

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	473,412,420		473,412,420	478,498,407
2. Stocks:				0
2.1 Preferred stocks			0	0
2.2 Common stocks	146,751		146,751	177,880
3. Mortgage loans on real estate:				0
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				0
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 2,892,858), cash equivalents (\$ 12,526,987) and short-term investments (\$ 2,055,186)	17,475,032		17,475,032	36,863,045
6. Contract loans (including \$ premium notes)	17,394,170	98,124	17,296,046	16,870,629
7. Derivatives			0	0
8. Other invested assets	57,038,996	114,586	56,924,410	39,659,072
9. Receivables for securities	211,120		211,120	125,721
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	565,678,489	212,710	565,465,780	572,194,755
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	5,171,507		5,171,507	5,120,434
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(755,665)	5,861	(761,526)	(922,332)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	17,271,123	494,398	16,776,725	16,731,690
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	965,871	365,866	600,005	633,784
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	195,418		195,418	243,176
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	45,451
18.2 Net deferred tax asset	6,950,324	193,815	6,756,509	6,991,586
19. Guaranty funds receivable or on deposit	76,964		76,964	76,964
20. Electronic data processing equipment and software	318,647	318,647	0	0
21. Furniture and equipment, including health care delivery assets (\$)	2,557	2,557	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable	210,323	143,619	66,704	66,705
25. Aggregate write-ins for other than invested assets	17,268	0	17,268	24,245
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	596,102,828	1,737,473	594,365,355	601,206,459
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	596,102,828	1,737,473	594,365,355	601,206,459
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Receivable	17,268		17,268	24,245
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	17,268	0	17,268	24,245

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 492,173,226 less \$ included in Line 6.3 (including \$ Modco Reserve)	492,173,226	500,164,311
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		0
3. Liability for deposit-type contracts (including \$ Modco Reserve)	578,151	619,621
4. Contract claims:		
4.1 Life	3,642,962	4,547,653
4.2 Accident and health		0
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)	1,354,444	1,317,855
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	207,778	219,312
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest Maintenance Reserve	3,065,571	3,438,276
10. Commissions to agents due or accrued-life and annuity contracts \$ 728,170 , accident and health \$ and deposit-type contract funds \$	728,170	709,340
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	1,475,375	2,233,796
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	232,932	213,484
15.1 Current federal and foreign income taxes, including \$ 555,540 on realized capital gains (losses)	183,373	
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	9,333	7,217
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	1,453,327	601,831
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	5,266,387	4,885,689
24.02 Reinsurance in unauthorized and certified (\$) companies		0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,510,126	1,863,891
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	0	0
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	328,210	815,696
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	513,209,366	521,637,972
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	513,209,366	521,637,972
29. Common capital stock	1,200,000	1,200,000
30. Preferred capital stock		0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes		
33. Gross paid in and contributed surplus	23,018,060	23,018,060
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	56,937,930	55,350,427
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	79,955,990	78,368,487
38. Totals of Lines 29, 30 and 37	81,155,990	79,568,487
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	594,365,356	601,206,459
DETAILS OF WRITE-INS		
2501. Interest Due on Death Claims	221,938	212,973
2502. Miscellaneous Liabilities	106,272	602,723
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	328,210	815,696
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	33,364,771	28,868,699	37,572,226
2. Considerations for supplementary contracts with life contingencies	143,025	1,090,662	1,217,345
3. Net investment income	19,299,253	16,825,267	22,636,889
4. Amortization of Interest Maintenance Reserve (IMR)	(61,036)	71,704	(100,700)
5. Separate Accounts net gain from operations excluding unrealized gains or losses			0
6. Commissions and expense allowances on reinsurance ceded	1,720,977	1,687,655	2,363,092
7. Reserve adjustments on reinsurance ceded			0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			0
8.2 Charges and fees for deposit-type contracts			0
8.3 Aggregate write-ins for miscellaneous income	2,220	10,020	10,520
9. Totals (Lines 1 to 8.3)	54,469,210	48,554,007	63,699,372
10. Death benefits	15,428,849	17,492,203	22,667,624
11. Matured endowments (excluding guaranteed annual pure endowments)	1,649	20,778	42,832
12. Annuity benefits	3,193,033	4,134,865	5,204,331
13. Disability benefits and benefits under accident and health contracts	147,157	144,968	191,477
14. Coupons, guaranteed annual pure endowments and similar benefits			0
15. Surrender benefits and withdrawals for life contracts	27,758,257	16,913,680	23,598,459
16. Group conversions			0
17. Interest and adjustments on contract or deposit-type contract funds	41,876	119,513	32,568
18. Payments on supplementary contracts with life contingencies	856,114	755,850	1,002,330
19. Increase in aggregate reserves for life and accident and health contracts	(7,991,083)	(3,358,970)	(4,972,246)
20. Totals (Lines 10 to 19)	39,435,853	36,222,888	47,767,374
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	2,992,859	3,091,684	4,101,578
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	6,364,696	6,508,974	8,822,830
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,159,990	1,280,343	1,302,123
25. Increase in loading on deferred and uncollected premiums	478,780	407,648	281,929
26. Net transfers to or (from) Separate Accounts net of reinsurance			0
27. Aggregate write-ins for deductions	2,459	0	(307)
28. Totals (Lines 20 to 27)	50,434,637	47,511,538	62,275,528
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	4,034,574	1,042,469	1,423,844
30. Dividends to policyholders and refunds to members	1,001,458	957,081	1,294,045
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,033,116	85,388	129,799
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,222,971	358,114	1,193,646
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,810,144	(272,726)	(1,063,846)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (1,072) (excluding taxes of \$ (115,298) transferred to the IMR)	127,556	(154,794)	(154,794)
35. Net income (Line 33 plus Line 34)	1,937,701	(427,521)	(1,218,640)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	79,568,489	79,077,034	79,077,034
37. Net income (Line 35)	1,937,701	(427,521)	(1,218,640)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 67,579	67,579	157,206	(109,511)
39. Change in net unrealized foreign exchange capital gain (loss)			(84,926)
40. Change in net deferred income tax	447,886	(1,187,419)	615,064
41. Change in nonadmitted assets	(574,592)	447,488	830,135
42. Change in liability for reinsurance in unauthorized and certified companies			0
43. Change in reserve on account of change in valuation basis, (increase) or decrease			0
44. Change in asset valuation reserve	(380,700)	(841,943)	(812,994)
45. Change in treasury stock			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	0	0	1,162,816
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,587,501	(2,118,905)	491,454
55. Capital and surplus, as of statement date (Lines 36 + 54)	81,155,990	76,958,129	79,568,489
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	2,220	10,020	10,520
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,220	10,020	10,520
2701. Penalties and Assessments	2,459	0	(307)
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	2,459	0	(307)
5301. Change in Surplus-Prior Period Adjustments			1,162,816
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0	1,162,816

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	32,841,286	31,869,933	41,348,290
2. Net investment income	19,510,430	17,356,788	23,526,924
3. Miscellaneous income	1,723,197	1,697,675	2,373,612
4. Total (Lines 1 to 3)	54,074,913	50,924,397	67,248,826
5. Benefit and loss related payments	48,602,966	39,631,612	52,792,662
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	11,240,147	11,107,753	14,296,755
8. Dividends paid to policyholders	964,869	917,339	1,244,255
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	194,815	2,380,431	604,099
10. Total (Lines 5 through 9)	61,002,797	54,037,135	68,937,770
11. Net cash from operations (Line 4 minus Line 10)	(6,927,884)	(3,112,739)	(1,688,944)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	28,731,890	28,269,424	55,469,270
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	350,767	1,241,762	662,018
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	1,556,748	88,079
12.8 Total investment proceeds (Lines 12.1 to 12.7)	29,082,657	31,067,934	56,219,367
13. Cost of investments acquired (long-term only):			
13.1 Bonds	24,453,369	14,995,453	33,483,296
13.2 Stocks	0	292,548	292,548
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	17,290,748	1,659,320	7,715,591
13.6 Miscellaneous applications	85,399	1,068,382	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	41,829,517	18,015,704	41,491,435
14. Net increase (or decrease) in contract loans and premium notes	431,235	(150,904)	(172,040)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(13,178,095)	13,203,135	14,899,972
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(41,470)	(47,278)	(50,311)
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	759,435	1,764,252	2,852,642
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	717,966	1,716,974	2,802,331
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(19,388,013)	11,807,370	16,013,359
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	36,863,041	20,849,682	20,849,682
19.2 End of period (Line 18 plus Line 19.1)	17,475,027	32,657,052	36,863,041

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

20.0001. Non-Cash Investments Exchanges	112	41,400	41,400
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EXHIBIT 1**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			0
2. Ordinary life insurance	36,434,106	35,515,486	46,769,987
3. Ordinary individual annuities	7,640,415	3,534,779	4,445,298
4. Credit life (group and individual)			0
5. Group life insurance	518,304	553,524	737,827
6. Group annuities			0
7. A & H - group			0
8. A & H - credit (group and individual)			0
9. A & H - other			0
10. Aggregate of all other lines of business	0	0	0
11. Subtotal (Lines 1 through 10)	44,592,825	39,603,789	51,953,112
12. Fraternal (Fraternal Benefit Societies Only)			0
13. Subtotal (Lines 11 through 12)	44,592,825	39,603,789	51,953,112
14. Deposit-type contracts	0	0	0
15. Total (Lines 13 and 14)	44,592,825	39,603,789	51,953,112
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,937,701	\$ (1,218,640)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,937,701	\$ (1,218,640)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 81,155,990	\$ 79,568,487
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 81,155,990	\$ 79,568,487

B. Use of Estimates in the Preparation of the Financial Statements
No significant changes.C. Accounting Policy
No significant changes.D. Going Concern
Management has concluded that there is no substantial doubt of the company's ability to continue as a going concern.**NOTE 2 Accounting Changes and Corrections of Errors**

No significant changes.

NOTE 3 Business Combinations and Goodwill
No significant changes.**NOTE 4 Discontinued Operations**
No significant changes.**NOTE 5 Investments**A. Mortgage Loans, including Mezzanine Real Estate Loans
No significant changes.B. Debt Restructuring
No significant changes.C. Reverse Mortgages
No significant changes.D. Loan-Backed Securities
(1) Prepayment assumptions for mortgage-backed / loan-backed and structured securities were obtained from market data vendors or broker dealer values.

(2) - (3) Not applicable

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 1,366,539
2. 12 Months or Longer	\$ 8,245,916

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 23,815,211
2. 12 Months or Longer	\$ 55,532,652

(5) The company performed an analysis of loan-backed securities and determined that exposure to credit risk was not a factor and did not warrant any other-than-temporary impairments.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicableF. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicableG. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicableH. Repurchase Agreements Transactions Accounted for as a Sale
Not applicableI. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicableJ. Real Estate
Not applicable

NOTES TO FINANCIAL STATEMENTS

K. Low Income Housing tax Credits (LIHTC)

Not applicable

L. Restricted Assets

No significant changes.

M. Working Capital Finance Investments

Not applicable

N. Offsetting and Netting of Assets and Liabilities

Not applicable

O. 5GI Securities

Not applicable

P. Short Sales

Not applicable

Q. Prepayment Penalty and Acceleration Fees

No significant changes.

R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

No significant changes.

NOTE 7 Investment Income

No significant changes.

NOTE 8 Derivative Instruments

Not applicable

NOTE 9 Income Taxes

No significant changes.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No significant changes.

NOTE 11 Debt

Not applicable

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

No significant changes.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

No significant changes.

NOTE 14 Liabilities, Contingencies and Assessments

No significant changes.

NOTE 15 Leases

Not applicable

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

Not applicable

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable

NOTE 20 Fair Value Measurements

A. Fair Value Measurements

SSAP No. 100, Fair Value Measurements, clarifies the definition of estimated fair value and establishes a hierarchy for measuring estimated fair value. The hierarchy established by this standard consists of three levels to indicate the quality of the estimated fair value measurements as described below.

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable.

Level 2 - Significant Other Observable Inputs: Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1.

Level 3 - Significant Unobservable Inputs: Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimates of the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes, comparative trades, and independent third-party providers.

The Company reviews its fair value hierarchy classifications for assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications in or out of Level 3. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

The estimated fair values for substantially all bonds, including loan-backed and structured securities, unaffiliated common stock and certain short-term investments are based on quoted prices or quotations on comparable securities in active markets that are readily and regularly obtainable. Valuation of these securities does not involve management's judgement.

NOTES TO FINANCIAL STATEMENTS

When quoted prices in active markets are not available, the determination of estimated fair value is based on market standard valuation methodologies, giving priority to observable inputs. The significant inputs to the market standard valuation methodologies for certain types of securities with reasonable levels of price transparency are inputs that are observable in the market or can be derived principally from or corroborated by observable market data.

When observable inputs are not available, the market standard valuation methodologies for determining the estimated fair value of certain types of securities that trade infrequently, and therefore have little or no price transparency, rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from or corroborated by observable market data. These observable inputs can be based in large part on management's judgement or estimation, and cannot be supported by reference or market activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value Common Stocks, unaffiliated	\$ 146,751				\$ 146,751
Total assets at fair value/NAV	\$ 146,751	\$ -	\$ -	\$ -	\$ 146,751

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements
Not applicable

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall. The following tables reflect the estimated fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures). The estimated fair values are categorized into the three-level fair value hierarchy as described above.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 405,425,094	\$ 473,412,420		\$ 405,425,094			
Common Stocks, unaffiliated	\$ 146,751	\$ 146,751	\$ 146,751				

D. Not Practicable to Estimate Fair Value
Not Applicable

E. NAV Practical Expedient Investments
Not applicable

NOTE 21 Other Items

No significant changes.

NOTE 22 Events Subsequent

Not applicable

NOTE 23 Reinsurance

B. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of: \$ 2,572,797

That is reflected as:

a. Claims incurred	\$ 80,766
b. Claims adjustment expenses incurred	
c. Premiums earned	\$ 2,492,031
d. Other	
e. _____	Company _____
	Scottish Re (U.S.) Inc. _____
	Amount _____
	\$ 2,572,797

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

No significant changes.

NOTE 26 Intercompany Pooling Arrangements

Not applicable

NOTE 27 Structured Settlements

Not applicable

NOTE 28 Health Care Receivables

Not applicable

NOTE 29 Participating Policies

No significant changes.

NOTE 30 Premium Deficiency Reserves

No significant changes.

NOTE 31 Reserves for Life Contracts and Annuity Contracts

No significant changes.

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

No significant changes.

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

No significant changes.

NOTES TO FINANCIAL STATEMENTS

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

No significant changes.

NOTE 35 Separate Accounts

Not applicable

NOTE 36 Loss/Claim Adjustment Expenses

Not applicable

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change: _____

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.
.....

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. _____

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A [X]
If yes, attach an explanation.
.....

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/02/2020

6.4 By what department or departments?
Ohio Department of Insurance

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

7.2 If yes, give full information:
.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No []

- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:
.....

9.2 Has the code of ethics for senior managers been amended? Yes [] No []

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
.....

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).
.....

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$.....

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 56,834,292

13. Amount of real estate and mortgages held in short-term investments: \$

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No []

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ 0	\$
14.22 Preferred Stock	\$ 0	\$
14.23 Common Stock	\$ 0	\$
14.24 Short-Term Investments	\$ 0	\$
14.25 Mortgage Loans on Real Estate	\$ 0	\$
14.26 All Other	\$ 186,419	\$ 114,586
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 186,419	\$ 114,586
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
 16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
 16.3 Total payable for securities lending reported on the liability page. \$ 0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No []

17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
BNY Mellon	500 Grant Street One Mellon Center, Suite #1035, Pittsburgh, PA 15258

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No []

17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Conning Asset Management Co.	U.....
New England Asset Management, Inc.	U.....
Voya Investment Management LLC	U.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [] No []

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [] No []

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107423	Conning Asset Management Co.	25490031229986776677	SEC	NO.....
105900	New England Asset Management, Inc.	KUR85E5PS4GQFZTFC130	SEC	NO.....
106494	Voya Investment Management LLC	L1XJE5NM4QE6IYS12J24	SEC	NO.....

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] No []

18.2 If no, list exceptions:
.....

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

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

Has the reporting entity self-designated 5GI securities? Yes [] No []

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

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

Has the reporting entity self-designated PLGI securities? Yes [] No []

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No []

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1	Amount
1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1 Long-Term Mortgages In Good Standing	
1.11 Farm Mortgages	\$.....
1.12 Residential Mortgages	\$.....
1.13 Commercial Mortgages	\$.....
1.14 Total Mortgages in Good Standing	\$..... 0
1.2 Long-Term Mortgages In Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing with Restructured Terms.....	\$.....
1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages	\$.....
1.32 Residential Mortgages	\$.....
1.33 Commercial Mortgages	\$.....
1.34 Total Mortgages with Interest Overdue more than Three Months	\$..... 0
1.4 Long-Term Mortgage Loans in Process of Foreclosure	
1.41 Farm Mortgages	\$.....
1.42 Residential Mortgages	\$.....
1.43 Commercial Mortgages	\$.....
1.44 Total Mortgages in Process of Foreclosure	\$..... 0
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$..... 0
1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61 Farm Mortgages	\$.....
1.62 Residential Mortgages	\$.....
1.63 Commercial Mortgages	\$.....
1.64 Total Mortgages Foreclosed and Transferred to Real Estate	\$..... 0
2. Operating Percentages:	
2.1 A&H loss percent	%.....
2.2 A&H cost containment percent	%.....
2.3 A&H expense percent excluding cost containment expenses	%.....
3.1 Do you act as a custodian for health savings accounts?	Yes [] No [X]
3.2 If yes, please provide the amount of custodial funds held as of the reporting date	\$
3.3 Do you act as an administrator for health savings accounts?	Yes [] No [X]
3.4 If yes, please provide the balance of the funds administered as of the reporting date	\$
4. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X] No []
4.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes [] No []

Fraternal Benefit Societies Only:

- In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? Yes [] No [] N/A [X]
- If no, explain:
.....
- Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No [X]
- If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

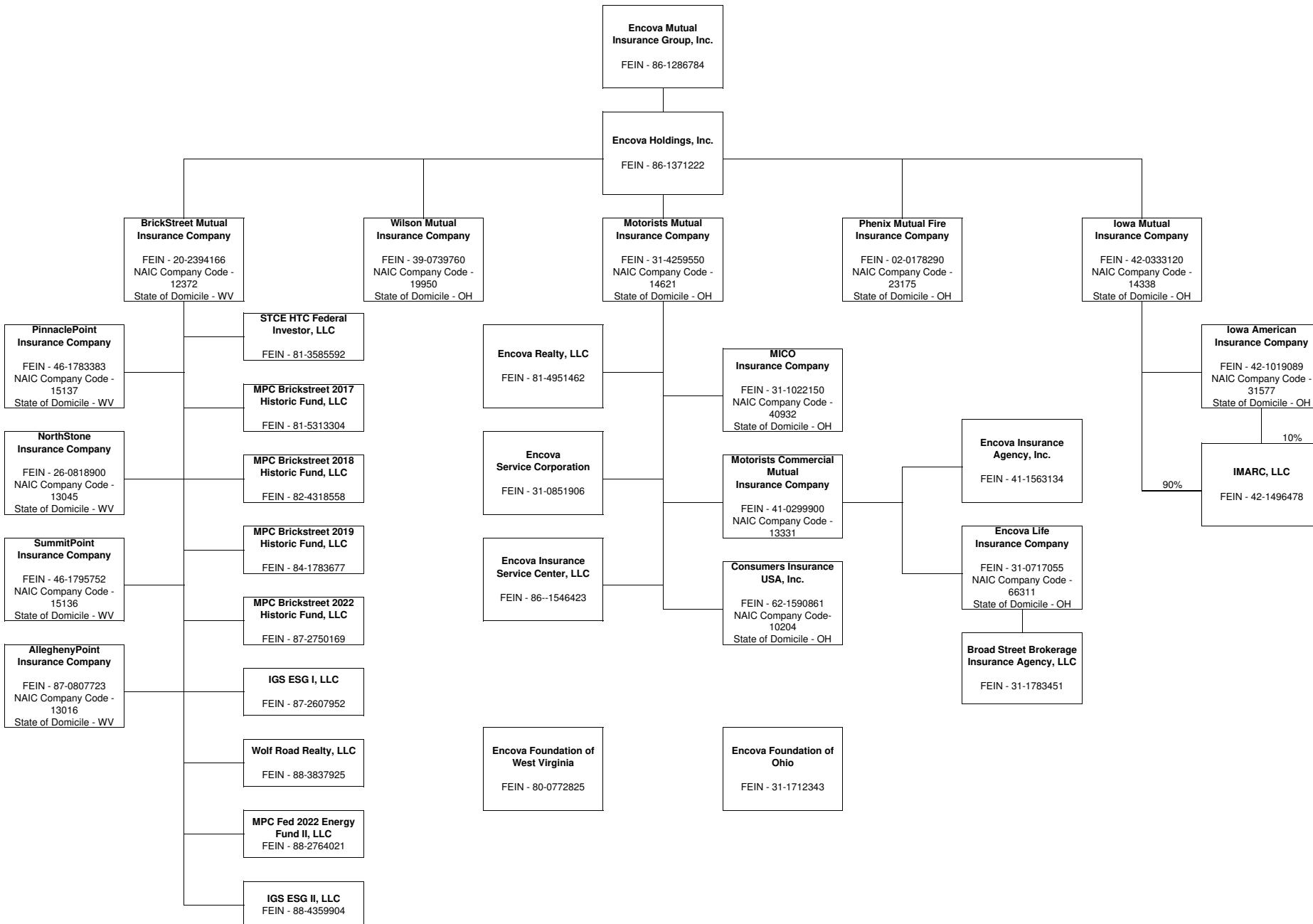
States, Etc.	Active Status (a)	Life Contracts		Direct Business Only			Total Columns 2 Through 5	Deposit-Type Contracts
		2	3	4	5			
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations			
1. Alabama	AL	N.....	47,266	0	0	0	47,266	0
2. Alaska	AK	N.....	2,463	0	0	0	2,463	0
3. Arizona	AZ	N.....	57,829	5,006	0	0	62,835	0
4. Arkansas	AR	L.....	5,881	0	0	0	5,881	0
5. California	CA	N.....	60,910	6,000	0	0	66,910	0
6. Colorado	CO	N.....	18,936	0	0	0	18,936	0
7. Connecticut	CT	N.....	10,538	0	0	0	10,538	0
8. Delaware	DE	N.....	17,087	0	0	0	17,087	0
9. District of Columbia	DC	N.....	2,019	0	0	0	2,019	0
10. Florida	FL	L.....	706,777	374,778	0	0	1,081,555	0
11. Georgia	GA	L.....	674,140	66,673	0	0	740,813	0
12. Hawaii	HI	N.....	8,593	0	0	0	8,593	0
13. Idaho	ID	N.....	1,028	0	0	0	1,028	0
14. Illinois	IL	L.....	180,284	450	0	0	180,734	0
15. Indiana	IN	L.....	2,197,590	60,820	0	0	2,258,410	0
16. Iowa	IA	L.....	76,201	0	0	0	76,201	0
17. Kansas	KS	N.....	9,036	0	0	0	9,036	0
18. Kentucky	KY	L.....	2,623,421	355,367	0	0	2,978,788	0
19. Louisiana	LA	N.....	7,687	0	0	0	7,687	0
20. Maine	ME	N.....	3,756	0	0	0	3,756	0
21. Maryland	MD	N.....	66,028	0	0	0	66,028	0
22. Massachusetts	MA	L.....	17,698	0	0	0	17,698	0
23. Michigan	MI	L.....	2,609,468	5,320	0	0	2,614,788	0
24. Minnesota	MN	L.....	156,628	0	0	0	156,628	0
25. Mississippi	MS	N.....	26,759	0	0	0	26,759	0
26. Missouri	MO	L.....	30,778	0	0	0	30,778	0
27. Montana	MT	N.....	4,712	0	0	0	4,712	0
28. Nebraska	NE	L.....	37,142	0	0	0	37,142	0
29. Nevada	NV	N.....	22,769	0	0	0	22,769	0
30. New Hampshire	NH	L.....	1,960	0	0	0	1,960	0
31. New Jersey	NJ	N.....	41,087	0	0	0	41,087	0
32. New Mexico	NM	N.....	10,810	0	0	0	10,810	0
33. New York	NY	N.....	46,317	0	0	0	46,317	0
34. North Carolina	NC	N.....	117,213	359,301	0	0	476,514	0
35. North Dakota	ND	N.....	2,061	0	0	0	2,061	0
36. Ohio	OH	L.....	14,744,268	5,627,957	0	0	20,372,225	0
37. Oklahoma	OK	N.....	13,399	0	0	0	13,399	0
38. Oregon	OR	N.....	6,596	450	0	0	7,046	0
39. Pennsylvania	PA	L.....	6,007,318	389,349	0	0	6,396,667	0
40. Rhode Island	RI	L.....	912	0	0	0	912	0
41. South Carolina	SC	L.....	447,549	81,258	0	0	528,807	0
42. South Dakota	SD	N.....	648	0	0	0	648	0
43. Tennessee	TN	L.....	1,056,385	131,163	0	0	1,187,548	0
44. Texas	TX	N.....	85,774	0	0	0	85,774	0
45. Utah	UT	N.....	3,867	0	0	0	3,867	0
46. Vermont	VT	N.....	270	0	0	0	270	0
47. Virginia	VA	L.....	383,116	10,041	0	0	393,157	0
48. Washington	WA	N.....	17,647	0	0	0	17,647	0
49. West Virginia	WV	L.....	2,644,094	77,221	0	0	2,721,315	0
50. Wisconsin	WI	L.....	1,087,917	89,261	0	0	1,177,178	0
51. Wyoming	WY	N.....	2,610	0	0	0	2,610	0
52. American Samoa	AS	N.....	...	...	...	...	0	0
53. Guam	GU	N.....	...	...	...	...	0	0
54. Puerto Rico	PR	N.....	1,612	0	0	0	1,612	0
55. U.S. Virgin Islands	VI	N.....	189	0	0	0	189	0
56. Northern Mariana Islands	MP	N.....	...	...	...	...	0	0
57. Canada	CAN	N.....	2,528	0	0	0	2,528	0
58. Aggregate Other Aliens	OT	XXX.....	379	0	0	0	379	0
59. Subtotal		XXX.....	36,409,950	7,640,415	0	0	44,050,365	0
60. Reporting entity contributions for employee benefits plans		XXX.....	...	...	...	...	0	0
61. Dividends or refunds applied to purchase paid-up additions and annuities		XXX.....	863,641	...	...	...	863,641	...
62. Dividends or refunds applied to shorten endowment or premium paying period		XXX.....	114,417	...	...	...	114,417	...
63. Premium or annuity considerations waived under disability or other contract provisions		XXX.....	...	...	...	...	0	0
64. Aggregate or other amounts not allocable by State		XXX.....	0	0	0	0	0	0
65. Totals (Direct Business)		XXX.....	37,388,008	7,640,415	0	0	45,028,423	0
66. Plus Reinsurance Assumed		XXX.....	...	...	...	...	0	0
67. Totals (All Business)		XXX.....	37,388,008	7,640,415	0	0	45,028,423	0
68. Less Reinsurance Ceded		XXX.....	10,448,693	...	...	...	10,448,693	...
69. Totals (All Business) less Reinsurance Ceded		XXX.....	26,939,315	7,640,415	0	0	34,579,730	0
DETAILS OF WRITE-INS								
58001. United Kingdom		XXX.....	379	...	...	...	379	...
58002.		XXX.....	...	...	...	...	...	...
58003.		XXX.....	...	...	...	...	...	...
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX.....	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX.....	379	0	0	0	379	0
9401.		XXX.....	...	...	...	...	...	...
9402.		XXX.....	...	...	...	...	...	...
9403.		XXX.....	...	...	...	...	...	...
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX.....	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX.....	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 21 4. Q - Qualified - Qualified or accredited reinsurer 0
 2. R - Registered - Non-domiciled RRGs 0 5. N - None of the above - Not allowed to write business in the state 36
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state 0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- iliary Loca- tion	10 Rela- tion- ship to Report- ing Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
							Broad Street Brokerage Insurance Agency, LLC								
.0291	Encova Mutual Insurance Group	10204	31-1783451	62-1590861			.. OH.....	NIA.....	Encova Life Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..			
							Consumers Insurance USA, Inc.	OH.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..			
							IMARC, LLC	IA.....	Iowa Mutual Insurance Company	Ownership.....	.90.000 ...	Encova Mutual Insurance Group, Inc. ..			
.0291	Encova Mutual Insurance Group	31577	42-1019089				Iowa American Insurance Company	OH.....	Iowa Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..			
.0291	Encova Mutual Insurance Group	14338	42-0333120				Iowa Mutual Insurance Company	OH.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..			
							Encova Insurance Agency, Inc.	MN.....	NIA.....	Motorists Commercial Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..		
.0291	Encova Mutual Insurance Group	40932	41-1563134	31-1022150			MICO Insurance Company	OH.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..			
							Motorists Commercial Mutual Insurance Company	OH.....	UDP.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	13331	41-0299900				Encova Life Insurance Company	OH.....	RE.....	Motorists Commercial Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Motorists Mutual Insurance Company	OH.....	UIP.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Service Corporation	OH.....	NIA.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	23175	31-0851906				Phenix Mutual Fire Insurance Company	OH.....	IA.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	19950	42-0178290				Wilson Mutual Insurance Company	OH.....	IA.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Realty, LLC	OH.....	NIA.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Foundation of Ohio	OH.....	NIA.....	Motorists Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	12372	31-1712343				BrickStreet Mutual Insurance Company	WV.....	IA.....	Encova Holdings, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	15137	46-1783383				PinnaclePoint Insurance Company	WV.....	IA.....	BrickStreet Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	13045	46-0818900				NorthStone Insurance Company	WV.....	IA.....	BrickStreet Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	15136	46-1795752				SummitPoint Insurance Company	WV.....	IA.....	BrickStreet Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
.0291	Encova Mutual Insurance Group	13016	46-1795752				AlleghenyPoint Insurance Company	WV.....	IA.....	BrickStreet Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Wolf Road Realty, LLC	IL.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Foundation of West Virginia, Inc.	WV.....	NIA.....	BrickStreet Mutual Insurance Company	Board		Encova Mutual Insurance Group, Inc. ..	NO	
							STCE HTC Federal Investor, LLC	GA.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							MPC Brickstreet 2017 Historic Fund, LLC	GA.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							MPC Brickstreet 2018 Historic Fund, LLC	GA.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							MPC Brickstreet 2019 Historic Fund, LLC	GA.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							MPC Brickstreet 2022 Historic Fund, LLC	GA.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							IGS ESG I, LLC	OH.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.50.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Insurance Service Center, LLC	OH.....	NIA.....	Motorists Mutual Insurance Company	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Holdings, Inc.	OH.....	UIP.....	Encova Mutual Insurance Group, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							Encova Mutual Insurance Group, Inc.	OH.....	UIP.....	Encova Mutual Insurance Group, Inc.	Ownership.....	100.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							MPC Fed 2022 Energy Fund II, LLC	GA.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.99.990 ...	Encova Mutual Insurance Group, Inc. ..	NO	
							IGS ESG II, LLC	OH.....	NIA.....	BrickStreet Mutual Insurance Company	Ownership.....	.80.000 ...	Encova Mutual Insurance Group, Inc. ..	NO	

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. 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.

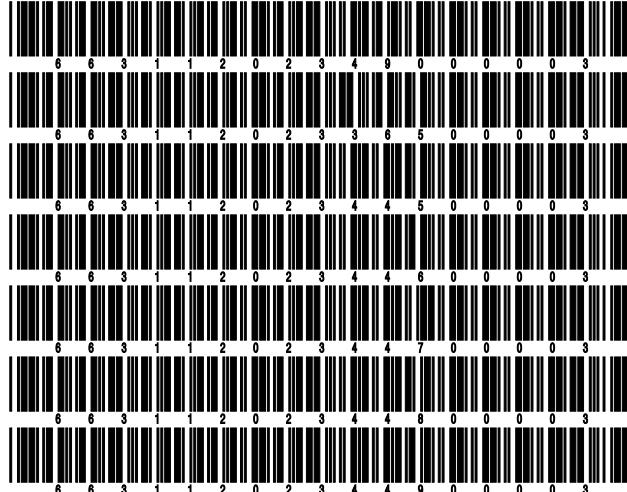
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. 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?	NO
5. 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?	NO
6. 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?	NO
7. 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?	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption.	N/A
AUGUST FILING	
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest paid and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	39,845,491	32,763,251
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition	17,290,748	7,715,591
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase (decrease)	253,524	28,667
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals	350,767	662,018
8. Deduct amortization of premium and depreciation		0
9. Total foreign exchange change in book/adjusted carrying value		0
10. Deduct current year's other than temporary impairment recognized		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	57,038,996	39,845,491
12. Deduct total nonadmitted amounts	114,586	186,419
13. Statement value at end of current period (Line 11 minus Line 12)	56,924,410	39,659,072

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	478,676,287	504,363,427
2. Cost of bonds and stocks acquired	24,453,481	33,817,244
3. Accrual of discount	551,717	422,749
4. Unrealized valuation increase (decrease)	(28,104)	(117,693)
5. Total gain (loss) on disposals	(548,242)	(3,062,199)
6. Deduct consideration for bonds and stocks disposed of	28,732,002	55,935,064
7. Deduct amortization of premium	813,966	1,236,571
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	0	424,394
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	473,559,170	478,676,287
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	473,559,170	478,676,287

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	353,436,722	3,755,296	10,599,523	2,401,624	360,148,411	353,436,722	348,994,119	364,974,294
2. NAIC 2 (a)	91,013,981	0	45,071	(3,457,563)	93,161,877	91,013,981	87,511,347	91,625,448
3. NAIC 3 (a)	32,235,688	0	0	(2,949)	30,850,858	32,235,688	32,232,739	33,119,843
4. NAIC 4 (a)	6,361,917	0	622,111	989,596	6,382,878	6,361,917	6,729,401	6,398,043
5. NAIC 5 (a)	0	0	0	0	0	0	0	355,858
6. NAIC 6 (a)	0	0	0	0	0	0	0	427,965
7. Total Bonds	483,048,308	3,755,296	11,266,706	(69,292)	490,544,024	483,048,308	475,467,606	496,901,451
PREFERRED STOCK								
8. NAIC 1	0	0	0	0	0	0	0	0
9. NAIC 2	0	0	0	0	0	0	0	0
10. NAIC 3	0	0	0	0	0	0	0	0
11. NAIC 4	0	0	0	0	0	0	0	0
12. NAIC 5	0	0	0	0	0	0	0	0
13. NAIC 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	483,048,308	3,755,296	11,266,706	(69,292)	490,544,024	483,048,308	475,467,606	496,901,451

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$ 2,055,186 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

SI02

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
7709999999 Totals	2,055,186	XXX	2,044,916	0	0

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,564,267	.....
2. Cost of short-term investments acquired	5,210,239	1,553,349
3. Accrual of discount	69,460	10,918
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	(29)	0
6. Deduct consideration received on disposals	4,788,751	0
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,055,186	1,564,267
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,055,186	1,564,267

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of Derivatives

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	27,859,408	14,620,721
2. Cost of cash equivalents acquired	74,847,268	134,314,457
3. Accrual of discount	55,275	60,501
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	(5,871)	0
6. Deduct consideration received on disposals	90,229,093	121,136,270
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	12,526,987	27,859,408
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	12,526,987	27,859,408

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid
N O N E

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
Joint Venture Interests - Mortgage Loans - Unaffiliated												
	Voya Commercial Mortgage Lending Fund L.P.	Wilmington	DE	Voya Commercial Mortgage Lending Fund L.P.		10/15/2019		1,169,110		0	0	5.160
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated								0	1,169,110	0	0	XXX
6099999. Total - Unaffiliated								0	1,169,110	0	0	XXX
6199999. Total - Affiliated								0	0	0	0	XXX
6299999 - Totals								0	1,169,110	0	0	XXX

E03

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value on Disposal						
Joint Venture Interests - Mortgage Loans - Unaffiliated																			
	Voya Commercial Mortgage Lending Fund L.P.	Wilmington	DE	Voya Commercial Mortgage Lending Fund L.P.	10/16/2019	07/01/3120	39,659,072	615				615		56,834,292	77,575				1,091,535
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated							39,659,072	615	0	0	0	615	0	56,834,292	77,575	0	0	0	1,091,535
6099999. Total - Unaffiliated							39,659,072	615	0	0	0	615	0	56,834,292	77,575	0	0	0	1,091,535

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Tempor- ary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
6199999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	0
6299999 - Totals							39,659,072	615	0	0	0	615	0	56,834,292	77,575	0	0	0	1,091,535

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
16159P-AN-9	CHASE 231 A6 - RMBS .....	.....	09/14/2023	J P MORGAN SECURITIES .....	.....	1,709,258	1,750,000	7,583	1.A FE
73316P-CL-2	POPLR 2005-2 M2 - RMBS .....	.....	09/01/2023	Direct .....	.....	1,122	1,122	0	1.A FM
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					1,710,380	1,751,122	7,583	XXX	
2509999997. Total - Bonds - Part 3					1,710,380	1,751,122	7,583	XXX	
2509999998. Total - Bonds - Part 5					XXX	XXX	XXX	XXX	
2509999999. Total - Bonds					1,710,380	1,751,122	7,583	XXX	
4509999997. Total - Preferred Stocks - Part 3					0	XXX	0	XXX	
4509999998. Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	
4509999999. Total - Preferred Stocks					0	XXX	0	XXX	
5989999997. Total - Common Stocks - Part 3					0	XXX	0	XXX	
5989999998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	
5989999999. Total - Common Stocks					0	XXX	0	XXX	
5999999999. Total - Preferred and Common Stocks					0	XXX	0	XXX	
.....
.....
.....
.....
.....
6009999999 - Totals					1,710,380	XXX	7,583	XXX	

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22			
										11	12	13	14	15										
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol				
.36179T-4P-7	G2 MA5330 - RMBS		09/01/2023	Paydown			4,152	4,248	4,374	0	(22)	0	(22)	0	4,152	0	0	0	110	07/20/2048	1.A			
.36200K-NJ-2	GN 603493 - RMBS		09/01/2023	Paydown			8,639	8,846	8,778	0	(138)	0	(138)	0	8,639	0	0	0	339	03/15/2033	1.A			
.36200N-AC-5	GN 604903 - RMBS		09/01/2023	Paydown			1,373	1,373	1,391	0	(18)	0	(18)	0	1,373	0	0	0	49	01/15/2034	1.A			
.36201S-VT-3	GN 592026 - RMBS		09/01/2023	Paydown			601	601	610	0	(9)	0	(9)	0	601	0	0	0	22	06/15/2033	1.A			
.36201Y-LG-9	GN 607027 - RMBS		09/01/2023	Paydown			4,465	4,465	4,542	0	(77)	0	(77)	0	4,465	0	0	0	165	01/15/2034	1.A			
.36205X-D5-0	GN 403424 - RMBS		09/01/2023	Paydown			1,326	1,358	1,349	0	(23)	0	(23)	0	1,326	0	0	0	49	10/15/2033	1.A			
.3620A2-KL-9	GN 716799 - RMBS		09/01/2023	Paydown			1,257	1,257	1,319	0	(63)	0	(63)	0	1,257	0	0	0	42	04/15/2039	1.A			
.3620AD-NY-4	GN 726807 - RMBS		09/01/2023	Paydown			1,385	1,385	1,431	0	(46)	0	(46)	0	1,385	0	0	0	46	09/15/2039	1.A			
.36241K-VB-8	GN 782439 - RMBS		09/01/2023	Paydown			370	370	384	0	(18)	0	(18)	0	370	0	0	0	12	10/15/2038	1.A			
.36290R-V3-4	GN 615434 - RMBS		09/01/2023	Paydown			3,416	3,416	3,482	0	(74)	0	(74)	0	3,416	0	0	0	121	08/15/2033	1.A			
.36290S-P5-4	GN 616144 - RMBS		09/01/2023	Paydown			2,060	2,060	2,116	0	(38)	0	(38)	0	2,060	0	0	0	75	12/15/2033	1.A			
.36291B-D5-3	GN 623024 - RMBS		09/01/2023	Paydown			956	956	982	0	(19)	0	(19)	0	956	0	0	0	35	01/15/2034	1.A			
.36291K-BU-0	GN 630151 - RMBS		09/01/2023	Paydown			479	479	488	0	(8)	0	(8)	0	479	0	0	0	18	07/15/2034	1.A			
.36291P-BC-9	GN 633733 - RMBS		09/01/2023	Paydown			4,348	4,348	4,411	0	(63)	0	(63)	0	4,348	0	0	0	160	10/15/2034	1.A			
.36291T-AQ-1	GN 637315 - RMBS		09/01/2023	Paydown			1,196	1,196	1,223	0	(27)	0	(27)	0	1,196	0	0	0	44	12/15/2034	1.A			
.36295Q-CN-8	GN 676977 - RMBS		09/01/2023	Paydown			2,628	2,628	2,748	0	(119)	0	(119)	0	2,628	0	0	0	96	05/15/2038	1.A			
0109999999. Subtotal - Bonds - U.S. Governments										38,652	38,651	39,593	39,614	0	(962)	0	38,651	0	0	0	1,382	XXX	XXX	
.718814-ZZ-2	PHOENIX ARIZ		07/03/2023	Call @ 100.00			50,000	50,000	55,798	54,634	0	(160)	0	(160)	0	54,474	0	(4,474)	(4,474)	2,635	07/01/2034	1.B FE		
.83412P-CN-0	SOLANO CALIF. CNTY. COLLEGE DIST		08/01/2023	Call @ 100.00			2,350,000	2,350,000	2,350,000	0	0	0	0	0	2,350,000	0	0	0	129,250	08/01/2040	1.C FE			
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions										2,400,000	2,400,000	2,405,798	2,404,634	0	(160)	0	(160)	0	2,404,474	0	(4,474)	131,885	XXX	XXX
.052414-ME-6	AUSTIN TEX ELEC UTIL SYS REV		09/14/2023	Call @ 100.00			200,000	200,000	200,000	0	0	0	0	0	200,000	0	0	0	0	5,086	11/15/2025	1.D FE		
.3131WQ-ZW-6	FH ZJ0789 - RMBS		09/01/2023	Paydown			1,678	1,678	1,678	0	0	0	0	0	1,678	0	0	0	0	44	12/01/2040	1.A		
.3131WQ-5C-7	FH ZJ0843 - RMBS		09/01/2023	Paydown			2,941	2,941	2,864	0	104	0	104	0	2,941	0	0	0	0	73	12/01/2040	1.A		
.3131WR-K2-0	FH ZJ1213 - RMBS		09/01/2023	Paydown			1,824	1,824	1,918	0	(144)	0	(144)	0	1,824	0	0	0	0	47	02/01/2041	1.A		
.3131X4-2U-8	FH ZK1687 - RMBS		09/01/2023	Paydown			384	384	380	0	2	0	2	0	384	0	0	0	0	10	07/01/2024	1.A		
.3131X5-D5-8	FH ZK1924 - RMBS		09/01/2023	Paydown			1,547	1,547	1,606	0	(8)	0	(8)	0	1,547	0	0	0	0	46	10/01/2024	1.A		
.3131XG-2M-9	FH ZL1680 - RMBS		09/01/2023	Paydown			10,038	10,038	10,417	0	476	0	476	0	10,038	0	0	0	0	267	07/01/2041	1.A		
.3131XG-JU-3	FH ZL1175 - RMBS		09/01/2023	Paydown			366	366	371	0	(10)	0	(10)	0	366	0	0	0	0	11	04/01/2041	1.A		
.3131XG-NZ-7	FH ZL1308 - RMBS		09/01/2023	Paydown			1,597	1,597	1,594	0	8	0	8	0	1,597	0	0	0	0	43	05/01/2041	1.A		
.3131XG-ZE-1	FH ZL1641 - RMBS		09/01/2023	Paydown			1,713	1,713	1,778	0	(71)	0	(71)	0	1,713	0	0	0	0	51	07/01/2041	1.A		
.3131XM-FM-2	FH ZL5572 - RMBS		09/01/2023	Paydown			3,675	3,675	3,830	0	(151)	0	(151)	0	3,675	0	0	0	0	98	04/01/2043	1.A		
.3131XN-6U-2	FH ZL1783 - RMBS		09/01/2023	Paydown			635	635	668	0	(47)	0	(47)	0	635	0	0	0	0	17	10/01/2043	1.A		
.31329K-XH-2	FH ZA2480 - RMBS		09/01/2023	Paydown			163,827	163,827	158,349	0	8,838	0	8,838	0	163,827	0	0	0	0	3,261	11/01/2037	1.A		
.3132A1-UC-6	FH ZS1479 - RMBS		09/01/2023	Paydown			965	965	902	0	63	0	63	0	965	0	0	0	0	33	01/01/2035	1.A		
.3132DN-Z4-8	FH SD1663 - RMBS		09/01/2023	Paydown			46,123	46,123	42,584	0	3,494	0	3,494	0	46,123	0	0	0	0	1,218	10/01/2052	1.A		
.31371M-GC-5	FN 255895 - RMBS		09/01/2023	Paydown			1,200	1,200	1,086	0	123	0	123	0	1,200	0	0	0	0	36	09/01/2035	1.A		
.313746-SE-8	FHR 3792 KL - CMO/RMBS		09/01/2023	Paydown			93,705	93,705	89,971	0	617	0	617	0	93,705	0	0	0	0	2,163	01/15/2026	1.A		
.3137A6-SU-7	FHR 3812 AK - CMO/RMBS		09/01/2023	Paydown			45,203	45,203	43,692	0	287	0	287	0	45,203	0	0	0	0	1,051	02/15/2026	1.A		
.3137FK-LM-6	FHR 4858 EK - CMO/RMBS		09/01/2023	Paydown			40,711	40,711	41,919	0	41,853	0	(1,142)	0	40,711	0	0	0	0	1,109	01/15/2049	1.A		
.3138AE-MZ-3	FN A11275 - RMBS		09/01/2023	Paydown			333	333	338	0	(10)	0	(10)	0	333	0	0	0	0	10	05/01/2041	1.A		
.3138AK-EK-1	FN A15537 - RMBS		09/01/2023	Paydown			1,032	1,032	1,075	0	(49)	0	(49)	0	1,032	0	0	0	0	31	06/01/2041	1.A		
.31393R-TE-0	FHR 2631 DA - CMO/RMBS		09/01/2023	Paydown			1,520	1,520	1,514	0	6	0	6	0	1,520	0	0	0	0	37	06/15/2033	1.A		
.31402C-V7-4	FN 725238 - RMBS		09/01/2023	Paydown			847	847	818	0	28	0	28	0	847	0	0	0	0	28	03/01/2034	1.A		
.31407N-QM-8	FN 835760 - RMBS		09/01/2023	Paydown			371	371	348	0	26	0	26	0	371	0	0	0	0	11	09/01/2035	1.A		
.3140HL-WI-3	FN BK6971 - RMBS		09/01/2023	Paydown			648	648	657	0	(30)	0	(30)	0	648	0	0	0	0	17	06/01/2048	1.A		
.31400P-JA-6	FN CB3856 - RMBS		09/01/2023	Paydown			30,870	30,870	30,954	0	(83)	0	(83)	0	30,870	0	0	0	0	865	06/01/2052	1.A		

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22		
										11	12	13	14	15									
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and SVO Adminstrative Symbol			
..3140XH-2V-8	FN FS2587 - RMBS		09/01/2023	Paydown			16,355	16,355	16,138	0	217	0	217	0	16,355	0	0	0	453	08/01/2025	1.A		
..31410G-CW-1	FN 888485 - RMBS		09/01/2023	Paydown			162	162	152	0	10	0	10	0	162	0	0	0	5	06/01/2037	1.A		
..31412U-AJ-9	FN 934809 - RMBS		09/01/2023	Paydown			859	859	890	862	0	(2)	0	0	859	0	0	0	26	03/01/2024	1.A		
..31412U-L7-3	FN 935150 - RMBS		09/01/2023	Paydown			665	665	692	669	0	(4)	0	0	665	0	0	0	20	04/01/2024	1.A		
..31413E-XV-2	FN 943592 - RMBS		09/01/2023	Paydown			356	356	334	345	0	11	0	11	0	0	0	0	11	07/01/2037	1.A		
..31416T-JN-0	FN AA9268 - RMBS		09/01/2023	Paydown			1,502	1,502	1,489	1,496	0	6	0	6	0	1,502	0	0	0	40	07/01/2024	1.A	
..31418C-IW-0	FN MA3360 - RMBS		09/01/2023	Paydown			4,861	4,861	4,882	4,896	0	(35)	0	(35)	0	4,861	0	0	0	116	05/01/2038	1.A	
..485428-ZY-5	KANSAS ST DEV FIN AUTH REV		07/05/2023	BARCLAYS CAPITAL INC PERSHING DIV OF DLJ SEC			1,377,252	1,340,000	1,509,416	1,475,128	0	(4,802)	0	(4,802)	0	1,470,326	0	(93,074)	(93,074)	50,371	05/01/2034	1.D FE	
.593791-EM-4	MIAMI UNIV OHIO GEN RCPTS		07/05/2023	LNDING			885,320	800,000	1,022,168	950,192	0	(4,481)	0	(4,481)	0	945,712	0	(60,392)	(60,392)	46,050	09/01/2035	1.D FE	
.64972H-RB-0	NEW YORK N Y CITY TRANSITIONAL FIN AUTH		06/16/2023	Call @ 100.00			0	0	0	0	0	0	0	0	0	0	0	0	0	1,024	07/15/2040	1.C FE	
.73358I-TZ-7	PORT AUTH N Y & N J		07/05/2023	LNDING			998,666	1,050,000	1,050,000	0	0	0	0	0	0	1,050,000	0	(51,335)	(51,335)	33,822	10/15/2034	1.D FE	
.92812U-04-3	VIRGINIA ST HSG DEV AUTH COMMLTH MTG		09/01/2023	Redemption @ 100.00			3,138	3,138	3,138	3,138	0	0	0	0	0	0	0	0	0	65	10/25/2037	1.A FE	
0909999999. Subtotal - Bonds - U.S. Special Revenues										3,942,886	3,871,649	4,250,606	4,145,392	0	2,295	0	2,295	0	4,147,687	0	(204,800)	147,665	XXX
.001768-AA-4	AMF FLORENCE LLC		06/30/2023	Call @ 100.00			0	0	0	0	0	0	0	0	0	0	0	0	0	0	333	12/31/2035	2.C PL
.05588U-AA-0	HGVGI 19A A - RMBS		09/25/2023	Paydown			10,811	10,811	10,809	10,809	0	2	0	2	0	10,811	0	0	0	236	09/26/2033	1.FE	
.10568M-AB-0	BRAVO 23NQM1 A2 - CMO/RMBS		09/01/2023	Paydown			34,909	34,909	34,899	0	0	10	0	0	34,909	0	0	0	1,317	01/25/2063	1.C FE		
.12510H-AD-2	CAUTO 2020-1 A4 - ABS		09/15/2023	Paydown			625	625	625	625	0	0	0	0	0	625	0	0	0	13	02/15/2050	1.E FE	
.19685W-AA-9	COLT 2021-2 A1 - CMO/RMBS		09/01/2023	Paydown			16,928	16,928	13,749	0	0	3,179	0	3,179	0	16,928	0	0	0	89	08/25/2066	1.A FE	
.208251-AE-8	CONOCOPHILLIPS CO		07/05/2023				2,194,300	2,000,000	2,555,000	2,205,857	0	(14,492)	0	(14,492)	0	2,191,364	0	2,936	2,936	101,161	04/15/2029	1.FE	
.24381Y-AB-0	DRMT 223 A2 - CMO/RMBS		09/01/2023	Paydown			41,652	41,652	40,711	0	0	941	0	941	0	41,652	0	0	0	1,160	06/25/2067	1.C FE	
.25755T-AL-4	DPABS 2019-1 A2 - RMBS		07/25/2023	Paydown			2,500	2,500	2,500	2,500	0	0	0	0	0	2,500	0	0	0	69	10/25/2049	2.A FE	
.30306V-AA-6	FLNG LIQUEFACTION 3 LLC		06/30/2023	Paydown			0	0	0	0	0	0	0	0	0	0	0	0	0	0	656	06/30/2039	2.C FE
.33851G-AU-9	FSMT 2161N A18 - CMO/RMBS		09/01/2023	Paydown			26,674	26,674	21,031	21,039	0	5,635	0	5,635	0	26,674	0	0	0	441	08/25/2051	1.B FE	
.36262J-AD-7	GSMBS 21G2R A4 - CMO/RMBS		09/01/2023	Paydown			15,420	15,420	12,143	12,144	0	3,276	0	3,276	0	15,420	0	0	0	256	02/26/2052	1.B FE	
.36262Q-AD-1	GSMBS 2021-GR1 A4 - CMO/RMBS		09/01/2023	Paydown			19,288	19,288	15,219	15,218	0	4,069	0	4,069	0	19,288	0	0	0	312	11/27/2051	1.A FE	
.43283G-AA-0	HWT 2022-2 A - RMBS		09/25/2023	Paydown			79,610	79,610	79,595	79,595	0	14	0	14	0	79,610	0	0	0	2,272	01/26/2037	1.A FE	
.444454-AF-9	HUGHES SATELLITE SYSTEMS CORP		08/08/2023	RBC CAPITAL MARKETS			500,175	585,000	646,537	623,662	0	(6,140)	0	(6,140)	0	617,521	0	(117,346)	(117,346)	39,725	08/01/2026	4.B FE	
.46633N-AV-3	JPMBB 2013-C12 B - CMBS		07/17/2023	Paydown			124,212	124,212	123,904	124,022	0	190	0	190	0	124,212	0	0	0	2,975	07/17/2045	1.A	
.46653P-BM-8	JPMIT 216 A15 - CMO/RMBS		09/01/2023	Paydown			19,293	19,293	15,710	0	0	3,584	0	3,584	0	19,293	0	0	0	357	10/25/2051	1.A FE	
.50247E-AA-4	LV STADIUM EVENTS COMPANY, LLC		06/30/2023	Redemption @ 100.00			15,048	15,048	15,048	0	0	0	0	0	15,048	0	0	0	506	06/30/2045	2.A PL		
.52523K-AG-9	LXS 2006-17 F41 - RMBS		09/01/2023	Paydown			21,042	21,042	9,969	16,372	0	4,669	0	4,669	0	21,042	0	0	0	640	11/25/2036	1.A FM	
.55037L-AA-2	LUNR 2020-1 A - ABS		C.....	09/15/2023	Paydown		23,222	23,222	0	0	0	0	0	0	0	23,222	0	0	0	533	02/15/2045	2.A FE	
.62877C-AA-1	NAC AVIATION 29 DAC		C.....	09/12/2023	Call @ 100.00		4,590	4,590	4,590	0	0	0	0	0	0	4,590	0	0	0	238	06/30/2026	4.B FE	
.70532Z-AA-4	PEDERNALES ELECTRIC COOPERATIVE, INC.			09/15/2023	Redemption @ 100.00		33,333	33,333	33,333	0	0	0	0	0	0	33,333	0	0	0	791	09/15/2051	1.D	
.75575R-AA-5	ROMT 23FL11 A - CMBS			08/25/2023	Paydown		49,059	49,059	48,936	0	0	123	0	123	0	49,059	0	0	0	1,660	10/25/2039	1.A FE	
.82652N-AA-6	SRFC 2019-3 A - RMBS			09/20/2023	Paydown		20,095	20,095	20,095	0	0	0	0	0	0	20,095	0	0	0	310	08/20/2036	1.A FE	
.855730-AA-8	STAR 215 A1 - CMO/RMBS			09/25/2023	Paydown		33,935	25,587	21,817	0	0	3,770	0	3,770	0	25,587	0	8,348	8,348	288	09/25/2066	1.A FE	
.87267T-AB-7	TRK 2021-INV A2 - CMO/RMBS			09/01/2023	Paydown		35,717	35,717	30,638	0	0	5,079	0	5,079	0	35,717	0	0	0	436	11/27/2056	1.C FE	
.88576N-AB-4	HEND 2006-1 A2 - RMBS			09/15/2023	Paydown		55,144	55,144	54,795	55,321	0	(177)	0	(177)	0	55,144	0	0	0	2,091	03/15/2047	1.B FE	
.911312-BY-1	UNITED PARCEL SERVICE INC			07/05/2023	GOLDMAN		992,360	1,000,000	996,230	997,119	0	175	0	175	0	997,294	0	(4,934)	(4,934)	34,117	04/01/2030	1.F FE	
.92538H-AA-8	VERUS 2021-4 A1 - CMO/RMBS			09/01/2023	Paydown		31,847	31,847	26,155	0	0	5,692	0	5,692	0	31,847	0	0	0	182	07/26/2066	1.A FE	
.92539B-AB-8	VERUS 231 A2 - CMO/RMBS			09/01/2023	Paydown		33,326	33,326	0	0	0	1	0	1	0	33,326	0	0	0	1,302	12/26/2067	1.C FE	
.92838E-AA-1	VISTA RIDGE LLC AND CENTRAL TEXAS REGION			06/30/2023	Redemption @ 100.00		6,234	6,234	6,234	0	0	0	0	0	0	6,234	0	0	0	80	10/14/2049	1.F PL	
.95001R-AW-9	WFCM 2018-C48 A4 - CMBS			09/01/2023	Paydown		104,099	104,099	105,139	0	(558)	0	(558)	0	104,099	0	0	0	2,799	01/17/2052	1.A		

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admi- nistrative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value								
..95003A-AC-8	WFMBS 211 A3 - CMO/PMBs	.....	09/01/2023	Paydown	9,593	9,593	8,325	8,327	0	1,266	0	1,266	0	0	9,593	0	0	0	0	165	12/26/2050	1.A FE
..95984*-AA-8	WESTERN VISTA SOLAR HL	.....	07/31/2023	Call @ 100.00	4,301	4,301	4,301	4,301	0	0	0	0	0	0	4,301	0	0	0	0	149	03/31/2040	2.C PL
..97314B-AB-1	WIND ENERGY TRANSMISSION TEXAS, LLC	.....	06/30/2023	Redemption @ 100.00	5,556	5,556	5,556	5,556	0	0	0	0	0	0	5,556	0	0	0	0	148	12/07/2040	1.F PL
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					4,564,897	4,454,714	5,020,139	4,389,646	0	20,307	0	20,307	0	0	4,675,894	0	(110,997)	(110,997)	197,808	XXX	XXX	
2509999997. Total - Bonds - Part 4					10,946,435	10,765,014	11,716,136	10,979,286	0	21,479	0	21,479	0	0	11,266,706	0	(320,270)	(320,270)	478,739	XXX	XXX	
2509999998. Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds					10,946,435	10,765,014	11,716,136	10,979,286	0	21,479	0	21,479	0	0	11,266,706	0	(320,270)	(320,270)	478,739	XXX	XXX	
4509999997. Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals					10,946,435	XXX	11,716,136	10,979,286	0	21,479	0	21,479	0	0	11,266,706	0	(320,270)	(320,270)	478,739	XXX	XXX	

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
BNY Mellon	Pittsburgh, PA				42,284	123,447	53,381	XXX.
Huntington National Bank	Columbus, OH				2,352,657	2,832,495	2,839,477	XXX.
0199998. Deposits in ... instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	2,394,941	2,955,942	2,892,858	XXX
0299998. Deposits in ... instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	2,394,941	2,955,942	2,892,858	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
.....								
.....								
.....								
.....								
.....								
.....								
.....								
0599999. Total - Cash	XXX	XXX	0	0	2,394,941	2,955,942	2,892,858	XXX

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE ENCOVA LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter