	168,873
2. Annuity considerations .....	2,099,341	0	305,999	0	2,405,340
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) .....	2,268,214	0	305,999	0	2,574,213
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 .....	606,813	0	0	0	606,813
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	3,265,081	0	352,316	0	3,617,397
12. Surrender values and withdrawals for life contracts ..	1,437,835	0	0	0	1,437,835
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	19,898	0	0	0	19,898
15. Totals .....	5,329,627	0	352,316	0	5,681,943
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	7	862,770	0	0	0	0	0	0	7	862,770
18.1 By payment in full .....	5	606,813				0		0	5	606,813
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	606,813	0	0	0	0	0	0	5	606,813
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	606,813	0	0	0	0	0	0	5	606,813
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	255,957	0	0	0	0	0	0	2	255,957
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	267	41,438,967	0	(a) 0	0	0	0	0	267	41,438,967
21. Issued during year .....	0	0							0	0
22. Other changes to in force (Net) .....	(27)	(5,927,845)			0	0			(27)	(5,927,845)
23. In force December 31 of current year .....	240	35,511,122	0	(a) 0	0	0	0	0	240	35,511,122

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	17,712,961	0	0	0	17,712,961
2. Annuity considerations .....	170,114,512	0	36,694,732	0	206,809,244
3. Deposit-type contract funds .....	3,780,723	XXX	0	XXX	3,780,723
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	191,608,196	0	36,694,732	0	228,302,928
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 .....	13,943,803	0	0	0	13,943,803
10. Matured endowments .....	133,813	0	0	0	133,813
11. Annuity benefits .....	21,499,130	0	4,413,390	0	25,912,520
12. Surrender values and withdrawals for life contracts ..	50,367,556	0	0	0	50,367,556
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	780,393	0	0	0	780,393
15. Totals .....	86,724,695	0	4,413,390	0	91,138,085
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	2	3	4	5	6	7	8	9	10
	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 .....	43	2,193,976	0	0	0	0	0	0	43	2,193,976
17. Incurred during current year Settled during current year:	694	13,758,052	0	0	0	0	0	0	694	13,758,052
18.1 By payment in full .....	693	14,073,432				0		0	693	14,073,432
18.2 By payment on compromised claims .....	2	4,184							2	4,184
18.3 Totals paid .....	695	14,077,616	0	0	0	0	0	0	695	14,077,616
18.4 Reduction by compromise .....	2	70,816							2	70,816
18.5 Amount rejected .....	1	50,000							1	50,000
18.6 Total settlements .....	698	14,198,432	0	0	0	0	0	0	698	14,198,432
19. Unpaid Dec. 31, current year (16+17-18.6) .....	39	1,753,596	0	0	0	0	0	0	39	1,753,596
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	20,312	1,877,851,748	0	(a) 0	0	0	0	0	20,312	1,877,851,748
21. Issued during year .....	503	108,045,256							503	108,045,256
22. Other changes to in force (Net) .....	(1,304)	(163,556,040)			0	0			(1,304)	(163,556,040)
23. In force December 31 of current year .....	19,511	1,822,340,964	0	(a) 0	0	0	0	0	19,511	1,822,340,964

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	20,810	0	0	0	20,810
2. Annuity considerations .....	6,273,828	0	1,004,092	0	7,277,920
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) .....	6,294,638	0	1,004,092	0	7,298,730
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 .....	211,133	0	410,129	0	621,262
12. Surrender values and withdrawals for life contracts ..	2,281,491	0	0	0	2,281,491
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	3,713	0	0	0	3,713
15. Totals .....	2,496,337	0	410,129	0	2,906,466
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) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
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 .....	41	7,175,357	0	(a) 0	0	0	0	0	41	7,175,357
21. Issued during year .....	1	500,000							1	500,000
22. Other changes to in force (Net) .....	1	249,599			0	0			1	249,599
23. In force December 31 of current year .....	43	7,924,956	0	(a) 0	0	0	0	0	43	7,924,956

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2022

NAIC Group Code 0836

NAIC Company Code 92622

NAIC Group Code		0836		LIFE INSURANCE		NAIC Company Code		92622	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5			
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total			
1.	Life insurance .....	53,106,495	0	0	0	53,106,495			
2.	Annuity considerations .....	252,483,183	0	65,548,529	0	318,031,712			
3.	Deposit-type contract funds .....	12,658,939,015	XXX	0	XXX	12,658,939,015			
4.	Other considerations .....	0	0	0	0	0			
5.	Totals (Sum of Lines 1 to 4)	12,964,528,693	0	65,548,529	0	13,030,077,222			
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 .....	50,096,164	0	0	0	50,096,164			
10.	Matured endowments .....	646,362	0	0	0	646,362			
11.	Annuity benefits .....	31,888,823	0	13,794,030	0	45,682,853			
12.	Surrender values and withdrawals for life contracts ..	88,703,735	0	7,893	0	88,711,628			
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid .....								
14.	All other benefits, except accident and health .....	2,619,799	0	0	0	2,619,799			
15.	Totals	173,954,883	0	13,801,923	0	187,756,806			
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	2	3	4	5	6	7	8	9	10
	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	188	7,523,167	0	0	0	0	0	0	188	7,523,167
17. Incurred during current year	2,622	50,085,987	0	0	0	0	0	0	2,622	50,085,987
Settled during current year:										
18.1 By payment in full	2,644	50,472,227				0		0	2,644	50,472,227
18.2 By payment on compromised claims	5	270,299							5	270,299
18.3 Totals paid	2,649	50,742,526	0	0	0	0	0	0	2,649	50,742,526
18.4 Reduction by compromise	5	126,233							5	126,233
18.5 Amount rejected										
18.6 Total settlements	2,654	50,868,759	0	0	0	0	0	0	2,654	50,868,759
19. Unpaid Dec. 31, current year (16+17-18.6)	156	6,740,394	0	0	0	0	0	0	156	6,740,394
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	67,125	5,663,019,564	0	(a) 0	0	0	0	0	67,125	5,663,019,564
21. Issued during year	1,265	310,950,689							1,265	310,950,689
22. Other changes to in force (Net)	(4,316)	(424,407,863)			0	0			(4,316)	(424,407,863)
23. In force December 31 of current year	64,074	5,549,562,390	0	(a) 0	0	0	0	0	64,074	5,549,562,390

(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)	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	392,452	0	0	0	392,452
2. Annuity considerations .....	42,520,743	0	1,651,454	0	44,172,197
3. Deposit-type contract funds .....	323,225	XXX	0	XXX	323,225
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	43,236,420	0	1,651,454	0	44,887,874
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 .....	686,849	0	0	0	686,849
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	5,782,314	0	393,317	0	6,175,631
12. Surrender values and withdrawals for life contracts ..	18,463,782	0	698	0	18,464,480
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	97,335	0	0	0	97,335
15. Totals .....	25,030,280	0	394,015	0	25,424,295
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	2	3	4	5	6	7	8	9	10
	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 .....	4	120,036	0	0	0	0	0	0	4	120,036
17. Incurred during current year Settled during current year:	10	816,813	0	0	0	0	0	0	10	816,813
18.1 By payment in full .....	13	686,849				0		0	13	686,849
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	13	686,849	0	0	0	0	0	0	13	686,849
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	13	686,849	0	0	0	0	0	0	13	686,849
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	250,000	0	0	0	0	0	0	1	250,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	440	69,335,613	0	(a) 0	0	0	0	0	440	69,335,613
21. Issued during year .....	12	2,690,014							12	2,690,014
22. Other changes to in force (Net) .....	(28)	(4,684,414)			0	0			(28)	(4,684,414)
23. In force December 31 of current year .....	424	67,341,213	0	(a) 0	0	0	0	0	424	67,341,213

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oregon  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	904,537	0	0	0	904,537
2. Annuity considerations .....	82,892,980	0	5,194,259	0	88,087,239
3. Deposit-type contract funds .....	1,941,576	XXX	0	XXX	1,941,576
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	85,739,093	0	5,194,259	0	90,933,352
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 .....	500	0	0	0	500
10. Matured endowments .....	6,371	0	0	0	6,371
11. Annuity benefits .....	4,313,593	0	418,858	0	4,732,451
12. Surrender values and withdrawals for life contracts ..	9,146,499	0	1,700	0	9,148,199
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	56,940	0	0	0	56,940
15. Totals .....	13,523,903	0	420,558	0	13,944,461
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	3	36,130	0	0	0	0	0	0	3	36,130
18.1 By payment in full .....	2	6,871				0		0	2	6,871
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	6,871	0	0	0	0	0	0	2	6,871
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	6,871	0	0	0	0	0	0	2	6,871
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	29,259	0	0	0	0	0	0	1	29,259
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	222	32,433,293	0	(a) 0	5	5,132,088	0	0	227	37,565,381
21. Issued during year .....	12	4,749,800							12	4,749,800
22. Other changes to in force (Net) .....	(28)	(6,118,938)			0	(180,131)			(28)	(6,299,069)
23. In force December 31 of current year .....	206	31,064,155	0	(a) 0	5	4,951,957	0	0	211	36,016,112

(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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	20,459,709	0	0	0	20,459,709
2. Annuity considerations .....	243,870,494	0	14,135,497	0	258,005,991
3. Deposit-type contract funds .....	2,564,860	XXX	0	XXX	2,564,860
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	266,895,063	0	14,135,497	0	281,030,560
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 .....	12,350,131	0	0	0	12,350,131
10. Matured endowments .....	83,738	0	0	0	83,738
11. Annuity benefits .....	16,735,001	0	6,751,045	0	23,486,046
12. Surrender values and withdrawals for life contracts ..	56,719,468	0	0	0	56,719,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	581,318	0	0	0	581,318
15. Totals .....	86,469,656	0	6,751,045	0	93,220,701
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	2	3	4	5	6	7	8	9	10
	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 .....	39	1,635,309	0	0	0	0	0	0	39	1,635,309
17. Incurred during current year Settled during current year:	601	12,845,217	0	0	0	0	0	0	601	12,845,217
18.1 By payment in full .....	601	12,363,869				0		0	601	12,363,869
18.2 By payment on compromised claims .....	1	70,000							1	70,000
18.3 Totals paid .....	602	12,433,869	0	0	0	0	0	0	602	12,433,869
18.4 Reduction by compromise .....	1	23,602							1	23,602
18.5 Amount rejected .....										
18.6 Total settlements .....	603	12,457,471	0	0	0	0	0	0	603	12,457,471
19. Unpaid Dec. 31, current year (16+17-18.6) .....	37	2,023,055	0	0	0	0	0	0	37	2,023,055
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	15,861	1,517,699,524	0	(a) 0	0	0	0	0	15,861	1,517,699,524
21. Issued during year .....	420	91,559,990							420	91,559,990
22. Other changes to in force (Net) .....	(1,094)	(170,141,984)			0	0			(1,094)	(170,141,984)
23. In force December 31 of current year .....	15,187	1,439,117,530	0	(a) 0	0	0	0	0	15,187	1,439,117,530

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	14,245	0	0	0	14,245
2. Annuity considerations .....	28,793,184	0	396,230	0	29,189,414
3. Deposit-type contract funds .....	961,393	XXX	0	XXX	961,393
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	29,768,822	0	396,230	0	30,165,052
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 .....	53,975	0	0	0	53,975
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	634,145	0	135,100	0	769,245
12. Surrender values and withdrawals for life contracts ..	3,762,653	0	0	0	3,762,653
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	13,402	0	0	0	13,402
15. Totals .....	4,464,175	0	135,100	0	4,599,275
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year .....	1	53,975	0	0	0	0	0	0	1	53,975
Settled during current year:										
18.1 By payment in full .....	1	53,975				0		0	1	53,975
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	53,975	0	0	0	0	0	0	1	53,975
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	53,975	0	0	0	0	0	0	1	53,975
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	12	3,605,000	0	(a) 0	0	0	0	0	12	3,605,000
21. Issued during year .....	1	100,000							1	100,000
22. Other changes to in force (Net) .....	(1)	(550,000)			0	0			(1)	(550,000)
23. In force December 31 of current year .....	12	3,155,000	0	(a) 0	0	0	0	0	12	3,155,000

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	2,118,163	0	0	0	2,118,163
2. Annuity considerations .....	84,203,347	0	2,294,889	0	86,498,236
3. Deposit-type contract funds .....	333,613	XXX	0	XXX	333,613
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	86,655,123	0	2,294,889	0	88,950,012
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 .....	1,335,372	0	0	0	1,335,372
10. Matured endowments .....	28,265	0	0	0	28,265
11. Annuity benefits .....	7,290,890	0	2,414,427	0	9,705,317
12. Surrender values and withdrawals for life contracts ..	20,968,214	0	8,000	0	20,976,214
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	242,487	0	0	0	242,487
15. Totals .....	29,865,228	0	2,422,427	0	32,287,655
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	2	3	4	5	6	7	8	9	10
	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 .....	8	424,092	0	0	0	0	0	0	8	424,092
17. Incurred during current year .....	62	1,094,545	0	0	0	0	0	0	62	1,094,545
Settled during current year:										
18.1 By payment in full .....	67	1,363,637				0		0	67	1,363,637
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	67	1,363,637	0	0	0	0	0	0	67	1,363,637
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	67	1,363,637	0	0	0	0	0	0	67	1,363,637
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	155,000	0	0	0	0	0	0	3	155,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,522	304,704,711	0	(a) 0	0	0	0	0	2,522	304,704,711
21. Issued during year .....	69	22,635,637							69	22,635,637
22. Other changes to in force (Net) .....	(138)	(30,520,179)			0	0			(138)	(30,520,179)
23. In force December 31 of current year .....	2,453	296,820,169	0	(a) 0	0	0	0	0	2,453	296,820,169

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	31,078	0	0	0	31,078
2. Annuity considerations .....	7,348,152	0	558,072	0	7,906,224
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) .....	7,379,230	0	558,072	0	7,937,302
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 .....	55,784	0	0	0	55,784
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	226,909	0	230,589	0	457,498
12. Surrender values and withdrawals for life contracts ..	903,848	0	0	0	903,848
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	5,865	0	0	0	5,865
15. Totals .....	1,192,406	0	230,589	0	1,422,995
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year .....	2	55,784	0	0	0	0	0	0	2	55,784
Settled during current year:										
18.1 By payment in full .....	2	55,784				0		0	2	55,784
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	55,784	0	0	0	0	0	0	2	55,784
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	55,784	0	0	0	0	0	0	2	55,784
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	65	11,438,919	0	(a) 0	0	0	0	0	65	11,438,919
21. Issued during year .....	0	0							0	0
22. Other changes to in force (Net) .....	(5)	(1,825,467)			0	0			(5)	(1,825,467)
23. In force December 31 of current year .....	60	9,613,452	0	(a) 0	0	0	0	0	60	9,613,452

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	4,232,959	0	0	0	4,232,959
2. Annuity considerations .....	85,187,249	0	2,185,764	0	87,373,013
3. Deposit-type contract funds .....	2,223,439	XXX	0	XXX	2,223,439
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	91,643,647	0	2,185,764	0	93,829,411
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 .....	2,889,852	0	0	0	2,889,852
10. Matured endowments .....	15,324	0	0	0	15,324
11. Annuity benefits .....	6,274,673	0	1,233,437	0	7,508,110
12. Surrender values and withdrawals for life contracts ..	25,421,612	0	4,000	0	25,425,612
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	114,582	0	0	0	114,582
15. Totals .....	34,716,043	0	1,237,437	0	35,953,480
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	2	3	4	5	6	7	8	9	10
	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 .....	12	449,985	0	0	0	0	0	0	12	449,985
17. Incurred during current year .....	187	3,047,912	0	0	0	0	0	0	187	3,047,912
Settled during current year:										
18.1 By payment in full .....	193	2,905,176				0		0	193	2,905,176
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	193	2,905,176	0	0	0	0	0	0	193	2,905,176
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	193	2,905,176	0	0	0	0	0	0	193	2,905,176
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	592,722	0	0	0	0	0	0	6	592,722
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,323	308,387,866	0	(a) 0	0	0	0	0	3,323	308,387,866
21. Issued during year .....	101	28,936,480							101	28,936,480
22. Other changes to in force (Net) .....	(203)	(25,513,322)			0	0			(203)	(25,513,322)
23. In force December 31 of current year .....	3,221	311,811,024	0	(a) 0	0	0	0	0	3,221	311,811,024

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	5,079,709	0	0	0	5,079,709
2. Annuity considerations .....	605,761,044	0	7,795,775	0	613,556,819
3. Deposit-type contract funds .....	13,547,436	XXX	0	XXX	13,547,436
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	624,388,189	0	7,795,775	0	632,183,964
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 .....	2,019,333	0	0	0	2,019,333
10. Matured endowments .....	60,877	0	0	0	60,877
11. Annuity benefits .....	26,910,852	0	3,303,270	0	30,214,122
12. Surrender values and withdrawals for life contracts ..	110,091,303	0	23,957	0	110,115,260
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	654,597	0	0	0	654,597
15. Totals .....	139,736,962	0	3,327,227	0	143,064,189
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	2	3	4	5	6	7	8	9	10
	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 .....	11	325,099	0	0	0	0	0	0	11	325,099
17. Incurred during current year .....	116	2,498,959	0	0	0	0	0	0	116	2,498,959
Settled during current year:										
18.1 By payment in full .....	109	2,080,210				0		0	109	2,080,210
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	109	2,080,210	0	0	0	0	0	0	109	2,080,210
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	109	2,080,210	0	0	0	0	0	0	109	2,080,210
19. Unpaid Dec. 31, current year (16+17-18.6) .....	18	743,848	0	0	0	0	0	0	18	743,848
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	5,575	786,644,489	0	(a) 0	0	0	0	0	5,575	786,644,489
21. Issued during year .....	109	42,839,944							109	42,839,944
22. Other changes to in force (Net) .....	(472)	(114,959,439)			0	0			(472)	(114,959,439)
23. In force December 31 of current year .....	5,212	714,524,994	0	(a) 0	0	0	0	0	5,212	714,524,994

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Utah  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	100,842	0	0	0	100,842
2. Annuity considerations .....	75,897,013	0	212,935	0	76,109,948
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) .....	75,997,855	0	212,935	0	76,210,790
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 .....	225,978	0	0	0	225,978
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	2,271,120	0	90,965	0	2,362,085
12. Surrender values and withdrawals for life contracts ..	7,997,894	0	800	0	7,998,694
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 .....	10,494,992	0	91,765	0	10,586,757
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	4	376,128	0	0	0	0	0	0	4	376,128
18.1 By payment in full .....	3	225,978				0		0	3	225,978
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	225,978	0	0	0	0	0	0	3	225,978
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	225,978	0	0	0	0	0	0	3	225,978
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	150,150	0	0	0	0	0	0	1	150,150
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	159	43,177,098	0	(a) 0	1	1,341,587	0	0	160	44,518,685
21. Issued during year .....	4	2,600,000							4	2,600,000
22. Other changes to in force (Net) .....	(23)	(6,105,568)			0	(62,716)			(23)	(6,168,284)
23. In force December 31 of current year .....	140	39,671,530	0	(a) 0	1	1,278,871	0	0	141	40,950,401

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Vermont  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	5,562	0	0	0	5,562
2. Annuity considerations .....	16,420,420	0	4,916,741	0	21,337,161
3. Deposit-type contract funds .....	490,806	XXX	0	XXX	490,806
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	16,916,788	0	4,916,741	0	21,833,529
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 .....	15,604	0	0	0	15,604
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	482,073	0	363,022	0	845,095
12. Surrender values and withdrawals for life contracts ..	2,286,147	0	0	0	2,286,147
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	8,628	0	0	0	8,628
15. Totals .....	2,792,452	0	363,022	0	3,155,474
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year .....	1	15,604	0	0	0	0	0	0	1	15,604
Settled during current year:										
18.1 By payment in full .....	1	15,604				0		0	1	15,604
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	15,604	0	0	0	0	0	0	1	15,604
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	15,604	0	0	0	0	0	0	1	15,604
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	21	4,213,635	0	(a) 0	0	0	0	0	21	4,213,635
21. Issued during year .....	2	740,000							2	740,000
22. Other changes to in force (Net) .....	(2)	(204,860)			0	0			(2)	(204,860)
23. In force December 31 of current year .....	21	4,748,775	0	(a) 0	0	0	0	0	21	4,748,775

(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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,343,320	0	0	0	1,343,320
2. Annuity considerations .....	144,456,480	0	3,896,545	0	148,353,025
3. Deposit-type contract funds .....	5,275,208	XXX	0	XXX	5,275,208
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	151,075,008	0	3,896,545	0	154,971,553
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 .....	1,023,656	0	0	0	1,023,656
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	9,405,921	0	2,416,519	0	11,822,440
12. Surrender values and withdrawals for life contracts ..	32,282,693	0	0	0	32,282,693
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	229,745	0	0	0	229,745
15. Totals .....	42,942,015	0	2,416,519	0	45,358,534
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	2	3	4	5	6	7	8	9	10
	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 .....	1	225,225	0	0	0	0	0	0	1	225,225
17. Incurred during current year Settled during current year:	31	844,775	0	0	0	0	0	0	31	844,775
18.1 By payment in full .....	31	1,023,656				0		0	31	1,023,656
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	31	1,023,656	0	0	0	0	0	0	31	1,023,656
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	31	1,023,656	0	0	0	0	0	0	31	1,023,656
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	46,344	0	0	0	0	0	0	1	46,344
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,465	245,398,121	0	(a) 0	0	0	0	0	1,465	245,398,121
21. Issued during year .....	44	11,159,371							44	11,159,371
22. Other changes to in force (Net) .....	(147)	(42,185,964)			0	0			(147)	(42,185,964)
23. In force December 31 of current year .....	1,362	214,371,528	0	(a) 0	0	0	0	0	1,362	214,371,528

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	2,287,832	0	0	0	2,287,832
2. Annuity considerations .....	174,469,096	0	2,780,035	0	177,249,131
3. Deposit-type contract funds .....	1,570,492	XXX	0	XXX	1,570,492
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	178,327,420	0	2,780,035	0	181,107,455
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 .....	366,541	0	0	0	366,541
10. Matured endowments .....	618	0	0	0	618
11. Annuity benefits .....	5,726,654	0	646,632	0	6,373,286
12. Surrender values and withdrawals for life contracts ..	22,736,213	0	1,428	0	22,737,641
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	74,003	0	0	0	74,003
15. Totals .....	28,904,029	0	648,060	0	29,552,089
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	2	3	4	5	6	7	8	9	10
	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 .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	5	367,159	0	0	0	0	0	0	5	367,159
18.1 By payment in full .....	5	367,159				0		0	5	367,159
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	367,159	0	0	0	0	0	0	5	367,159
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	367,159	0	0	0	0	0	0	5	367,159
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	507	115,686,931	0	(a) 0	79	81,163,737	0	0	586	196,850,668
21. Issued during year .....	27	8,597,740							27	8,597,740
22. Other changes to in force (Net) .....	(89)	(30,564,844)			0	(2,833,527)			(89)	(33,398,371)
23. In force December 31 of current year .....	445	93,719,827	0	(a) 0	79	78,330,210	0	0	524	172,050,037

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	3,811,587	0	0	0	3,811,587
2. Annuity considerations .....	15,120,870	0	1,604,289	0	16,725,159
3. Deposit-type contract funds .....	200,000	XXX	0	XXX	200,000
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	19,132,457	0	1,604,289	0	20,736,746
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 .....	4,941,185	0	0	0	4,941,185
10. Matured endowments .....	155,784	0	0	0	155,784
11. Annuity benefits .....	3,282,500	0	978,334	0	4,260,834
12. Surrender values and withdrawals for life contracts ..	10,233,427	0	0	0	10,233,427
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	556,428	0	0	0	556,428
15. Totals .....	19,169,324	0	978,334	0	20,147,658
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	2	3	4	5	6	7	8	9	10
	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 .....	14	441,808	0	0	0	0	0	0	14	441,808
17. Incurred during current year Settled during current year:	201	4,897,411	0	0	0	0	0	0	201	4,897,411
18.1 By payment in full .....	209	5,096,969				0		0	209	5,096,969
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	209	5,096,969	0	0	0	0	0	0	209	5,096,969
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	209	5,096,969	0	0	0	0	0	0	209	5,096,969
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	242,250	0	0	0	0	0	0	6	242,250
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,581	265,567,677	0	(a) 0	0	0	0	0	3,581	265,567,677
21. Issued during year .....	56	4,898,731							56	4,898,731
22. Other changes to in force (Net) .....	(265)	(19,857,277)			0	0			(265)	(19,857,277)
23. In force December 31 of current year .....	3,372	250,609,131	0	(a) 0	0	0	0	0	3,372	250,609,131

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,422,249	0	0	0	1,422,249
2. Annuity considerations .....	111,078,364	0	15,703,647	0	126,782,011
3. Deposit-type contract funds .....	433,130	XXX	0	XXX	433,130
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	112,933,743	0	15,703,647	0	128,637,390
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 .....	1,705,120	0	0	0	1,705,120
10. Matured endowments .....	9,375	0	0	0	9,375
11. Annuity benefits .....	12,065,002	0	9,150,364	0	21,215,366
12. Surrender values and withdrawals for life contracts ..	37,651,543	0	0	0	37,651,543
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	445,939	0	0	0	445,939
15. Totals .....	51,876,979	0	9,150,364	0	61,027,343
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	2	3	4	5	6	7	8	9	10
	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 .....	4	164,698	0	0	0	0	0	0	4	164,698
17. Incurred during current year Settled during current year:	42	1,655,549	0	0	0	0	0	0	42	1,655,549
18.1 By payment in full .....	43	1,714,495				0		0	43	1,714,495
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	43	1,714,495	0	0	0	0	0	0	43	1,714,495
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	43	1,714,495	0	0	0	0	0	0	43	1,714,495
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	105,752	0	0	0	0	0	0	3	105,752
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,882	206,925,475	0	(a) 0	0	0	0	0	1,882	206,925,475
21. Issued during year .....	37	5,143,093							37	5,143,093
22. Other changes to in force (Net) .....	(112)	(18,039,396)			0	0			(112)	(18,039,396)
23. In force December 31 of current year .....	1,807	194,029,172	0	(a) 0	0	0	0	0	1,807	194,029,172

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	28,379	0	0	0	28,379
2. Annuity considerations .....	10,802,201	0	279,295	0	11,081,496
3. Deposit-type contract funds .....	447,850	XXX	0	XXX	447,850
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	11,278,430	0	279,295	0	11,557,725
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 .....	60,935	0	0	0	60,935
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	249,656	0	103,042	0	352,698
12. Surrender values and withdrawals for life contracts ..	1,680,394	0	0	0	1,680,394
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 .....	1,990,985	0	103,042	0	2,094,027
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	2	3	4	5	6	7	8	9	10
	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 .....	2	60,935	0	0	0	0	0	0	2	60,935
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
18.1 By payment in full .....	2	60,935				0		0	2	60,935
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	60,935	0	0	0	0	0	0	2	60,935
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	60,935	0	0	0	0	0	0	2	60,935
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	51	7,543,014	0	(a) 0	0	0	0	0	51	7,543,014
21. Issued during year .....	0	0							0	0
22. Other changes to in force (Net) .....	(5)	(672,381)			0	0			(5)	(672,381)
23. In force December 31 of current year .....	46	6,870,633	0	(a) 0	0	0	0	0	46	6,870,633

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	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 .....	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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
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	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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Guam  
NAIC Group Code 0836

DURING THE YEAR 2022  
NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	1,856	0	0	0	1,856
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) .....	1,856	0	0	0	1,856
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 ..	926,636	0	0	0	926,636
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 .....	926,636	0	0	0	926,636
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
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 .....	1	75,000	0	(a) 0	0	0	0	0	1	75,000
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 .....	1	75,000	0	(a) 0	0	0	0	0	1	75,000

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	7,493	0	0	0	7,493
2. Annuity considerations .....	0	0	294,345	0	294,345
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) .....	7,493	0	294,345	0	301,838
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 .....	588	0	0	0	588
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	0	0	23,163	0	23,163
12. Surrender values and withdrawals for life contracts ..	447,490	0	0	0	447,490
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....	2,977	0	0	0	2,977
15. Totals .....	451,055	0	23,163	0	474,218
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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year .....	1	588	0	0	0	0	0	0	1	588
Settled during current year:										
18.1 By payment in full .....	1	588				0		0	1	588
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	588	0	0	0	0	0	0	1	588
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	588	0	0	0	0	0	0	1	588
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	14	1,343,285	0	(a) 0	0	0	0	0	14	1,343,285
21. Issued during year .....	0	0							0	0
22. Other changes to in force (Net) .....	(2)	(390,532)			0	0			(2)	(390,532)
23. In force December 31 of current year .....	12	952,753	0	(a) 0	0	0	0	0	12	952,753

(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) .....	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





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2022

NAIC Group Code 0836

NAIC Company Code 92622

NAIC Group Code		0836		LIFE INSURANCE		NAIC Company Code		92622	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1	2	3	4	5			
		Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total			
1.	Life insurance .....	1,077	0	0	0	1,077			
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) .....	1,077	0	0	0	1,077			
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	2	3	4	5	6	7	8	9	10
	No. of Pol.s. & Certifs.	Amount	No. of Ind. Pol.s. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pol.s. & Certifs.	Amount	No. of Pol.s. & Certifs.	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	377,288	0	(a) 0	0	0	0	0	4	377,288
21. Issued during year	0	0							0	0
22. Other changes to in force (Net)	0	355			0	0			0	355
23. In force December 31 of current year	4	377,643	0	(a) 0	0	0	0	0	4	377,643

(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)	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 Northern Mariana Islands

NAIC Group Code 0836

## NAIC Company Code 92622

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	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 .....										
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	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)										
<b>POLICY EXHIBIT</b>					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)						

## 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) .....	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)					

24.MP



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	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 .....	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	2	3	4	5	6	7	8	9	10
	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 .....										
17. Incurred during current year Settled during current year:	0	0	0	0	0	0	0	0	0	0
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 .....	1	76,872	0	(a) 0	0	0	0	0	1	76,872
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	1	76,872	0	(a) 0	0	0	0	0	1	76,872

(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) .....	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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	47,642	0	0	0	47,642
2. Annuity considerations .....	106,281	0	683,766	0	790,047
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) .....	153,923	0	683,766	0	837,689
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) .....	0	0	0	0	0
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) .....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	0	0	0	0	0
10. Matured endowments .....	11,256	0	0	0	11,256
11. Annuity benefits .....	645,737	0	142,650	0	788,387
12. Surrender values and withdrawals for life contracts ..	556,013	0	0	0	556,013
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	0	0	0	0	0
15. Totals .....	1,213,006	0	142,650	0	1,355,656
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	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 .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	1	11,256	0	0	0	0	0	0	1	11,256
18.1 By payment in full .....	1	11,256	0	0	0	0	0	0	1	11,256
18.2 By payment on compromised claims .....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid .....	1	11,256	0	0	0	0	0	0	1	11,256
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 .....	1	11,256	0	0	0	0	0	0	1	11,256
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	89	14,623,244	0	(a) 0	0	0	0	0	89	14,623,244
21. Issued during year .....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net) .....	(12)	(5,376,133)	0	0	0	0	0	0	(12)	(5,376,133)
23. In force December 31 of current year .....	77	9,247,111	0	(a) 0	0	0	0	0	77	9,247,111

(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	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) .....	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 Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b) .....	0	0	0	0	0
25.2 Guaranteed renewable (b) .....	0	0	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) .....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	0	0	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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	196,224,050	0	0	0	196,224,050
2. Annuity considerations .....	6,156,581,993	0	335,959,793	0	6,492,541,786
3. Deposit-type contract funds .....	12,750,234,794	XXX	0	XXX	12,750,234,794
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	19,103,040,837	0	335,959,793	0	19,439,000,630
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) .....	0	0	0	0	0
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) .....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	166,770,838	0	0	0	166,770,838
10. Matured endowments .....	2,402,151	0	0	0	2,402,151
11. Annuity benefits .....	396,765,569	0	95,745,989	0	492,511,558
12. Surrender values and withdrawals for life contracts ..	1,222,795,354	0	87,841	0	1,222,883,195
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	12,986,684	0	0	0	12,986,684
15. Totals .....	1,801,720,596	0	95,833,830	0	1,897,554,426
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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	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 .....	591	28,276,166	0	0	0	0	0	0	591	28,276,166
17. Incurred during current year Settled during current year:	7,683	164,799,227	0	0	0	0	0	0	7,683	164,799,227
18.1 By payment in full .....	7,763	167,727,972	0	0	0	0	0	0	7,763	167,727,972
18.2 By payment on compromised claims .....	19	1,445,017	0	0	0	0	0	0	19	1,445,017
18.3 Totals paid .....	7,782	169,172,989	0	0	0	0	0	0	7,782	169,172,989
18.4 Reduction by compromise .....	19	825,337	0	0	0	0	0	0	19	825,337
18.5 Amount rejected .....	1	50,000	0	0	0	0	0	0	1	50,000
18.6 Total settlements .....	7,802	170,048,326	0	0	0	0	0	0	7,802	170,048,326
19. Unpaid Dec. 31, current year (16+17-18.6) .....	472	23,027,066	0	0	0	0	0	0	472	23,027,066
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	221,111	22,011,078,411	0	(a) 0	120	125,526,337	0	0	221,231	22,136,604,748
21. Issued during year .....	4,809	1,158,444,618	0	0	0	0	0	0	4,809	1,158,444,618
22. Other changes to in force (Net) .....	(15,318)	(2,263,552,202)	0	0	0	(4,468,694)	0	0	(15,318)	(2,268,020,896)
23. In force December 31 of current year .....	210,602	20,905,970,827	0	(a) 0	120	121,057,643	0	0	210,722	21,027,028,470

(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	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) .....	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 Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b) .....	0	0	0	0	0
25.2 Guaranteed renewable (b) .....	0	0	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) .....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	0	0	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 Western-Southern Life Assurance Company

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year .....		17,011,247
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (22,096,367) transferred into the reserve net of taxes of \$ ..... (4,640,237) .....		(17,456,130)
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) .....		(444,883)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....		(752,541)
6. Reserve as of December 31, current year (Line 4 minus Line 5)		307,658

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 .....	1,709,820	(2,462,361)	0	(752,541)
2. 2023 .....	1,203,748	(4,238,136)	0	(3,034,388)
3. 2024 .....	1,484,985	(3,411,878)	0	(1,926,893)
4. 2025 .....	1,608,460	(2,651,159)	0	(1,042,699)
5. 2026 .....	1,369,301	(1,840,630)	0	(471,329)
6. 2027 .....	995,513	(1,011,597)	0	(16,084)
7. 2028 .....	844,950	(543,061)	0	301,889
8. 2029 .....	730,913	(429,690)	0	301,223
9. 2030 .....	614,614	(312,331)	0	302,283
10. 2031 .....	533,426	(190,660)	0	342,766
11. 2032 .....	453,232	(68,797)	0	384,435
12. 2033 .....	392,630	(7,454)	0	385,176
13. 2034 .....	352,904	(10,856)	0	342,048
14. 2035 .....	341,326	(14,924)	0	326,402
15. 2036 .....	353,853	(18,636)	0	335,217
16. 2037 .....	371,492	(22,447)	0	349,045
17. 2038 .....	393,453	(25,141)	0	368,312
18. 2039 .....	421,539	(26,264)	0	395,275
19. 2040 .....	452,083	(26,423)	0	425,660
20. 2041 .....	465,195	(28,098)	0	437,097
21. 2042 .....	458,051	(28,703)	0	429,348
22. 2043 .....	412,343	(26,915)	0	385,428
23. 2044 .....	349,720	(21,128)	0	328,592
24. 2045 .....	258,178	(16,363)	0	241,815
25. 2046 .....	180,935	(11,013)	0	169,922
26. 2047 .....	122,884	(5,325)	0	117,559
27. 2048 .....	76,703	(2,161)	0	74,542
28. 2049 .....	39,120	(1,719)	0	37,401
29. 2050 .....	17,074	(1,228)	0	15,846
30. 2051 .....	2,806	(786)	0	2,020
31. 2052 and Later		(246)	0	(246)
32. Total (Lines 1 to 31)	17,011,251	(17,456,130)	0	(444,879)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	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)	
1. Reserve as of December 31, prior year .....	155,805,789	35,315,233	191,121,022	125,805,625	45,787,397	171,593,022	362,714,044
2. Realized capital gains/(losses) net of taxes - General Account .....	(13,329,933)	(53,898)	(13,383,831)	11,331,519	(1,398,949)	9,932,570	(3,451,261)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	(41,346)		(41,346)			0	(41,346)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	(13,905,489)		(13,905,489)	(46,869,472)	(7,603,961)	(54,473,433)	(68,378,922)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	(741,297)		(741,297)			0	(741,297)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....			0			0	0
7. Basic contribution .....	57,459,761	15,685,657	73,145,417	0	4,797,756	4,797,756	77,943,173
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	185,247,485	50,946,992	236,194,477	90,267,672	41,582,243	131,849,915	368,044,391
9. Maximum reserve .....	243,436,591	60,021,290	303,457,880	120,817,340	52,850,524	173,667,864	477,125,744
10. Reserve objective .....	152,863,960	46,241,342	199,105,302	120,482,724	47,996,425	168,479,148	367,584,451
11. 20% of (Line 10 - Line 8) .....	(6,476,705)	(941,130)	(7,417,835)	6,043,010	1,282,836	7,325,847	(91,988)
12. Balance before transfers (Lines 8 + 11) .....	178,770,780	50,005,862	228,776,642	96,310,682	42,865,079	139,175,761	367,952,403
13. Transfers .....			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)	178,770,780	50,005,862	228,776,642	96,310,682	42,865,079	139,175,761	367,952,403

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations .....	127,871,652	XXX	XXX	127,871,652	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A .....	5,417,371,124	XXX	XXX	5,417,371,124	0.0002	1,083,474	0.0007	3,792,160	0.0013	7,042,582
2.2	1	NAIC Designation Category 1.B .....	149,901,810	XXX	XXX	149,901,810	0.0004	59,961	0.0011	164,892	0.0023	344,774
2.3	1	NAIC Designation Category 1.C .....	750,900,162	XXX	XXX	750,900,162	0.0006	450,540	0.0018	1,351,620	0.0035	2,628,151
2.4	1	NAIC Designation Category 1.D .....	656,939,224	XXX	XXX	656,939,224	0.0007	459,857	0.0022	1,445,266	0.0044	2,890,533
2.5	1	NAIC Designation Category 1.E .....	418,319,012	XXX	XXX	418,319,012	0.0009	376,487	0.0027	1,129,461	0.0055	2,300,755
2.6	1	NAIC Designation Category 1.F .....	1,269,124,447	XXX	XXX	1,269,124,447	0.0011	1,396,037	0.0034	4,315,023	0.0068	8,630,046
2.7	1	NAIC Designation Category 1.G .....	1,301,078,741	XXX	XXX	1,301,078,741	0.0014	1,821,510	0.0042	5,464,531	0.0085	11,059,169
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	9,963,634,520	XXX	XXX	9,963,634,520	XXX	5,647,867	XXX	17,662,954	XXX	34,896,010
3.1	2	NAIC Designation Category 2.A .....	1,222,350,406	XXX	XXX	1,222,350,406	0.0021	2,566,936	0.0063	7,700,808	0.0105	12,834,679
3.2	2	NAIC Designation Category 2.B .....	2,620,929,777	XXX	XXX	2,620,929,777	0.0025	6,552,324	0.0076	19,919,066	0.0127	33,285,808
3.3	2	NAIC Designation Category 2.C .....	1,730,058,294	XXX	XXX	1,730,058,294	0.0036	6,228,210	0.0108	18,684,630	0.0180	31,141,049
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	5,573,338,477	XXX	XXX	5,573,338,477	XXX	15,347,470	XXX	46,304,503	XXX	77,261,537
4.1	3	NAIC Designation Category 3.A .....	388,009,239	XXX	XXX	388,009,239	0.0069	2,677,264	0.0183	7,100,569	0.0262	10,165,842
4.2	3	NAIC Designation Category 3.B .....	367,776,436	XXX	XXX	367,776,436	0.0099	3,640,987	0.0264	9,709,298	0.0377	13,865,172
4.3	3	NAIC Designation Category 3.C .....	748,613,917	XXX	XXX	748,613,917	0.0131	9,806,842	0.0350	26,201,487	0.0500	37,430,696
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....	1,504,399,592	XXX	XXX	1,504,399,592	XXX	16,125,093	XXX	43,011,354	XXX	61,461,710
5.1	4	NAIC Designation Category 4.A .....	220,551,581	XXX	XXX	220,551,581	0.0184	4,058,149	0.0430	9,483,718	0.0615	13,563,922
5.2	4	NAIC Designation Category 4.B .....	231,563,271	XXX	XXX	231,563,271	0.0238	5,511,206	0.0555	12,851,762	0.0793	18,362,967
5.3	4	NAIC Designation Category 4.C .....	56,440,313	XXX	XXX	56,440,313	0.0310	1,749,650	0.0724	4,086,279	0.1034	5,835,928
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....	508,555,165	XXX	XXX	508,555,165	XXX	11,319,005	XXX	26,421,758	XXX	37,762,818
6.1	5	NAIC Designation Category 5.A .....	27,546,821	XXX	XXX	27,546,821	0.0472	1,300,210	0.0846	2,330,461	0.1410	3,884,102
6.2	5	NAIC Designation Category 5.B .....	69,388,744	XXX	XXX	69,388,744	0.0663	4,600,474	0.1188	8,243,383	0.1980	13,738,971
6.3	5	NAIC Designation Category 5.C .....	1,585,433	XXX	XXX	1,585,433	0.0836	132,542	0.1498	237,498	0.2496	395,724
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....	98,520,998	XXX	XXX	98,520,998	XXX	6,033,226	XXX	10,811,342	XXX	18,018,797
7.	6	NAIC 6 .....	812,338	XXX	XXX	812,338	0.0000	0	0.2370	192,524	0.2370	192,524
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)	17,777,132,742	XXX	XXX	17,777,132,742	XXX	54,472,660	XXX	144,404,435	XXX	229,593,395
PREFERRED STOCKS												
10.	1	Highest Quality .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality .....	26,221,436	XXX	XXX	26,221,436	0.0021	55,065	0.0064	167,817	0.0106	277,947
12.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	26,221,436	XXX	XXX	26,221,436	XXX	55,065	XXX	167,817	XXX	277,947



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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A .....	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B .....	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C .....	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D .....	13,750,000	XXX	XXX	13,750,000	0.0007	9,625	0.0022	30,250	0.0044	60,500
19.5	1	NAIC Designation Category 1.E .....	32,500,000	XXX	XXX	32,500,000	0.0009	29,250	0.0027	87,750	0.0055	178,750
19.6	1	NAIC Designation Category 1.F .....	17,500,000	XXX	XXX	17,500,000	0.0011	19,250	0.0034	59,500	0.0068	119,000
19.7	1	NAIC Designation Category 1.G .....	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....	63,750,000	XXX	XXX	63,750,000	XXX	58,125	XXX	177,500	XXX	358,250
20.1	2	NAIC Designation Category 2.A .....	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B .....	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C .....	10,424,182	XXX	XXX	10,424,182	0.0036	37,527	0.0108	112,581	0.0180	187,635
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....	10,424,182	XXX	XXX	10,424,182	XXX	37,527	XXX	112,581	XXX	187,635
21.1	3	NAIC Designation Category 3.A .....	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B .....	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C .....	0	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 .....	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B .....	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C .....	0	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 .....	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B .....	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C .....	0	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 .....	0	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) .....	74,174,182	XXX	XXX	74,174,182	XXX	95,652	XXX	290,081	XXX	545,885
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded .....		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
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 .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33) .....	17,877,528,360	XXX	XXX	17,877,528,360	XXX	54,623,377	XXX	144,862,333	XXX	230,417,228

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

Line Num- ber	NAIC Desig- nation	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		Reserve Objective		Maximum Reserve	
							5  Factor	6  Amount (Cols.4 x 5)	7  Factor	8  Amount (Cols. 4 x 7)	9  Factor	10  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 .....	71,223,611		XXX	71,223,611	0.0003	21,367	0.0007	49,857	0.0011	78,346
41.		Residential Mortgages - All Other .....	4,255,054		XXX	4,255,054	0.0015	6,383	0.0034	14,467	0.0046	19,573
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 .....	421,929,771		XXX	421,929,771	0.0011	464,123	0.0057	2,405,000	0.0074	3,122,280
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	2,321,468,407		XXX	2,321,468,407	0.0040	9,285,874	0.0114	26,464,740	0.0149	34,589,879
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	850,825,117		XXX	850,825,117	0.0069	5,870,693	0.0200	17,016,502	0.0257	21,866,206
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 .....	50,153,579		XXX	50,153,579	0.0006	30,092	0.0014	70,215	0.0023	115,353
50.		Residential Mortgages - All Other .....	2,456,968		XXX	2,456,968	0.0029	7,125	0.0066	16,216	0.0103	25,307
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 .....	35,488,429		XXX	35,488,429	0.0000	0	0.0046	163,247	0.0046	163,247
55.		Residential Mortgages - All Other .....	2,758,287		XXX	2,758,287	0.0000	0	0.0149	41,098	0.0149	41,098
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)	3,760,559,223	0	XXX	3,760,559,223	XXX	15,685,657	XXX	46,241,342	XXX	60,021,290
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)	3,760,559,223	0	XXX	3,760,559,223	XXX	15,685,657	XXX	46,241,342	XXX	60,021,290

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public .....	819,423,129	XXX	XXX	819,423,129	0.0000	0	0.1458 (a)	119,471,892	0.1458 (a)	119,471,892
2.		Unaffiliated - Private .....		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
3.		Federal Home Loan Bank .....	92,949,000	XXX	XXX	92,949,000	0.0000	0	0.0061	566,989	0.0097	901,605
4.		Affiliated - Life with AVR .....		XXX	XXX	0	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	0.1458 (a)	0	0.1458 (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) .....	2,809,130	XXX	XXX	2,809,130	0.0000	0	0.1580	443,843	0.1580	443,843
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)	915,181,259	0	0	915,181,259	XXX	0	XXX	120,482,724	XXX	120,817,340
REAL ESTATE												
18.		Home Office Property (General Account only) .....				0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties .....				0	0.0000	0	0.0912	0	0.0912	0
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)	0	0	0	0	XXX	0	XXX	0	XXX	0
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 .....	1,193,819	XXX	XXX	1,193,819	0.0005	597	0.0016	1,910	0.0033	3,940
24.	2	High Quality .....		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality .....		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality .....	192,620,680	XXX	XXX	192,620,680	0.0245	4,719,207	0.0572	11,017,903	0.0817	15,737,110
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)	193,814,499	XXX	XXX	193,814,499	XXX	4,719,804	XXX	11,019,813	XXX	15,741,049

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....	46,689,953	XXX	XXX	46,689,953	0.0005	23,345	0.0016	74,704	0.0033	154,077
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)	46,689,953	XXX	XXX	46,689,953	XXX	23,345	XXX	74,704	XXX	154,077
		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 .....	7,606,755		XXX	7,606,755	0.0040	30,427	0.0114	86,717	0.0149	113,341
60.		Unaffiliated - In Good Standing All Other .....			XXX	0	0.0069	0	0.0200	0	0.0257	0
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) .....	7,606,755	0	XXX	7,606,755	XXX	30,427	XXX	86,717	XXX	113,341
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	7,606,755	0	XXX	7,606,755	XXX	30,427	XXX	86,717	XXX	113,341

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public .....		XXX	XXX	0	0.0000	0	0.1458 (a)	0	0.1458 (a)	0
66.		Unaffiliated Private .....	18,840,499	XXX	XXX	18,840,499	0.0000	0	0.1945	3,664,477	0.1945	3,664,477
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 .....		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	18,840,499	XXX	XXX	18,840,499	XXX	0	XXX	3,664,477	XXX	3,664,477
		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 .....	98,026,302		100,656,346	198,682,648	0.0000	0	0.0912	18,119,857	0.0912	18,119,857
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)	98,026,302	0	100,656,346	198,682,648	XXX	0	XXX	18,119,857	XXX	18,119,857
		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 .....	3,838,104			3,838,104	0.0063	24,180	0.0120	46,057	0.0190	72,924
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)	3,838,104	0	0	3,838,104	XXX	24,180	XXX	46,057	XXX	72,924
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated .....	9,665,228	XXX	XXX	9,665,228	0.0000	0	0.1580	1,527,106	0.1580	1,527,106
82.		Fixed Income Instruments - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated .....				0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated .....				0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated .....		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	9,665,228	0	0	9,665,228	XXX	0	XXX	1,527,106	XXX	1,527,106
		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 .....	85,175,272	XXX		85,175,272	0.0000	0	0.1580	13,457,693	0.1580	13,457,693
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) .....	85,175,272	XXX	0	85,175,272	XXX	0	XXX	13,457,693	XXX	13,457,693
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	463,656,612	0	100,656,346	564,312,958	XXX	4,797,756	XXX	47,996,425	XXX	52,850,524

(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.

## ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

## 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
NONE								
0599999 - Total								

## SCHEDULE F

[illegible]

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

Schedule S - Part 1 - Section 1

**N O N E**

Schedule S - Part 1 - Section 2

**N O N E**



## SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
0399999.	Total General Account - Authorized U.S. Affiliates						0	0	0	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						0	0	0	0	0	0	0	0
..80659 .....	..82-4533188 ..	08/01/2008 ..	Canada Life Assurance Co. USB .....	MI .....	..YRT/I .....	..OL .....	1,431,437,197	2,756,218	2,554,807	3,272,608	0	0	0	0
..86258 .....	..13-2572994 ..	08/01/1997 ..	General Re Life Corporation .....	CT .....	..YRT/I .....	..OL .....	5,778,085	73,465	77,696	95,398	0	0	0	0
..88340 .....	..59-2859797 ..	12/01/1999 ..	Hannover Life Reinsurance Co. ....	FL .....	..YRT/I .....	..OL .....	100,345,569	141,857	129,026	229,378	0	0	0	0
..66346 .....	..58-0828824 ..	01/01/1966 ..	Munich American Reassurance Co. ....	GA .....	..YRT/I .....	..OL .....	734,505,289	494,793	388,608	435,723	0	0	0	0
..93572 .....	..43-1235868 ..	01/01/1982 ..	RGA Reinsurance Co. ....	MO .....	..YRT/I .....	..OL .....	2,425,399,374	6,037,374	5,480,664	7,802,814	0	0	0	0
..93572 .....	..43-1235868 ..	03/31/2022 ..	RGA Reinsurance Co. ....	MO .....	..OTH/I .....	..OA .....	0	0	0	5,182,076	0	0	0	0
..97071 .....	..13-3126819 ..	08/01/2014 ..	SCOR Global Life USA Reinsurance Co. ....	DE .....	..YRT/I .....	..OL .....	53,950,443	972,515	867,648	1,166,178	0	0	0	0
..82627 .....	..06-0839705 ..	09/30/2005 ..	Swiss Re Life & Health America .....	MO .....	..YRT/I .....	..OL .....	2,945,589,553	5,246,958	4,663,149	6,306,125	0	0	0	0
..65676 .....	..35-0472300 ..	11/15/1999 ..	The Lincoln National Life Insurance Co. ....	IN .....	..YRT/I .....	..OL .....	991,344,316	6,065,860	9,240,283	3,540,389	0	0	0	0
0899999.	General Account - Authorized U.S. Non-Affiliates						8,688,349,826	21,789,040	23,401,881	28,030,689	0	0	0	0
1099999.	Total General Account - Authorized Non-Affiliates						8,688,349,826	21,789,040	23,401,881	28,030,689	0	0	0	0
1199999.	Total General Account Authorized						8,688,349,826	21,789,040	23,401,881	28,030,689	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 .....	994,004,684	1,708,291	1,579,538	1,986,407	0	0	0	0
2099999.	General Account - Unauthorized Non-U.S. Non-Affiliates						994,004,684	1,708,291	1,579,538	1,986,407	0	0	0	0
2199999.	Total General Account - Unauthorized Non-Affiliates						994,004,684	1,708,291	1,579,538	1,986,407	0	0	0	0
2299999.	Total General Account Unauthorized						994,004,684	1,708,291	1,579,538	1,986,407	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						9,682,354,510	23,497,331	24,981,419	30,017,096	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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9	10		12	13			
								Current Year	Prior Year		Current Year	Prior Year			
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)								8,688,349,826	21,789,040	23,401,881	28,030,689	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)								994,004,684	1,708,291	1,579,538	1,986,407	0	0	0	0
9999999 - Totals								9,682,354,510	23,497,331	24,981,419	30,017,096	0	0	0	0

Schedule S - Part 3 - Section 2

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	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 .....	1,708,291	526,039	0	2,234,330	3,140,000	..0001	0	0	0	0	2,234,330
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				1,708,291	526,039	0	2,234,330	3,140,000	XXX	0	0	0	0	2,234,330
1099999. Total General Account - Life and Annuity Non-Affiliates				1,708,291	526,039	0	2,234,330	3,140,000	XXX	0	0	0	0	2,234,330
1199999. Total General Account Life and Annuity				1,708,291	526,039	0	2,234,330	3,140,000	XXX	0	0	0	0	2,234,330
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				1,708,291	526,039	0	2,234,330	3,140,000	XXX	0	0	0	0	2,234,330
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)				1,708,291	526,039	0	2,234,330	3,140,000	XXX	0	0	0	0	2,234,330
9999999 - Totals				1,708,291	526,039	0	2,234,330	3,140,000	XXX	0	0	0	0	2,234,330

(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 .....	.....3,140,000

## SCHEDULE S - PART 5

# 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 .....	30,017	24,466	25,715	22,913	21,727
2. Commissions and reinsurance expense allowances .....	0	0	0	0	0
3. Contract claims .....	30,444	21,540	21,167	15,913	16,661
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 .....	(1,484)	(1,367)	1,560	1,687	1,727
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	7,375	1,912	2,282	2,059	1,891
9. Aggregate reserves for life and accident and health contracts .....	23,497	24,981	26,349	24,789	23,102
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	4,604	3,989	4,411	3,008	3,406
12. Amounts recoverable on reinsurance .....	6,388	2,328	2,979	1,761	701
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) .....	3,140	2,995	2,720	2,400	2,378
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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	23,542,742,071		23,542,742,071
2. Reinsurance (Line 16) .....	6,387,698	(6,387,698)	0
3. Premiums and considerations (Line 15) .....	19,084,973	7,374,570	26,459,543
4. Net credit for ceded reinsurance .....	XXX	27,114,525	27,114,525
5. All other admitted assets (balance) .....	365,982,925		365,982,925
6. Total assets excluding Separate Accounts (Line 26) .....	23,934,197,667	28,101,397	23,962,299,064
7. Separate Account assets (Line 27) .....	1,429,233,953		1,429,233,953
8. Total assets (Line 28)	25,363,431,620	28,101,397	25,391,533,017
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	19,394,846,996	23,497,331	19,418,344,327
10. Liability for deposit-type contracts (Line 3) .....	1,807,934,065		1,807,934,065
11. Claim reserves (Line 4) .....	20,614,608	4,604,066	25,218,674
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	0		0
13. Premium & annuity considerations received in advance (Line 8) .....	137,403		137,403
14. Other contract liabilities (Line 9) .....	7,682,228		7,682,228
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) .....	925,759,586		925,759,586
20. Total liabilities excluding Separate Accounts (Line 26) .....	22,156,974,886	28,101,397	22,185,076,283
21. Separate Account liabilities (Line 27) .....	1,429,233,953		1,429,233,953
22. Total liabilities (Line 28) .....	23,586,208,839	28,101,397	23,614,310,236
23. Capital & surplus (Line 38) .....	1,777,222,781	XXX	1,777,222,781
24. Total liabilities, capital & surplus (Line 39)	25,363,431,620	28,101,397	25,391,533,017
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	23,497,331		
26. Claim reserves .....	4,604,066		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	6,387,698		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	34,489,095		
34. Premiums and considerations .....	7,374,570		
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 .....	7,374,570		
41. Total net credit for ceded reinsurance	27,114,525		



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama .....	AL	.....304,281	.....48,948,022	.....	.....	.....575,769	.....49,828,072
2.	Alaska .....	AK	.....59,992	.....16,959,467	.....	.....	.....0	.....17,019,459
3.	Arizona .....	AZ	.....978,234	.....207,155,467	.....	.....	.....1,424,465	.....209,558,166
4.	Arkansas .....	AR	.....416,448	.....30,026,768	.....	.....	.....0	.....30,443,216
5.	California .....	CA	.....7,421,562	.....874,509,353	.....	.....	.....3,996,221	.....885,927,136
6.	Colorado .....	CO	.....366,408	.....168,852,831	.....	.....	.....1,497,907	.....170,717,146
7.	Connecticut .....	CT	.....251,029	.....94,998,675	.....	.....	.....3,562,394	.....98,812,098
8.	Delaware .....	DE	.....124,996	.....25,919,045	.....	.....	.....783,082	.....26,827,123
9.	District of Columbia .....	DC	.....99,396	.....10,750,015	.....	.....	.....0	.....10,849,411
10.	Florida .....	FL	.....11,464,440	.....484,469,185	.....	.....	.....9,803,745	.....505,737,370
11.	Georgia .....	GA	.....1,784,864	.....145,420,920	.....	.....	.....1,975,538	.....149,181,322
12.	Hawaii .....	HI	.....652,382	.....24,746,410	.....	.....	.....250,000	.....25,648,792
13.	Idaho .....	ID	.....285,212	.....25,599,897	.....	.....	.....0	.....25,885,109
14.	Illinois .....	IL	.....11,280,759	.....252,179,173	.....	.....	.....2,746,332	.....266,206,264
15.	Indiana .....	IN	.....13,209,207	.....80,329,999	.....	.....	.....212,939	.....93,752,145
16.	Iowa .....	IA	.....121,771	.....36,013,805	.....	.....	.....516,222	.....36,651,798
17.	Kansas .....	KS	.....721,778	.....49,725,114	.....	.....	.....100,000	.....50,546,892
18.	Kentucky .....	KY	.....8,731,795	.....71,501,299	.....	.....	.....0	.....80,233,094
19.	Louisiana .....	LA	.....5,157,106	.....57,425,560	.....	.....	.....458,037	.....63,040,703
20.	Maine .....	ME	.....22,671	.....37,311,827	.....	.....	.....739,210	.....38,073,708
21.	Maryland .....	MD	.....2,102,021	.....131,289,576	.....	.....	.....1,180,992	.....134,572,589
22.	Massachusetts .....	MA	.....48,375	.....368,669,180	.....	.....	.....11,621,453	.....380,339,008
23.	Michigan .....	MI	.....7,091,998	.....216,861,969	.....	.....	.....953,478	.....224,907,445
24.	Minnesota .....	MN	.....3,515,957	.....137,546,360	.....	.....	.....4,300,271	.....145,362,588
25.	Mississippi .....	MS	.....1,377,441	.....22,482,397	.....	.....	.....44,009	.....23,903,847
26.	Missouri .....	MO	.....2,885,609	.....85,767,507	.....	.....	.....3,586,368	.....92,239,484
27.	Montana .....	MT	.....31,807	.....16,867,735	.....	.....	.....125,000	.....17,024,542
28.	Nebraska .....	NE	.....61,035	.....14,072,986	.....	.....	.....743,816	.....14,877,837
29.	Nevada .....	NV	.....447,616	.....51,779,688	.....	.....	.....767,228	.....52,994,532
30.	New Hampshire .....	NH	.....21,890	.....75,948,331	.....	.....	.....1,191,639	.....77,161,860
31.	New Jersey .....	NJ	.....1,720,420	.....251,279,903	.....	.....	.....2,489,007	.....255,489,330
32.	New Mexico .....	NM	.....165,720	.....49,097,650	.....	.....	.....1,556,906	.....50,820,276
33.	New York .....	NY	.....168,873	.....2,405,340	.....	.....	.....0	.....2,574,213
34.	North Carolina .....	NC	.....17,712,961	.....206,809,244	.....	.....	.....3,780,723	.....228,302,928
35.	North Dakota .....	ND	.....20,810	.....7,277,920	.....	.....	.....0	.....7,298,730
36.	Ohio .....	OH	.....53,106,495	.....318,031,712	.....	.....	.....12,658,939,015	.....13,030,077,222
37.	Oklahoma .....	OK	.....392,452	.....44,172,197	.....	.....	.....323,225	.....44,887,874
38.	Oregon .....	OR	.....904,537	.....88,087,239	.....	.....	.....1,941,576	.....90,933,352
39.	Pennsylvania .....	PA	.....20,459,709	.....258,005,991	.....	.....	.....2,564,860	.....281,030,560
40.	Rhode Island .....	RI	.....14,245	.....29,189,414	.....	.....	.....961,393	.....30,165,052
41.	South Carolina .....	SC	.....2,118,163	.....86,498,236	.....	.....	.....333,613	.....88,950,012
42.	South Dakota .....	SD	.....31,078	.....7,906,224	.....	.....	.....0	.....7,937,302
43.	Tennessee .....	TN	.....4,232,959	.....87,373,013	.....	.....	.....2,223,439	.....93,829,411
44.	Texas .....	TX	.....5,079,709	.....613,556,819	.....	.....	.....13,547,436	.....632,183,964
45.	Utah .....	UT	.....100,842	.....76,109,948	.....	.....	.....0	.....76,210,790
46.	Vermont .....	VT	.....5,562	.....21,337,161	.....	.....	.....490,806	.....21,833,529
47.	Virginia .....	VA	.....1,343,320	.....148,353,025	.....	.....	.....5,275,208	.....154,971,553
48.	Washington .....	WA	.....2,287,832	.....177,249,131	.....	.....	.....1,570,492	.....181,107,455
49.	West Virginia .....	WV	.....3,811,587	.....16,725,159	.....	.....	.....200,000	.....20,736,746
50.	Wisconsin .....	WI	.....1,422,249	.....126,782,011	.....	.....	.....433,130	.....128,637,390
51.	Wyoming .....	WY	.....28,379	.....11,081,496	.....	.....	.....447,850	.....11,557,725
52.	American Samoa .....	AS	.....0	.....0	.....	.....	.....0	.....0
53.	Guam .....	GU	.....1,856	.....0	.....	.....	.....0	.....1,856
54.	Puerto Rico .....	PR	.....7,493	.....294,345	.....	.....	.....0	.....301,838
55.	U.S. Virgin Islands .....	VI	.....1,077	.....0	.....	.....	.....0	.....1,077
56.	Northern Mariana Islands .....	MP	.....0	.....0	.....	.....	.....0	.....0
57.	Canada .....	CAN	.....0	.....0	.....	.....	.....0	.....0
58.	Aggregate Other Alien .....	OT	.....47,642	.....790,047	.....	.....	.....0	.....837,689
59.	Total		196,224,050	6,492,541,786	0	0	12,750,234,794	19,439,000,630

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship 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 Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 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 .	.... NO.....	.....
. 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.....	..... NIA.....	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.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship 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 Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 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.....	..... IA.....	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.....	..... NIA.....	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.....	..... NIA.....	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.....	..... NIA.....	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.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0836 ...	Western-Southern Group .....	.... 00000 ....	47-3243974 ..	.....	.....	.....	Fort Washington Global Alpha Domestic Fund LP .....	.. OH.....	.....NIA.....	Western & Southern Financial Group, Inc. . Fort Washington Global Alpha Domestic Fund LP .....	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.....	.....NIA.....	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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship 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 Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0836 ...	Western-Southern Group .....	.... 00000 ....	83-1023433 ..				Fort Washington PE Invest X-B-LP .....	.. OH.....	NIA.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEI 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.....	FIWPEO 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.....	FIWPEO 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.....	FIWPEO 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.....	FIWPEO 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.....	FIWPEO 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.....	FIWPEO 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEI 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 ..				FIWPEO 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 ..				FIWPEO 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 ..				FIWPEO IV GP, LLC .....	.. OH.....	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000 ....	Western & Southern Mutual Holding Co .	.... NO.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship 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 Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 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.....	.. NIA.....	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.....	.. IA.....	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 Prairie 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.....	.. IA.....	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 ..	.....	.....	.....	Kenah 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 ..	.....	.....	.....	LaCentera 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 ..	.....	.....	.....	Lytile 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.....	.. IA.....	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.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship 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 Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.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 ..	....NO.....	.....
.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.....	.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship 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 Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	26-4291356 ..				Sundance Lafrontera Holdings LLC .....	.. TX.....	..... NIA.....	WSLR Holdings LLC .....	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.....	..... UDP.....	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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	20-5542652 ..				Tri-State Fund II Growth LP .....	.. OH.....	..... NIA.....	Tri-State Ventures II, LLC .....	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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	31-1788429 ..				Tri-State Growth Captial Fund LP .....	.. OH.....	..... NIA.....	Tri-State Ventures, LLC .....	Ownership.....	..12.500 ....	Western & Southern Mutual Holding Co .	.... NO.....	.....
. 0836 ...	Western-Southern Group .....	.... 00000 ....	31-1788429 ..				Tri-State Growth Capital 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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	84-3894041 ..				TruAmerica Workforce Housing Fund LP .....	.. FL.....	..... NIA.....	Integrity 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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	31-1653922 ..				Union Centre Hotel LLC .....	.. OH.....	..... NIA.....	WSLR Holdings LLC .....	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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	72-1388989 ..				Vulcan Hotel LLC .....	.. AL.....	..... NIA.....	WSLR Holdings LLC .....	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.....	.....
										The Western and Southern Life Insurance Co					
. 0836 ...	Western-Southern Group .....	.... 00000 ....	31-1413821 ..				Western & Southern Agency, Inc. ....	.. OH.....	..... NIA.....	WSLR Holdings LLC .....	Ownership.....	..100.000 ....	Western & Southern Mutual Holding Co .	.... NO.....	.....
. 0836 ...	Western-Southern Group .....	.... 00000 ....	31-1732404 ..				Western & Southern Financial Group, Inc. ....	.. OH.....	..... UIP.....	Western & Southern Mutual Holding Co .....	Ownership.....	..100.000 ....	Western & Southern Mutual Holding Co .	.... NO.....	.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0836 ...	Western-Southern Group .....	..... 00000 .....	06-1804434 ..	.....	.....	.....	Western & Southern Investment Holdings LLC ..	.. OH.....	..... NIA.....	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.....	..... RE.....	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.....	..... NIA.....	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.....	..... NIA.....	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	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	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

# ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

## SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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? .....	NO
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? .....	YES
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? .....	YES
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? .....	YES
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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

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? .....	YES
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

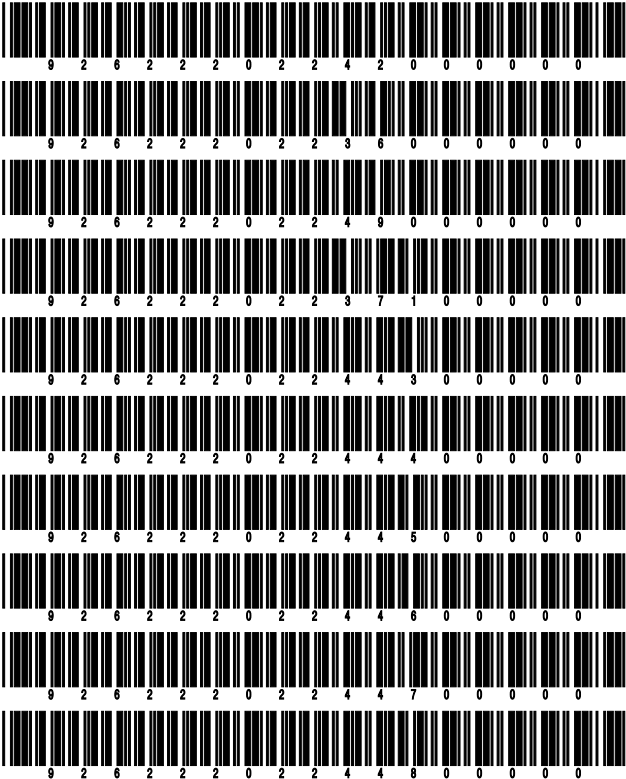
36.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? .....	YES
37.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
38.	Will the 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? .....	NO
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? .....	YES
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? .....	YES

AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES
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- Explanations:
10.
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Bar Codes:	
10.	SIS Stockholder Information Supplement [Document Identifier 420]
11.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
12.	Trusted Surplus Statement [Document Identifier 490]
13.	Participating Opinion for Exhibit 5 [Document Identifier 371]
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 9 2 6 2 2 2 0 2 2 4 4 9 0 0 0 0 0
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 9 2 6 2 2 2 0 2 2 4 5 2 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]	 9 2 6 2 2 2 0 2 2 4 5 4 0 0 0 0 0
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 9 2 6 2 2 2 0 2 2 4 6 5 0 0 0 0 0
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	 9 2 6 2 2 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]	 9 2 6 2 2 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]	 9 2 6 2 2 2 0 2 2 2 2 5 0 0 0 0 0
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 9 2 6 2 2 2 0 2 2 2 2 6 0 0 0 0 0
35.	Health Care Receivables Supplement [Document Identifier 470]	 9 2 6 2 2 2 0 2 2 4 7 0 0 0 0 0 0
37.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 9 2 6 2 2 2 0 2 2 3 0 6 0 0 0 0 0
38.	Credit Insurance Experience Exhibit [Document Identifier 230]	 9 2 6 2 2 2 0 2 2 2 3 0 0 0 0 0 0
39.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 9 2 6 2 2 2 0 2 2 2 1 0 0 0 0 0 0
40.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 9 2 6 2 2 2 0 2 2 2 1 6 0 0 0 0 0
41.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 9 2 6 2 2 2 0 2 2 2 1 7 0 0 0 0 0
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 9 2 6 2 2 2 0 2 2 4 3 5 0 0 0 0 0

**NONE**



SUPPLEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance 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 92622

	Prior Year	Current Year	
	1	2	3
	Reported Reserve	Reported Reserve	Due and Deferred Premium Asset
1. Post-Reinsurance-Ceded Reserve			
1.1. Term Life Insurance.....	5,369,352	10,311,947	2,012,013
1.2. Universal Life With Secondary Guarantee .....	179,611,168	209,949,699	0
1.3. Non-Participating Whole Life .....	1,558	15,619	11,583
1.4. Participating Whole Life .....			
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)	184,982,078	220,277,265	XXX
3. Pre-Reinsurance-Ceded Reserve			
3.1. Term Life Insurance.....	6,109,940	11,477,323	2,012,013
3.2. Universal Life With Secondary Guarantee .....	180,361,932	210,909,218	0
3.3. Non-Participating Whole Life .....	1,558	16,214	11,583
3.4. Participating Whole Life .....			
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)	186,473,430	222,402,755	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)	1,491,352	2,125,490	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



## 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)

[illegible]

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? .....	
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 ]



SUPPLEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

**SCHEDULE O SUPPLEMENT**

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

Of The Western-Southern Life Assurance Company  
ADDRESS (City, State and Zip Code) Cincinnati , OH 45202  
NAIC Group Code 0836 NAIC Company Code 92622 Employer's Identification Number (FEIN) 31-1000236

**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**

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	

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

SUPPLEMENT FOR THE YEAR 2022 OF THE Western-Southern Life Assurance Company

**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 .....				XXX	XXX
2. 2019 .....	XXX				XXX
3. 2020 .....	XXX	XXX			
4. 2021 .....	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

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 .....	XXX				
3. 2020 .....	XXX	XXX			
4. 2021 .....	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

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 .....	XXX				
3. 2020 .....	XXX	XXX			
4. 2021 .....	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section E -

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 .....	XXX				
3. 2020 .....	XXX	XXX			
4. 2021 .....	XXX	XXX	XXX		
5. 2022	XXX	XXX	XXX	XXX	

Section G -

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 .....			
2. Ordinary Life .....	Other .....		20,377
3. Individual Annuity .....	Other .....		238
4. Supplementary Contracts .....			
5. Credit Life .....			
6. Group Life .....			
7. Group Annuities .....			
8. Group Accident and Health .....			
9. Credit Accident and Health .....			
10. Other Accident and Health .....			0
11. Total			20,615