



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023

OF THE CONDITION AND AFFAIRS OF THE

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code00000000NAIC Company Code56332Employer's ID Number34-0220540

(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

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

Incorporated/Organized10/20/1899Commenced Business01/01/1892

Statutory Home Office24950 Chagrin BoulevardBeachwood, OH, US 44122-5634

(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office24950 Chagrin Boulevard

(Street and Number)

Beachwood, OH, US 44122-5634800-464-4642

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address24950 Chagrin BoulevardBeachwood, OH, US 44122-5634

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records24950 Chagrin Boulevard

(Street and Number)

Beachwood, OH, US 44122-5634800-464-4642

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressWWW.FCSLA.COM

Statutory Statement ContactFrank Rando216-468-1017

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OFFICERS

National PresidentCynthia Maria MaleskiInterim National TreasurerFrank Rando #

National SecretaryKimberly A Graham

OTHER

DIRECTORS OR TRUSTEES

Msgr. Peter M Polando	Cynthia Maria Maleski	Jeanette E Palanca
Joann Skvarek Banvich	Lawrence M Golofski	Patrick Braun
Sue Ann M Seich	Suzanne V Strohl	Barbara A Sekerak
Dennis L Povondra	Dorothy L Urbanowicz	

State ofOhioSS

County ofCuyahoga

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

Cynthia M MaleskiKimberly A GrahamFrank L Rando

National PresidentNational SecretaryInterim National Treasurer

Subscribed and sworn to before me thisday of

a. Is this an original filing?Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,033,933,755		1,033,933,755	1,057,710,733
2. Stocks (Schedule D):				
2.1 Preferred stocks	1,020,000		1,020,000	1,989,631
2.2 Common stocks	332,946		332,946	7,807,855
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	244,672		244,672	258,126
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	4,190,316		4,190,316	4,360,602
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$2,699,957 , Schedule E - Part 1), cash equivalents (\$23,721,763 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	26,421,720		26,421,720	18,257,689
6. Contract loans (including \$ premium notes)	1,729,677		1,729,677	1,817,062
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	17,045,921	0	17,045,921	20,325,292
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,084,919,006	0	1,084,919,006	1,112,526,990
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	14,065,590		14,065,590	14,544,867
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	7,502		7,502	5,303
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	14,066		14,066	2,000
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	395,597	0	395,597	464,404
21. Furniture and equipment, including health care delivery assets (\$)	4,388	4,388	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			0	0
25. Aggregate write-ins for other than invested assets	4,825,357	4,825,357	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,104,231,506	4,829,745	1,099,401,761	1,127,543,564
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	1,104,231,506	4,829,745	1,099,401,761	1,127,543,564
DETAILS OF WRITE-INS				
1101. Furniture & Fixtures	0	0	0	
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Pension	292,625	292,625	0	0
2502. Prepaid expenses	265,440	265,440	0	0
2503. Disallowed IMR	4,267,292	4,267,292	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	4,825,357	4,825,357	0	0

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LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$945,931,465 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	945,931,465	968,035,320
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	29,575,290	29,394,702
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	3,588,768	3,145,726
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0	0
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	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)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)	1,400,000	1,400,000
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	385,996	401,665
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 (IMR, Line 6)	(4,267,294)	487,686
10. Commissions to agents due or accrued-life and annuity contracts \$ (2,345) accident and health \$142,598 and deposit-type contract funds \$	2,345	4,740
11. Commissions and expense allowances payable on reinsurance assumed		0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,733,107	2,187,573
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	102,251	(393)
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee		
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	721,454	708,349
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	11,173,376	12,282,189
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	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	407,048	420,526
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	990,753,806	1,018,468,083
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	990,753,806	1,018,468,083
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	4,267,292	0
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)		
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	104,380,663	109,075,475
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)	108,647,955	109,075,475
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	108,647,955	109,075,475
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,099,401,761	1,127,543,558
DETAILS OF WRITE-INS		
2501. ANNA HURBAN & OTHER SCHOLARSHIP FUNDS	271,608	257,769
2502. DEVELOPMENT FUND	77,990	121,681
2503. OTHER	57,450	41,076
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	407,048	420,526
3101. NEGATIVE IMR	4,267,292	
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	4,267,292	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

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SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	20,574,318	36,808,486
2. Considerations for supplementary contracts with life contingencies	1,338,608	378,715
3. Net investment income (Exhibit of Net Investment Income, Line 17)	50,418,621	50,623,178
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	119,673	208,023
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	27,921	57,783
9. Total (Lines 1 to 8.3)	72,479,140	88,076,186
10. Death benefits	8,435,790	10,101,262
11. Matured endowments (excluding guaranteed annual pure endowments)	65,992	58,750
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	46,630,821	37,731,285
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	23,477,918	13,454,506
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	780,411	2,159,831
18. Payments on supplementary contracts with life contingencies	886,781	780,617
19. Increase in aggregate reserves for life and accident and health contracts	(22,103,857)	8,813,765
20. Totals (Lines 10 to 19)	58,173,856	73,100,016
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	558,744	971,767
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	11,131,732	10,422,327
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	366,548	350,886
25. Increase in loading on deferred and uncollected premiums	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	70,230,880	84,844,996
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,248,260	3,231,190
30. Dividends to policyholders and refunds to members	1,388,727	1,397,819
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	859,533	1,833,371
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	0	0
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)	859,533	1,833,371
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$	2,756,129	(1,422,965)
35. Net income (Line 33 plus Line 34)	3,615,662	410,406
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	109,075,475	109,319,049
37. Net income (Line 35)	3,615,662	410,406
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(5,235,172)	(855,528)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		
41. Change in nonadmitted assets	(4,185,098)	(78,806)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	1,108,812	280,354
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		0
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	4,267,292	
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus	0	
51. Surplus adjustment:		
51.1 Paid in	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	983	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(427,520)	(243,574)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	108,647,955	109,075,475
DETAILS OF WRITE-INS		
08.301. Cookbook Income	17,420	22,462
08.302. Other Income-Misc.	10,501	35,321
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	27,921	57,783
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	0
5301. RECONCILEMENT ADJUSTMENT - AVR	983	0
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	983	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	21,882,992	37,149,805
2. Net investment income	56,720,457	56,426,525
3. Miscellaneous income	28,323	57,783
4. Total (Lines 1 through 3)	78,631,772	93,634,113
5. Benefit and loss related payments	79,834,669	60,576,422
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	12,411,241	11,571,281
8. Dividends paid to policyholders	1,388,727	1,397,819
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	93,634,637	73,545,522
11. Net cash from operations (Line 4 minus Line 10)	(15,002,865)	20,088,591
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	92,127,309	24,845,586
12.2 Stocks	7,894,170	88,457
12.3 Mortgage loans	13,571	261,546
12.4 Real estate	0	0
12.5 Other invested assets	3,034,520	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	103,069,570	25,195,590
13. Cost of investments acquired (long-term only):		
13.1 Bonds	80,306,890	42,659,798
13.2 Stocks	2,153	70,573
13.3 Mortgage loans	0	0
13.4 Real estate	13,215	10,375
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	80,322,258	42,740,746
14. Net increase/(decrease) in contract loans and premium notes	(87,385)	(110,468)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	22,834,696	(17,434,688)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	180,588	(1,516,517)
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	151,611	(515,574)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	332,199	(2,032,091)
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)	8,164,031	621,812
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	18,257,689	17,635,877
19.2 End of year (Line 18 plus Line 19.1)	26,421,720	18,257,689

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	20,574,318	4,798,838	0	15,775,480					0
2. Considerations for supplementary contracts with life contingencies	1,338,608	XXX	XXX	1,338,608		XXX	XXX		XXX
3. Net investment income	50,418,621	15,983,715	0	34,434,906					0
4. Amortization of Interest Maintenance Reserve (IMR)	119,673	119,673	0	0	0	0			0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0		XXX		0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0		XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0		XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0			XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0	0		XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	27,921	27,921	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	72,479,141	20,930,147	0	51,548,994	0	0	0	0	0
10. Death benefits	8,435,790	8,435,790	0	0		XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	65,992	65,992	0	0		XXX	XXX		0
12. Annuity benefits	46,630,820	XXX	XXX	46,630,820		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0			XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0			XXX		0
15. Surrender benefits and withdrawals for life contracts	23,477,918	5,753,428	0	17,724,490		XXX	XXX		0
16. Group conversions	0	0	0	0			XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	780,411	672,423	0	107,988			XXX		0
18. Payments on supplementary contracts with life contingencies	886,781	0	0	886,781		XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	(22,103,857)	(430,460)	0	(21,673,397)			XXX		0
20. Totals (Lines 10 to 19)	58,173,855	14,497,173	0	43,676,682	0	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	558,744	163,777		394,967			0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0			XXX	0	0
23. General insurance expenses and fraternal expenses.....	11,131,793	1,886,317	0	4,452,717			4,792,759		0
24. Insurance taxes, licenses and fees, excluding federal income taxes	366,548	183,274	0	183,274					0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0			XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0	0	0	0			XXX		0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	70,230,940	16,730,541	0	48,707,640	0	0	4,792,759	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,248,201	4,199,606	0	2,841,354	0	0	(4,792,759)	0	0
30. Dividends to policyholders and refunds to members	1,388,727	1,388,727	0	0			XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	859,474	2,810,879	0	2,841,354	0	0	(4,792,759)	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	0	0	0	0					0
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)	859,474	2,810,879	0	2,841,354	0	0	(4,792,759)	0	0
34. Policies/certificates in force end of year	131,232	116,223	0	15,009			XXX		0
DETAILS OF WRITE-INS									
08.301. Cookbook Income	17,420	17,420							
08.302. Miscellaneous	10,501	10,501							
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	27,921	27,921	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts ^(a)	4,798,838		4,330,849	467,989								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	15,983,715		15,983,715									
4. Amortization of Interest Maintenance Reserve (IMR)	119,673		119,673									
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0											
6. Commissions and expense allowances on reinsurance ceded	.0											
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	27,921	0	27,921	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	20,930,147	0	20,462,158	467,989	0	0	0	0	0	0	0	0
10. Death benefits	8,435,790		8,100,058	335,732								
11. Matured endowments (excluding guaranteed annual pure endowments)	65,992		65,992									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	.0											
14. Coupons, guaranteed annual pure endowments and similar benefits	.0											
15. Surrender benefits and withdrawals for life contracts	5,753,428		5,748,316	5,112								
16. Group conversions	.0											
17. Interest and adjustments on contract or deposit-type contract funds	672,423		672,423									
18. Payments on supplementary contracts with life contingencies	.0											
19. Increase in aggregate reserves for life and accident and health contracts ...	(430,460)		(409,196)	(21,264)								
20. Totals (Lines 10 to 19)	14,497,173	0	14,177,593	319,580	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	163,777		154,180	9,597								XXX
22. Commissions and expense allowances on reinsurance assumed	.0											
23. General insurance expenses	1,886,317		1,886,317									
24. Insurance taxes, licenses and fees, excluding federal income taxes	183,274		183,274									
25. Increase in loading on deferred and uncollected premiums	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0											
27. Aggregate write-ins for deductions	.0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	16,730,541	0	16,401,364	329,177	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,199,606	0	4,060,794	138,812	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	1,388,727		1,388,727									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	2,810,879	0	2,672,067	138,812	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	0											
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)	2,810,879	0	2,672,067	138,812	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	116,223		111,924	4,299								
DETAILS OF WRITE-INS												
08.301. Cookbooks	17,420		17,420									
08.302. Miscellaneous	10,501		10,501									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	0	.0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	27,921	0	27,921	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	0	.0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES ^(a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	15,775,480	15,737,890				37,590	
2. Considerations for supplementary contracts with life contingencies	1,338,608	XXX	XXX	XXX	XXX	1,338,608	XXX
3. Net investment income	34,434,906	33,967,039				467,867	
4. Amortization of Interest Maintenance Reserve (IMR)	0						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
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	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	51,548,994	49,704,929	0	0	0	1,844,065	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	46,630,820	46,630,820					
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	17,724,490	17,724,490					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	107,988	107,988					
18. Payments on supplementary contracts with life contingencies	886,781					886,781	
19. Increase in aggregate reserves for life and accident and health contracts	(21,673,397)	(38,702,727)				17,029,330	
20. Totals (Lines 10 to 19)	43,676,682	25,760,571	0	0	0	17,916,111	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	394,967	394,967					
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	4,452,717	4,452,717					
24. Insurance taxes, licenses and fees, excluding federal income taxes	183,274	183,274					
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	48,707,640	30,791,529	0	0	0	17,916,111	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,841,354	18,913,400	0	0	0	(16,072,046)	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	2,841,354	18,913,400	0	0	0	(16,072,046)	0
32. Federal income taxes incurred (excluding tax on capital gains)	0						
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)	2,841,354	18,913,400	0	0	0	(16,072,046)	0
34. Policies/certificates in force end of year	15,009	14,437				572	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	307,957,540	0	304,988,366	2,969,174	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	3,833,069		3,422,497	410,572								
3. Present value of disability claims incurred	0											
4. Tabular interest	12,286,578		12,158,646	127,932								
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	324,077,187	0	320,569,509	3,507,678	0	0	0	0	0	0	0	0
9. Tabular cost	7,262,492		6,795,048	467,444								
10. Reserves released by death	3,246,596		3,244,580	2,016								
11. Reserves released by other terminations (net)	6,041,099		5,982,566	58,533								
12. Annuity, supplementary contract and disability payments involving life contingencies	0											
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	16,550,187	0	16,022,194	527,993	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	307,527,000	0	304,547,315	2,979,685	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	264,269,267		263,739,592	529,675								
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,927,530		1,927,530									

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)
(N/A Fraternal)

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitalizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	660,077,578	652,020,340	0	0	0	8,057,238	0
2. Tabular net premiums or considerations	16,911,691	15,772,099				1,139,592	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	23,123,257	22,812,767				310,490	
5. Tabular less actual reserve released	(821,099)	(1,412,372)	0			591,273	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	699,291,427	689,192,834	0	0	0	10,098,593	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	60,887,427	59,788,536				1,098,891	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	60,887,427	59,788,536	0	0	0	1,098,891	0
15. Reserve December 31 of current year	638,404,000	629,404,298	0	0	0	8,999,702	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	654,251,079	654,251,079					
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)
(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	0						
2. Tabular net premiums or considerations	0						
3. Present value of disability claims incurred	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
4. Tabular interest	0						
5. Tabular less actual reserve released	0						
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	0	0	0	0	0	0	0
9. Tabular cost	0						
10. Reserves released by death	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	0						
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	0	0	0	0	0	0	0
15. Reserve December 31 of current year	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	0						
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....43,061	 42,432
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....49,062,754	 48,658,505
1.3	Bonds of affiliates	(a) .....0	0
2.1	Preferred stocks (unaffiliated)	(b) .....137,522	135,277
2.11	Preferred stocks of affiliates	(b) .....0	0
2.2	Common stocks (unaffiliated)	216,811	190,042
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) .....17,595	17,595
4.	Real estate	(d) .....416,556	416,556
5	Contract loans	119,122	119,122
6	Cash, cash equivalents and short-term investments	(e) .....836,694	836,694
7	Derivative instruments	(f) .....0	0
8.	Other invested assets	1,155,023	1,109,009
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	52,005,138	51,525,233
11.	Investment expenses		(g) .....923,112
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....0
13.	Interest expense		(h) .....0
14.	Depreciation on real estate and other invested assets		(i) .....183,501
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		1,106,612
17.	Net investment income (Line 10 minus Line 16)		50,418,621
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$611,343 accrual of discount less \$6,063,065 amortization of premium and less \$638,417 paid for accrued interest on purchases.
- (b) Includes \$45 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$117 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (f) Includes \$0 accrual of discount less \$0 amortization of premium.
- (g) Includes \$690,056 investment expenses and \$233,056 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$0 interest on surplus notes and \$0 interest on capital notes.
- (i) Includes \$183,501 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated)	(4,512,132)	(1,983,292)	(6,495,423)	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(27,167)	0	(27,167)	50,853	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	4,700,357	0	4,700,357	(5,286,025)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	407	407	0	0
4.	Real estate .....	.....	.....0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	(57,353)	0	(57,353)	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	103,706	(1,982,885)	(1,879,179)	(5,235,172)	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred , accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	6,547,092	57,958		6,489,134				
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	6,547,092	57,958	0	6,489,134	0	0	0	0
7. Line 5 + Line 6.4	6,547,092	57,958	0	6,489,134	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0			0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	6,547,092	57,958		6,489,134				
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	6,547,092	57,958	0	6,489,134	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	2,209,996	2,209,996						
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	2,209,996	2,209,996	0	0	0	0	0	0
RENEWAL								
11. Uncollected	7,502	7,502						
12. Deferred and accrued	0							
13. Deferred, accrued and uncollected:								
13.1 Direct	7,502	7,502						
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	0							
13.4 Net (Line 11 + Line 12)	7,502	7,502	0	0	0	0	0	0
14. Advance	385,996	385,996						
15. Line 13.4 - Line 14	(378,494)	(378,494)	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct	12,136,500	2,850,153		9,286,347				
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	337,138	337,138						
16.4 Net	11,799,362	2,513,015	0	9,286,347	0	0	0	0
17. Line 15 + Line 16.4	11,420,868	2,134,521	0	9,286,347	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(396,362)	(396,362)		0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	12,154,368	2,868,021		9,286,347				
19.2 Reinsurance assumed	0	0						
19.3 Reinsurance ceded	337,138	337,138						
19.4 Net (Line 17 - Line 18)	11,817,230	2,530,883	0	9,286,347	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	20,911,456	5,135,975	0	15,775,481	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	337,138	337,138	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	20,574,318	4,798,837	0	15,775,481	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	6,759	6,759						
22. All other	1,184,441	1,184,441						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0							
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0							
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	0							
25.2 Reinsurance assumed	0							
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	246,036	38,357		207,679				
28. Single	84,652	84,652						
29. Renewal	228,056	40,768		187,288				
30. Deposit-type contract funds	0							
31. Totals (to agree with Page 6, Line 21)	558,744	163,777	0	394,967	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1. Rent	416,556						416,556
2. Salaries and wages	2,604,160					672,554	3,276,714
3.11 Contributions for benefit plans for employees	540,660					121,060	661,720
3.12 Contributions for benefit plans for agents							0
3.21 Payments to employees under non-funded benefit plans							0
3.22 Payments to agents under non-funded benefit plans							0
3.31 Other employee welfare							0
3.32 Other agent welfare							0
4.1 Legal fees and expenses	79,339						79,339
4.2 Medical examination fees	44,460						44,460
4.3 Inspection report fees							0
4.4 Fees of public accountants and consulting actuaries	222,769						222,769
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	61,985					15,496	77,481
5.2 Advertising	267,705					0	267,705
5.3 Postage, express, telegraph and telephone	328,515						328,515
5.4 Printing and stationery	38,959						38,959
5.5 Cost or depreciation of furniture and equipment	4,549						4,549
5.6 Rental of equipment							0
5.7 Cost or depreciation of EDP equipment and software	209,834						209,834
6.1 Books and periodicals	40,177						40,177
6.2 Bureau and association fees	38,192						38,192
6.3 Insurance, except on real estate	72,534						72,534
6.4 Miscellaneous losses							0
6.5 Collection and bank service charges	143,180						143,180
6.6 Sundry general expenses	476,238						476,238
6.7 Group service and administration fees							0
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)							0
7.3 Agency conferences other than local meetings	100,000						100,000
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	744,722	744,722
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses					233,056		233,056
9.2 Investment expenses not included elsewhere					690,056		690,056
9.3 Aggregate write-ins for expenses	649,161	0	0	0	0	3,238,927	3,888,088
10. General expenses incurred	6,338,973	0	0	0	923,112	(b) 4,792,759	(a) 12,054,844
11. General expenses unpaid Dec. 31, prior year	1,095,348					1,092,225	2,187,573
12. General expenses unpaid Dec. 31, current year	1,615,858					117,249	1,733,107
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12-13+14)	5,818,463	0	0	0	923,112	5,767,735	12,509,310
DETAILS OF WRITE-INS							
09.301. Data Processing	502,375						502,375
09.302. Repairs - Supplies	51,593						51,593
09.303. Temporary Help	95,193						95,193
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,238,927	3,238,927
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	649,161	0	0	0	0	3,238,927	3,888,088

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

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

1. Charitable\$332,412 ; 2. Institutional . \$; 3. Recreational and Health \$; 4. Educational \$257,218

5. Religious\$; 6. Membership \$2,649,297 ; 7. Other\$; 8. Total\$3,238,927

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						0
2.	State insurance department licenses and fees	128,031					128,031
3.	State taxes on premiums						0
4.	Other state taxes, including \$ for employee benefits	4,054					4,054
5.	U.S. Social Security taxes	232,626					232,626
6.	All other taxes	1,837					1,837
7.	Taxes, licenses and fees incurred	366,548	0	0	0	0	366,548
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	(393)					(393)
9.	Taxes, licenses and fees unpaid Dec. 31, current year.....	102,251					102,251
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	263,904	0	0	0	0	263,904

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	6,759	
2. Applied to shorten the endowment or premium-paying period	0	
3. Applied to provide paid-up additions	1,189,212	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	1,195,971	0
6. Paid in cash	61,399	
7. Left on deposit	134,517	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	1,391,887	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	(1,400,000)	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	(1,400,000)	0
16. Total from prior year	1,400,000	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	(1,408,113)	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 4% Res	54,604		54,604		
0100002. AE 3.5% Res	646,577		646,577		
0100003. AM 2.5% Res	7,383,167		7,383,167		
0100004. AM 3% Res	1,147,349		1,147,349		
0100005. AM 3.5% Res	122,815		122,815		
0100006. AE 3.0% – CURT	545,470		545,470		
0100007. 1941 CSO 2.5% Res	2,166,117		2,166,117		
0100008. 1941 CSO 3% – CURT	927,371		927,371		
0100009. 1958 CSO 2.5% Res	17,289,365		17,289,365		
0100010. 1958 CSO 4% Res	4,875,804		4,875,804		
0100011. 1958 CSO 4.5% Res	793,237		793,237		
0100012. 1980 CSO D 5.5% Res	49,671,504		49,671,504		
0100013. 1980 CSO 5% Res	16,646,964		16,646,964		
0100014. 1980 CSO D 6% Res	18,234,286		18,234,286		
0100015. 1980 CSO 4.5% Res	45,487,547		45,487,547		
0100016. 1980 CSO 4%	282,866		282,866		
0100017. 2001 CSO 4.5% Res	3,087,893		3,087,893		
0100018. 2001 CSO 4.0% Res	63,623,960		63,623,960		
0100019. 1980 CSO A/F 5.5% Res	14,200,006		14,200,006		
0100020. 2001 CSO 4.0% S / U Res	21,889,897		21,889,897		
0100021. 2001 CSO 3.75% Res	674,595		674,595		
0100022. 2001 CSO 3.5% Res	15,546,240		15,546,240		
0100023. 2017 CSO 3.5% Res	1,970,854		1,970,854		
0100024. 2017 CSO 3.0% Res	7,559,991		7,559,991		
0100025. Provision for Post Mortem Divd	12,950,000		12,950,000		
0100026. Rounding	(279)		(279)		
0100027.	0				
0100028.	0				
0100029.	0				
0199997. Totals (Gross)	307,778,200	0	307,778,200	0	0
0199998. Reinsurance ceded	265,200		265,200		
0199999. Life Insurance: Totals (Net)	307,513,000	0	307,513,000	0	0
0200001. Individual Deferred Annuities	629,404,682	XXX	629,404,682	XXX	
0200002. Single Premium Immediate Annuities – with life contingencies	8,999,702	XXX	8,999,702	XXX	
0200003. Rounding	81	XXX	81	XXX	
0200004.	0	XXX		XXX	
0299997. Totals (Gross)	638,404,465	XXX	638,404,465	XXX	0
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	638,404,465	XXX	638,404,465	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. Accidental Death Benefits	13,000		13,000		
0400002.	0				
0499997. Totals (Gross)	13,000	0	13,000	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	13,000	0	13,000	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. Waiver of Premiums After Age 80 Under OL	1,000		1,000		
0700002. Rounding	0		0		
0700003.	0				
0799997. Totals (Gross)	1,000	0	1,000	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	1,000	0	1,000	0	0
9999999. Totals (Net) - Page 3, Line 1	945,931,465	0	945,931,465	0	0

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

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [X] No []

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [] No [X]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:.....

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No [X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
	NONE		
9999999 - Total (Column 4, only)			

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

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

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

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	29,394,702	0	23,863,300	407,169	5,124,233	0
2. Deposits received during the year	11,596,126		11,354,150	107,459	134,517	
3. Investment earnings credited to the account	1,223,741		1,008,159	17,832	197,750	
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	12,639,279		12,254,321	166,231	218,727	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	29,575,290	0	23,971,288	366,229	5,237,773	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	29,575,290	0	23,971,288	366,229	5,237,773	0

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)\$
2. Reported as Annuities Certain (captured in column 3)\$
3. Reported as Supplemental Contracts (captured in column 4)\$
4. Reported as Dividend Accumulations or Refunds (captured in column 5)\$
5. Reported as Premium or Other Deposit Funds (captured in column 6)\$
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct	2,419,246	2,419,246						
	1.2 Reinsurance assumed	0							
	1.3 Reinsurance ceded	0							
	1.4 Net	2,419,246	2,419,246	0	0	0	0	0	0
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct	0							
	2.12 Reinsurance assumed	0							
	2.13 Reinsurance ceded	0							
	2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
	2.2 Other								
	2.21 Direct	0							
	2.22 Reinsurance assumed	0							
	2.23 Reinsurance ceded	0							
	2.24 Net	0	(b) 0	(b) 0	(b) 0	0	(b) 0	0	0
3.	Incurred but unreported:								
	3.1 Direct	1,169,522	1,169,522						
	3.2 Reinsurance assumed	0							
	3.3 Reinsurance ceded	0							
	3.4 Net	1,169,522	(b) 1,169,522	(b) 0	(b) 0	0	(b) 0	0	0
4.	TOTALS								
	4.1 Direct	3,588,768	3,588,768	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	4.4 Net	3,588,768	(a) 3,588,768	(a) 0	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2 and \$ in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ Group Life \$, and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	63,387,594	15,869,992		47,517,602				
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	190,674	190,674						
1.4 Net (c)	63,196,920	15,679,318	0	47,517,602	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	3,588,768	3,588,768	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0
2.4 Net	3,588,768	3,588,768	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0							
4. Liability December 31, prior year:								
4.1 Direct	3,588,769	3,588,769		0	0	0		
4.2 Reinsurance assumed	0			0	0	0		
4.3 Reinsurance ceded	0			0	0	0		
4.4 Net	3,588,769	3,588,769	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0			0		0		
6. Incurred Benefits								
6.1 Direct	63,387,593	15,869,991	0	47,517,602	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	190,674	190,674	0	0	0	0	0	0
6.4 Net	63,196,919	15,679,317	0	47,517,602	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 65,992 in Line 1.1, \$ 65,992 in Line 1.4.
\$ 65,992 in Line 6.1, and \$ 65,992 in Line 6.4.

(c) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	0		0
21. Furniture and equipment, including health care delivery assets	4,388	2,554	(1,834)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	4,825,357	642,093	(4,183,264)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,829,745	644,647	(4,185,098)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	4,829,745	644,647	(4,185,098)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid expenses	265,440	422,835	157,395
2502. Prepaid Pension	292,625	219,258	(73,367)
2503. Disallowed IMR	4,267,292	0	(4,267,292)
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	4,825,357	642,093	(4,183,264)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices
Company input

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 3,615,662	\$ 410,406
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 3,615,662	\$ 410,406
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 108,647,955	\$ 109,075,475
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 108,647,955	\$ 109,075,475

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

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

C. Accounting Policy

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Association's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Association. In addition, the Association uses the following accounting policies:

- (1) Basis for Short-Term Investments
Short-term investments are stated at amortized cost.
- (2) Basis for Bonds and Amortization Schedule
Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market.
- (3) Basis for Common Stocks
Common Stocks are stated at market.
- (4) Basis for Preferred Stocks
Preferred stocks are stated at the lower of cost or fair market value.
- (5) Basis for Mortgage Loans
Mortgage loans - recorded at aggregate carrying value less accrued interest: Other investments: Equity basis
- (6) Basis for Loan-Backed securities and Adjustment Methodology
Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.
- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
None
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
None
- (9) Accounting Policies for Derivatives
None
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation
None
- (11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses
Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewd and any adjustments are reflected in the period determined.
- (12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
The Association has not modified its capitalization policy from the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.
- (13) Method Used to Estimate Pharmaceutical Rebate Receivables
Not Applicable

D. Going Concern
Not applicable

NOTE 2 Accounting Changes and Corrections of Errors

None

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill
None

NOTE 4 Discontinued Operations
None

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) Maximum and Minimum Lending Rates: The maximum and minimum lending rates for mortgage loans during 2022 were by category:
- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insurend or guaranteed on purchase money was 4.88%.

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total

	Current Year	Prior Year
	\$ -	\$ -

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 244,672	\$ -	\$ 244,672
(b) 30 - 59 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) 60 - 89 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) 90 - 179 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) 180+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4. Interest Reduced							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Number of Loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Percent Reduced	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ -	\$ -	\$ 258,126	\$ -	\$ 258,126
(b) 30 - 59 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) 60 - 89 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(d) 90 - 179 Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) 180+ Days Past Due	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Interest Accrued	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4. Interest Reduced							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Number of Loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Percent Reduced	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. No Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

b. Prior Year										
1. With Allowance for Credit Losses	\$	-	\$	-	\$	-	\$	-	\$	-
2. No Allowance for Credit Losses	\$	-	\$	-	\$	-	\$	-	\$	-
3. Total (1 + 2)	\$	-	\$	-	\$	-	\$	-	\$	-
unilaterally foreclosing on the mortgage loan	\$	-	\$	-	\$	-	\$	-	\$	-

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Interest Income Recognized	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Recorded Investments on Nonaccrual Status	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Prior Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Interest Income Recognized	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3. Recorded Investments on Nonaccrual Status	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Recognized Using a Cash-Basis Method of Accounting	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(7) Allowance for credit losses:

	Current Year		Prior Year	
a) Balance at beginning of period	\$	-	\$	-
b) Additions charged to operations	\$	-	\$	-
c) Direct write-downs charged against the allowances	\$	-	\$	-
d) Recoveries of amounts previously charged off	\$	-	\$	-
e) Balance at end of period (a+b-c-d)	\$	-	\$	-

(8) Mortgage Loans Derecognized as a Result of Foreclosure:

	Current Year	
a) Aggregate amount of mortgage loans derecognized	\$	-
b) Real estate collateral recognized	\$	-
c) Other collateral recognized	\$	-
d) Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$	-

(9) Company input

B. Debt Restructuring

	Current Year		Prior Year	
(1) The total recorded investment in restructured loans, as of year end	\$	-	\$	-
(2) The realized capital losses related to these loans	\$	-	\$	-
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$	-	\$	-
(4) Company input				

C. Reverse Mortgages

(1) Company input				
(2) Company input				
(3) Reverse Mortgages: Enter the reserve amount that is netted against the asset			\$	-
(4) Reverse Mortgages: Investment income or (loss) recognized in the period as a result of the re-estimated cash flows			\$	-

D. Loan-Backed Securities

(1) Company input

(2) OTTI recognized 1st Quarter

- a. Intent to sell
- b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis
- c. Total 1st Quarter (a+b)
- OTTI recognized 2nd Quarter
- d. Intent to sell
- e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis
- f. Total 2nd Quarter (d+e)
- OTTI recognized 3rd Quarter
- g. Intent to sell
- h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis
- i. Total 3rd Quarter (g+h)
- OTTI recognized 4th Quarter
- j. Intent to sell

1 Amortized Cost Basis Before Other-than- Temporary Impairment	2 Other-than-Temporary Impairment Recognized in Loss		3 Fair Value 1 - (2a + 2b)
	2a Interest	2b Non-interest	
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis
l. Total 4th Quarter (j+k)

\$	-	\$	-	\$	-	\$	-
\$	-	\$	-	\$	-	\$	-
m. Annual Aggregate Total (c+f+i+l)		\$	-	\$	-		

(3)

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
826996-OK-8	\$ 2,015,953	\$ 795,000	\$ 1,983,292	\$ 45,000	\$ 45,000	06/30/2023
	\$ -	\$ -	\$ -	\$ -	\$ -	
Total	XXX	XXX	\$ 1,983,292	XXX	XXX	XXX

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 9,068
2. 12 Months or Longer	\$ 103,372

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

1. Less than 12 Months	\$ 9,043,745
2. 12 Months or Longer	\$ 1,602,385

(5) Company input

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
None
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
None
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
None
- H. Repurchase Agreements Transactions Accounted for as a Sale
None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
None
- J. Real Estate
None
- K. Low Income Housing tax Credits (LIHTC)
None
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 160,817	\$ -	\$ -	\$ -	\$ 160,817	\$ -	\$ 160,817
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$26,692,000	\$ -	\$ -	\$ -	\$26,692,000		\$26,692,000
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets (Sum of a through n)	\$26,852,817	\$ -	\$ -	\$ -	\$26,852,817	\$ -	\$26,852,817

(a) Subset of Column 1

NOTES TO FINANCIAL STATEMENTS

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8 Total Non- admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			Non- admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 160,817	0.015%	0.015%
k. On deposit with other regulatory bodies backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$26,692,000	2.417%	2.428%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$26,852,817	2.432%	2.442%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total (c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total (c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Collateral Assets	1	2	3	4
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	0.000%	0.000%
b. Schedule D, Part 1	\$ -	\$ -	0.000%	0.000%
c. Schedule D, Part 2, Section 1	\$ -	\$ -	0.000%	0.000%
d. Schedule D, Part 2, Section 2	\$ -	\$ -	0.000%	0.000%
e. Schedule B	\$ -	\$ -	0.000%	0.000%
f. Schedule A	\$ -	\$ -	0.000%	0.000%
g. Schedule BA, Part 1	\$ -	\$ -	0.000%	0.000%
h. Schedule DL, Part 1	\$ -	\$ -	0.000%	0.000%
i. Other	\$ -	\$ -	0.000%	0.000%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ -	\$ -	0.000%	0.000%
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	0.000%	0.000%
l. Schedule D, Part 1	\$ -	\$ -	0.000%	0.000%
m. Schedule D, Part 2, Section 1	\$ -	\$ -	0.000%	0.000%
n. Schedule D, Part 2, Section 2	\$ -	\$ -	0.000%	0.000%
o. Schedule B	\$ -	\$ -	0.000%	0.000%

NOTES TO FINANCIAL STATEMENTS

p. Schedule A	\$	-	\$	-	0.000%
q. Schedule BA, Part 1	\$	-	\$	-	0.000%
r. Schedule DL, Part 1	\$	-	\$	-	0.000%
s. Other	\$	-	\$	-	0.000%
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$	-	\$	-	0.000%

* j = Column 1 divided by Asset Page, Line 26 (Column 1)
t = Column 1 divided by Asset Page, Line 27 (Column 1)
**j = Column 1 divided by Asset Page, Line 26 (Column 3)
t = Column 1 divided by Asset Page, Line 27 (Column 3)

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	\$ -	0.000%
v. Recognized Obligation to Return Collateral Asset (Separate Account)	\$ -	0.000%
* u = Column 1 divided by Liability Page, Line 26 (Column 1)		
v = Column 1 divided by Liability Page, Line 27 (Column 1)		

M. Working Capital Finance Investments
None

N. Offsetting and Netting of Assets and Liabilities
None

O. 5GI Securities
None

P. Short Sales
None

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	0	0
2. Aggregate Amount of Investment Income	\$ -	\$ -

R. Reporting Entity's Share of Cash Pool by Asset Type
None

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

None

NOTE 7 Investment Income

A. The bases, by category of investment income, for excluding (nonadmitting) and investment income due and accrued. Due and accrued income was excluded from surplus on the following bases: All investement income due and accrued with the amounts that ae over 90 days past due.

B. The total amount excluded: \$0

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	<u>Amount</u>
1. Gross	\$ 14,065,590
2. Nonadmitted	
	\$ -
3. Admitted	\$ 14,065,590

D. The aggregate deferred interest.

Aggregate Deferred Interest	<u>Amount</u>
	\$ -

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

Cumulative amounts of PIK interest included in the current principal balance	<u>Amount</u>
	\$ -

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives
None

NOTE 9 Income Taxes

Not Applicable

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

None

NOTE 11 Debt

A. The Association has a line of credit for cash management purposes & may borrow up to \$20,000.00. the balance as of December 31st 2023 is \$0 and as of December 31st 2022 is \$0.

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

A. Defined Benefit Plan
Company input

NOTES TO FINANCIAL STATEMENTS

(1) Change in benefit obligation
a. Pension Benefits

	Overfunded		Underfunded	
	2023	2022	2023	2022
1. Benefit obligation at beginning of year	\$ 519,226	\$ 722,686	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ 21,577	\$ 31,175	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ (96,900)	\$ (167,161)	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ (53,965)	\$ (67,474)	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ 389,938	\$ 519,226	\$ -	\$ -

b. Postretirement Benefits

	Overfunded		Underfunded	
	2023	2022	2023	2022
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 632,471	\$ 705,533
2. Service cost	\$ -	\$ -	\$ 19,486	\$ 22,695
3. Interest cost	\$ -	\$ -	\$ 32,427	\$ 28,601
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ -	\$ -	\$ (8,922)	\$ (99,358)
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (2,000)	\$ (25,000)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ 673,462	\$ 632,471

c. Special or Contractual Benefits Per SSAP No. 11

	Overfunded		Underfunded	
	2023	2022	2023	2022
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ -	\$ -	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain (loss)	\$ -	\$ -	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ -	\$ -

	Benefits		Benefits		Per SSAP No. 11	
	2023	2022	2023	2022	2023	2022
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	\$ 875,592	\$ 1,038,504	\$ -	\$ -	\$ -	\$ -
b. Actual return on plan assets	\$ (128,312)	\$ (85,707)	\$ -	\$ -	\$ -	\$ -
c. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Plan participants' contributions	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Benefits paid and settlements	\$ (64,737)	\$ (77,205)	\$ -	\$ -	\$ -	\$ -
year	\$ 682,543	\$ 875,592	\$ -	\$ -	\$ -	\$ -

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
a. Components:				
1. Prepaid benefit costs	\$ -	\$ -	\$ -	\$ -
2. Overfunded plan assets	\$ 292,625	\$ 219,258	\$ -	\$ -
3. Accrued benefit costs	\$ -	\$ -	\$ -	\$ 628,923
4. Liability for pension benefits	\$ -	\$ -	\$ -	\$ -
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	\$ 292,625	\$ 219,258	\$ -	\$ -
2. Liabilities recognized	\$ -	\$ -	\$ -	\$ -
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2023	2022	2023	2022	2023	2022
(4) Components of net periodic benefit cost						
a. Service cost	\$ -	\$ -	\$ 19,486	\$ 22,695	\$ -	\$ -
b. Interest cost	\$ 21,577	\$ 31,175	\$ 32,427	\$ 28,061	\$ -	\$ -
c. Expected return on plan assets	\$ (32,520)	\$ (40,111)	\$ -	\$ -	\$ -	\$ -
d. Transition asset or obligation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

e. Gains and losses	\$	8,181	\$	9,995	\$	20,993	\$	35,634	\$	-	\$	-
f. Prior service cost or credit	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
g. Gain or loss recognized due to a settlement or curtailment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
h. Total net periodic benefit cost	\$	(2,762)	\$	1,059	\$	72,906	\$	86,390	\$	-	\$	-

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
a. Items not yet recognized as a component of net periodic cost - prior year	\$ -	\$ -	\$ -	\$ -
b. Net transition asset or obligation recognized	\$ -	\$ -	\$ -	\$ -
c. Net prior service cost or credit arising during the period	\$ -	\$ -	\$ -	\$ -
d. Net prior service cost or credit recognized	\$ -	\$ -	\$ -	\$ -
e. Net gain and loss arising during the period	\$ -	\$ -	\$ -	\$ -
f. Net gain and loss recognized	\$ -	\$ -	\$ -	\$ -
g. Items not yet recognized as a component of net periodic cost - current year	\$ -	\$ -	\$ -	\$ -

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	\$ -	\$ -	\$ -	\$ -
c. Net recognized gains and losses	\$ -	\$ -	\$ -	\$ -

(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2023	2022
a. Weighted average discount rate	5.000%	5.000%
b. Expected long-term rate of return on plan assets	5.000%	5.000%
c. Rate of compensation increase	0.000%	0.000%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

Weighted average assumptions used to determine projected benefit obligations as of end of current period:

	2023	2022
e. Weighted average discount rate	5.000%	5.000%
f. Rate of compensation increase	0.000%	0.000%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

(8) Accumulated Benefit Obligation for Defined Benefit Pension Plans. Accumulated benefit obligation pension plan which was acquired from the merger with

(9) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate9s) - Non-Applicable

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Amount
FCSLA RETIREMENT BENEFIT	
a. 2024	\$ 28,000
b. 2025	\$ 29,000
c. 2026	\$ 33,000
d. 2027	\$ 34,000
e. 2028	\$ 35,000
f. 2029 through 20xx	\$ 152,000
PWAA RETIREMENT BENEFIT	
a. 2024	\$ 52,307
b. 2025	\$ 48,440
c. 2026	\$ 44,930
d. 2027	\$ 41,393
e. 2028	\$ 38,206
f. 2029 through 20xx	\$ 118,623

(11) Expected Contributions to be paid to the Plan: \$0

(12) Amounts and Types of Securities Included in Plan Assets-Mutual funds, EFT's, Closed-End Funds, Bonds, Cash Equities and Options

(13) Alternative Method Used to Amortize Prior Service Amounts or net Gains and Losses - Not Applicable

(14) Substantive Comment Used to Account for Benefit Obligation - Not Applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recongnized - Not Applicable

(16) Reasons for Significant Gains/Losses Related to Changes in Defind Benefit Obligation and any Other Significatn Change in the Benefit Obligations or Plan Assets Not Otherwise Apparent - None

(17) Accumulated Postretirement and Pension Benefit Obligation and fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans. The accumulated benefit for the combined Postretirement benefit and Pension Benefit obligations \$1,063,400 for the current year and \$1,151,697 for the prior year. The accumulated Postretirement plan liability of \$673,462 for current year and \$632,471 for the prior year is recognized in the Statement of Liabilities. The accumulated benefit obligation pension plan which was acquired from the merger with Polish Woman's Alliance of America in 2017 was \$519,226 for the current year and \$389,938 for the prior year. Plan Assets on the Pension Plan for the current year is \$682,543. The Pension plan is overfunded by \$292,625 for 2023 which the association has recognized as a non-admitted asset.

(18) Full Transistion Surplus of SSAP 102

B. investment Policies and Strategies. The Principal goal is to provide both long-term security and long-term stability while providing the funds necessary to meeti the current anticipated benefits.

C. The fair value of each class of plan assets

(1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual Funds, ETS's & Closed-End Funds	\$ 39,929	\$ -	\$ -	\$ 39,929
Bonds & Other Fixed Income	\$ 59,586	\$ -	\$ -	\$ 59,586
Cash & Money Market	\$ 104,292			\$ 104,292

NOTES TO FINANCIAL STATEMENTS

Equities & Options	\$ 478,736			\$ 478,736
Cash & Money Markets	\$ 104,292	\$ -	\$ -	\$ 104,292
Equities & Options	\$ 478,736	\$ -	\$ -	\$ 478,736
Total Plan Assets	\$ 682,543	\$ -	\$ -	\$ 682,543

(2) Company input

D. Basis Used to Determine Expected Long-Term Rate-of Return: None

E. Defined Contribution Plan

The association sponsors a defined-contribution plan for employees who are eligible to participate. Eligibility is based on the employee completing six months service. Employee contributions to the plan are limited to the maximum amount allowed by the Internal Revenue Service (under 50 \$22,500 and \$30,000 in 2023 for age 50 and above). The employee contributions are always 100% invested. The Association matching contribution for the plan was \$170,049 and \$180,666 for 2022 and 2023 respectively.

F. Multiemployer Plans

None

G. Consolidated/Holding Company Plans

None

H. Postemployment Benefits and Compensated Absences

None

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

None

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

None

NOTE 14 Liabilities, Contingencies and Assessments

None

NOTE 15 Leases

A. Lessee Operating Lease:

(1) Company input

(2) a. At December 31, 2023, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2024	\$ 42,554
2. 2025	\$ 42,554
3. 2026	\$ 42,554
4. 2027	\$ 42,554
5. 2028	\$ 29,552
6. Thereafter	\$ -
7. Total (sum of 1 through 6)	\$ 199,768

(3) Company input

B. Lessor Leases

None

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

None

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

None

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

None

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

None

NOTE 20 Fair Value Measurements

A.

(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					
Preferred Stock	\$ -	\$ 1,020,000	\$ -	\$ -	\$ 1,020,000
Common Stock	\$ 332,946	\$ -	\$ -	\$ -	\$ 332,946
Bonds	\$ -	\$ 795,000	\$ -	\$ -	\$ 795,000
Total assets at fair value/NAV	\$ 332,946	\$ 1,020,000	\$ -	\$ -	\$ 1,352,946

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

NOTES TO FINANCIAL STATEMENTS

Description	Beginning Balance at 01/01/2023	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2023
a. Assets										
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Beginning Balance at 01/01/2023	into Level 3	out of Level 3	included in Net Income	included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2023
b. Liabilities										
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

- (3) Policies when transfers between levels are recognized.
- (4) Description of Valuation Techniques and Inputs used in Fair Market Measurements
- (5) Fair Value Disclosures - None

B. Company input

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.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 953,039,304	\$ 1,033,933,755	\$ -	\$ 1,033,933,755	\$ -	\$ -	\$ -
Preferred Stock	\$ 1,020,000	\$ 1,020,000	\$ -	\$ 1,020,000	\$ -	\$ -	\$ -
Common Stock	\$ 332,946	\$ -	\$ 332,946	\$ -	\$ -	\$ -	\$ -
Mortgage Loans	\$ 244,672	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 244,672
Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investments	\$ 26,421,720	\$ -	\$ 26,421,720	\$ -	\$ -	\$ -	\$ -
Other Invested Assets	\$ 15,310,110	\$ 17,045,921	\$ -	\$ 17,045,921	\$ -	\$ -	\$ -
TOTAL	\$ 996,368,752	\$ 1,051,999,676	\$ 26,754,666	\$ 1,051,999,676	\$ -	\$ -	\$ 244,672

- D. Not Practicable to Estimate Fair Value
None
- E. Mortgage - 1 Property - Financing Mortgage

NOTE 21 Other Items
None

NOTE 22 Events Subsequent
None

NOTE 23 Reinsurance

A. Ceded Reinsurance Report
Section 1 - General Interrogatories

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

Section 2 - Ceded Reinsurance Report - Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)

a. If yes, what is the estimated amount fo the aggreate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$_____

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$_____
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued throught the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No(X)

Section 3 - Ceded Reinsurance Report - Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are refloed in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statemetn? Where necessary, the company may consider the current or anticipated experience of the businss reinsured in making this estimate. \$265,119.
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statemetn, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X)

If yes, What is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$_____

B. Uncollectible Reinsurance
None

NOTES TO FINANCIAL STATEMENTS

- C. Commutation of Reinsurance Reflected in Income and Expenses.
None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
None
- E. Reinsurance of variable annuity contracts/certificates with an affiliated captive reinsurer - None
- F. Reinsurance Agreement with Affiliated Captive Reinsurer - None
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework
None
- H. Reinsurance Credit
None

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not Applicable

- E. Risk Sharing Provisions of the Affordable Care Act
(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)?
Yes [] No [X]

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not Applicable

NOTE 26 Intercompany Pooling Arrangements

Not Applicable

NOTE 27 Structured Settlements

Not Applicable

NOTE 28 Health Care Receivables

NOTE 29 Participating Policies

Approximately 95% of life business is participating.

Dividends are accounted for as shown in Exhibit 4.

The association paid dividends in the amount of \$1,388,727

The association did not allocate any additional income to participating policies.

NOTE 30 Premium Deficiency Reserves

None

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) Reserve Practices
The Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.
- (2) Valuation of Substandard Policies
Extra charges are charged for substandard policies issued.
- (3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums
Not Applicable
- (4) Method Used to Determine Tabular Interest, Reserves Released, and Cost

The tabular interest (page 7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Actual Reserve Released (page 7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page 7, line 6) has been determined by formula as described in the instructions for page 7.
- (5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies
Tabular interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full year's interest on the principal left on deposit. In both cases, Tabular interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.
- (6) The details for other changes:

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
3106999 Total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

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

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	\$ 51,947,178	\$ -	\$ -	\$ 51,947,178	8.1%
c. At fair value	\$ -	\$ -	\$ -	\$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ 51,947,178	\$ -	\$ -	\$ 51,947,178	8.1%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 577,457,120	\$ -	\$ -	\$ 577,457,120	90.5%
(2) Not subject to discretionary withdrawal	\$ 8,999,702	\$ -	\$ -	\$ 8,999,702	1.4%
(3) Total (gross: direct + assumed)	\$ 638,404,000	\$ -	\$ -	\$ 638,404,000	100.0%
(4) Reinsurance ceded	\$ -	\$ -	\$ -	\$ -	
(5) Total (net)* (3) - (4)	\$ 638,404,000	\$ -	\$ -	\$ 638,404,000	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	
* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.					

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	\$ -	\$ -	\$ -	\$ -	0.0%
c. At fair value	\$ -	\$ -	\$ -	\$ -	0.0%
(total of a through c)	\$ -	\$ -	\$ -	\$ -	0.0%
charge or adjustment)	\$ -	\$ -	\$ -	\$ -	0.0%
(2) Not subject to discretionary withdrawal	\$ -	\$ -	\$ -	\$ -	0.0%
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$ -	\$ -	100.0%
(4) Reinsurance ceded	\$ -	\$ -	\$ -	\$ -	
(5) Total (net)* (3) - (4)	\$ -	\$ -	\$ -	\$ -	
for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
or more	\$ -	\$ -	\$ -	\$ -	0.0%
c. At fair value	\$ -	\$ -	\$ -	\$ -	0.0%
(total of a through c)	\$ -	\$ -	\$ -	\$ -	0.0%
charge or adjustment)	\$ 5,604,001	\$ -	\$ -	\$ 5,604,001	18.9%
(2) Not subject to discretionary withdrawal	\$ 23,971,288	\$ -	\$ -	\$ 23,971,288	81.1%
(3) Total (gross: direct + assumed)	\$ 29,575,289	\$ -	\$ -	\$ 29,575,289	100.0%
(4) Reinsurance ceded	\$ -	\$ -	\$ -	\$ -	
(5) Total (net)* (3) - (4)	\$ 29,575,289	\$ -	\$ -	\$ 29,575,289	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ 638,404,465
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ -
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 29,575,290
(4) Subtotal (1+2+3)	\$ 667,979,755
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 02999999, Column 2	\$ -
(6) Exhibit 3, Line 03999999, Column 2	\$ -
(7) Policyholder dividend and coupon accumulations	\$ -
(8) Policyholder premiums	\$ -
(9) Guaranteed interest contracts	\$ -
(10) Other contract deposit funds	\$ -
(11) Subtotal (5+6+7+8+9+10)	\$ -
(12) Combined Total (4+11)	\$ 667,979,755

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ 528,300	\$ 528,300	\$ 1,636,016
b. Universal Life	\$ -	\$ -	\$ -
c. Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
d. Indexed Universal Life	\$ -	\$ -	\$ -
e. Indexed Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
f. Indexed Life	\$ -	\$ -	\$ -
g. Other Permanent Cash Value Life Insurance	\$ 220,290,669	\$ 220,290,669	\$ 293,878,911
h. Variable Life	\$ -	\$ -	\$ -
i. Variable Universal Life	\$ -	\$ -	\$ -
j. Miscellaneous Reserves	\$ -	\$ -	\$ -
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ -
b. Accidental Death Benefits	XXX	XXX	\$ -

NOTES TO FINANCIAL STATEMENTS

c. Disability - Active Lives	XXX	XXX	\$	-
d. Disability - Disabled Lives	XXX	XXX	\$	-
e. Miscellaneous Reserves	XXX	XXX	\$	-
(3) Total (gross: direct + assumed)	\$ 220,818,969	\$ 220,818,969	\$	295,514,927
(4) Reinsurance ceded	\$ -	\$ -	\$	-
(5) Total (net) (3) - (4)	\$ 220,818,969	\$ 220,818,969	\$	295,514,927

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

	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	\$ -	\$ -	\$ -
c. Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
d. Indexed Universal Life	\$ -	\$ -	\$ -
e. Indexed Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
f. Indexed Life	\$ -	\$ -	\$ -
g. Other Permanent Cash Value Life Insurance	\$ -	\$ -	\$ -
h. Variable Life	\$ -	\$ -	\$ -
i. Variable Universal Life	\$ -	\$ -	\$ -
j. Miscellaneous Reserves	\$ -	\$ -	\$ -
(2) Not subject to discretionary withdrawal or no cash values:			

a. Term Policies without Cash Value	XXX	XXX	\$	-
b. Accidental Death Benefits	XXX	XXX	\$	-
c. Disability - Active Lives	XXX	XXX	\$	-
d. Disability - Disabled Lives	XXX	XXX	\$	-
e. Miscellaneous Reserves	XXX	XXX	\$	-
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$	-
(4) Reinsurance ceded	\$ -	\$ -	\$	-
(5) Total (net) (3) - (4)	\$ -	\$ -	\$	-

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 307,513,000
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 13,000
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ -
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ -
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 1,000

(6) Subtotal (1+2+3+4+5)	\$ 307,527,000
--------------------------	----------------

Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$ -
(8) Exhibit 3, Line 0499999, Column 2	\$ -
(9) Exhibit 3, Line 0599999, Column 2	\$ -
(10) Subtotal (7+8+9)	\$ -
(11) Combined Total (6+10)	\$ 307,527,000

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(2) Ordinary new business	\$	-	\$	-
(3) Ordinary renewal	\$	7,502	\$	7,502
(4) Credit Life	\$	-	\$	-
(5) Group Life	\$	-	\$	-
(6) Group Annuity	\$	-	\$	-
(7) Totals (1+2+3+4+5+6)	\$	7,502	\$	7,502

NOTE 35 Separate Accounts

None

NOTE 36 Loss/Claim Adjustment Expenses

None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [] No [X]

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [] No [] N/A [X]

1.3

State Regulating?

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

3.2

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

12/31/2018

3.3

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

04/13/2020

3.4

By what department or departments?
Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [X] No [] N/A []

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If the response to 8.1 is yes, please identify the name of the DIHC.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

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

8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [] No [X]

8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [] No [] N/A [X]

9.

If the response to 8.5 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.

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

H2R CPA
875 Greentree Road
Seven Parkway Center Suite 1000
Pittsburgh, PA 15220

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the response to 10.5 is no or n/a, please explain.

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Allen Bailey & Associates Inc
6907 Capital of Texas Highway North
Suite 210
Austin, Texas 78731

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

12.11

Name of real estate holding company ...

12.12

Number of parcels involved

12.13

Total book/adjusted carrying value

\$

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] 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.

14.11

If the response to 14.1 is No, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

GENERAL INTERROGATORIES

- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]
- 15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
17.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
18.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$

20.12 To stockholders not officers.....\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....\$

20.22 To stockholders not officers.....\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]
- 21.2

If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$

21.22 Borrowed from others.....\$

21.23 Leased from others\$

21.24 Other\$
- 22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]
- 22.2

If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]
- 23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$
- 24.1

Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?

Yes [] No [X]
- 24.2

If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

- 25.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03).....

Yes [] No [X]

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0

25.093 Total payable for securities lending reported on the liability page. \$ 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21 Subject to repurchase agreements \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0

26.27 FHLB Capital Stock \$ 0

26.28 On deposit with states \$ 160,817

26.29 On deposit with other regulatory bodies \$ 0

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 26,692,000

26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 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.

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

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

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

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

1 Name of Custodian(s)	2 Custodian's Address
PNC Instutional Investments	116 Alleghany Center P8-Yb35-02-Z

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
.....	

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

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

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

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

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
01859M-10-1	AB HIGH INCOME A	41,749
453320-10-3	AMERICAN FUNDS INC A	82,432
56062F-47-5	MAINSTAY:CNDRM EMD A	45,680
72369G-10-8	PIONEER GL HI YLD A	53,653
880208-10-3	TEMPLETON GL BOND A	30,526
30.2999 - Total		254,040

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
CORPORATE NOTES/BOND	CORPORATE NOTES/BONDS	24,243	12/31/2023 ..
AMERICAN FUNDS INC A	BROAD COM INC.	2,473	12/31/2023 ..
MAINSTAY:CNDRM EMD A	TAIWAN SEMICONDUCTOR MUTUAL CO	3,882	12/31/2023 ..
PIONEER GL HI YLD A	UNITED STATES TREASURY NOTES 5.3179	12,393	12/31/2023 ..
TEMPLETON GL BOND A	INDONESIA REPUBLIC	2,176	12/31/2023 ..
.....			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	1,033,933,755	953,039,304	(80,894,451)
31.2 Preferred stocks	1,020,000	1,020,000	0
31.3 Totals	1,034,953,755	954,059,304	(80,894,451)

- 31.4 Describe the sources or methods utilized in determining the fair values:
-
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
-
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 33.2 If no, list exceptions:
-
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]
35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes [] No [X]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 - b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 - c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 - d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
- Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

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GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [] No [X]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?

Yes [] No [X]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3

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

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

OTHER

- 40.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 50,500
- 40.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.
- | 1 | 2 |
|-----------------------------------|-------------|
| Name | Amount Paid |
| AM BEST RATING SERVICE | 30,500 |
| AMERICAN FINANCIAL ALLIANCE | 20,000 |
| | |
- 41.1

Amount of payments for legal expenses, if any?

\$ 79,339
- 41.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1 | 2 |
|-------------------------------------|-------------|
| Name | Amount Paid |
| CALFEE, HALTER & GRISWOLD LLP | 61,847 |
| | |
- 42.1

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

\$ 61,847
- 42.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.
- | 1 | 2 |
|------|-------------|
| Name | Amount Paid |
| | |

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only\$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$

1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned\$0

1.62 Total incurred claims\$0

1.63 Number of covered lives0

All years prior to most current three years

1.64 Total premium earned\$0

1.65 Total incurred claims\$0

1.66 Number of covered lives0

1.7 Group policies:

Most current three years:

1.71 Total premium earned\$0

1.72 Total incurred claims\$0

1.73 Number of covered lives0

All years prior to most current three years

1.74 Total premium earned\$0

1.75 Total incurred claims\$0

1.76 Number of covered lives0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	20,574,318	36,808,486
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	949,519,233	971,180,046
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [X] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$

3.4 State the authority under which Separate Accounts are maintained:
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$

4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1 Amount of loss reserves established by these annuities during the current year:\$

4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written\$5,128,473
- 7.2 Total Incurred Claims\$14,927,633
- 7.3 Number of Covered Lives86,894

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,let issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,let issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

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

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [☐] No [☐]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid\$
- 9.22 Received.....\$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [☐] No [☐]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1\$
- 10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$.....
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.1 Cash\$
- 12.2 Stock\$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business owned or controlled by the reporting entity? Yes [☐] No [☐]
- Reinsurance (including retrocessional reinsurance, assuming any life and health insurance of medical, wage replacement, death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [☐] No [☐]

- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

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

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?

Yes [] No [X]

15. How often are meetings of the subordinate branches required to be held?
REGULARY

16. How are the subordinate branches represented in the supreme or governing body?
BY DELEGATES

17. What is the basis of representation in the governing body?
ONE DELEGATE FOR EVERY 25-150 MEMBERS; SCALED UPWARD WITH 10 DELEGATE MAX

18.1 How often are regular meetings of the governing body held?
EVERY 4TH YEAR

18.2 When was the last regular meeting of the governing body held?

10/08/2023

18.3 When and where will the next regular or special meeting of the governing body be held?
OCTOBER 2027 - TBD

18.4 How many members of the governing body attended the last regular meeting?

295

18.5 How many of the same were delegates of the subordinate branches?

280

19. How are the expenses of the governing body defrayed?
OPERATIONS

20. When and by whom are the officers and directors elected?
THE DELEGATES ELECT THE NATIONAL PRESIDENT & BOARD OF DIRECTORS AT CONVENTION EVERY 4TH YEAR, THE NATIONAL PRESIDENT HIRES THE NATL SEC & NATL TREAS

21. What are the qualifications for membership?
AS PER THE BYLAWS

22. What are the limiting ages for admission?
ONE DAY TO 90 YEARS

23. What is the minimum and maximum insurance that may be issued on any one life?
MIN \$2,000 TO \$4,000,000

24. Is a medical examination required before issuing a benefit certificate to applicants?

Yes [] No []

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Yes [] No []

26.1 Are notices of the payments required sent to the members?

Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used?

Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year

27.12 Subsequent Years

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

Yes [] No []

28.2 If so, what amount and for what purpose?

\$

29.1 Does the reporting entity pay an old age disability benefit?

Yes [] No []

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year?

Yes [] No []

30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?

Yes [] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

Yes [] No []

32.2 If so, was an additional reserve included in Exhibit 5?

Yes [] No [] N/A []

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Yes [] No []

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

Yes [] No [] N/A []

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

Yes [] No []

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes [] No []

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	972,906	985,671	997,037	998,122	1,007,049
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	120,449	126,034	128,005	128,400	127,470
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	1,093,355	1,111,705	1,125,042	1,126,522	1,134,519
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated			0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	7,099	6,751	15,598	7,632	11,864
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,575	2,484	6,551	5,065	6,914
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	9,674	9,235	22,149	12,697	18,778
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	4,798,837				
15. Group life (Line 20.4, Col. 3)	0				
16. Individual annuities (Line 20.4, Col. 4)	15,775,481	32,533,319	60,283,505	37,464,301	46,633,500
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	20,574,318	32,533,319	60,283,505	37,464,301	46,633,500
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	1,099,401,761	1,127,543,564	1,116,473,668	1,062,995,352	1,029,596,800
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	.990,753,806	1,018,468,083	1,007,154,619	.955,991,321	.922,822,032
23. Aggregate life reserves (Page 3, Line 1)	.945,931,465	.968,035,320	.956,014,000	.907,126,999	.876,086,000
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1			0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	29,575,290	29,394,702	30,911,219	28,600,531	29,416,255
26. Asset valuation reserve (Page 3, Line 24.01)	11,173,376	12,282,189	12,562,542	11,637,907	.9,874,354
27. Capital (Page 3, Lines 29 and 30)	0	0	0	0	0
28. Surplus (Page 3, Line 37)	108,647,955	109,075,475	109,319,050	107,004,031	106,774,768
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(15,002,865)	20,088,591	55,557,776	40,136,994	42,608,046
Risk-Based Capital Analysis					
30. Total adjusted capital	119,821,331	122,057,664	122,581,592	119,341,935	117,349,122
31. Authorized control level risk - based capital	13,211,639	12,341,956	12,635,829	12,413,148	.9,698,767
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	95.3	95.1	94.9	93.2	94.3
33. Stocks (Lines 2.1 and 2.2)	0.1	0.9	1.0	0.9	0.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.1	0.1
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.4	0.4	0.4	0.5	0.5
36. Cash, cash equivalents and short-term investments (Line 5)	2.4	1.6	1.6	3.9	2.7
37. Contract loans (Line 6)	0.2	0.2	0.2	0.2	0.2
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	1.6	1.8	1.9	1.3	1.4
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)			0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)			0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),			0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)		0	0	0	0
48. Affiliated mortgage loans on real estate			0	0	0
49. All other affiliated			0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above			0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

FIVE-YEAR HISTORICAL DATA

(Continued)					
	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	4,829,745	644,647	565,841	416,723	378,713
53. Total admitted assets (Page 2, Line 28, Col. 3)	1,099,401,761	1,127,543,564	1,116,473,668	1,062,995,352	1,029,596,800
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	50,418,621	50,623,178	51,297,297	48,168,301	49,044,049
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	2,756,129	(1,422,965)	356,054	641,559	(181,300)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(5,235,172)	(855,528)	1,276,954	(359,198)	1,827,023
57. Total of above Lines 54, 55 and 56	47,939,578	48,344,685	52,930,305	48,450,662	50,689,772
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	78,610,520	61,345,803	50,215,023	45,824,624	47,686,531
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(430,460)	861,541	4,302,000	1,611,000	2,422,999
61. Increase in A & H reserves (Line 19, Col. 6)	0	0	0	0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	1,388,727	1,397,819	1,392,235	1,374,381	1,371,882
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	56.8	31.0	18.7	26.2	22.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	1.7	1.1	1.3	1.0	1.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)			XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)			XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	0		XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	0		XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0			
73. Individual whole life (Page 6.1, Col. 3)	2,672,067	2,269,300			
74. Individual term life (Page 6.1, Col. 4)	138,812	(674,921)			
75. Individual indexed life (Page 6.1, Col. 5)	0	0			
76. Individual universal life (Page 6.1, Col. 6)	0	0			
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0			
78. Individual variable life (Page 6.1, Col. 8)	0	0			
79. Individual variable universal life (Page 6.1, Col. 9)	0	0			
80. Individual credit life (Page 6.1, Col. 10)	0	0			
81. Individual other life (Page 6.1, Col. 11)	0	0			
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0			
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	18,913,400	4,007,719			
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0			
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0			
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0			
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(16,072,046)	528,097			
96. Individual other annuities (Page 6.3, Col. 7)	0	0			
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregate of all other lines of business (Page 6, Col. 8)	0	0			
116. Fraternal (Page 6, Col. 7)	(4,792,759)	(4,296,824)			
117. Total (Page 6, Col. 1)	859,474	1,833,371			

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	118,426	1,111,705	0	0	0	0	0	1,111,705
2. Issued during year		0	659	9,674		0			0	9,674
3. Reinsurance assumed										0
4. Revived during year			5	15						15
5. Increased during year (net)			0	0						0
6. Subtotals, Lines 2 to 5	0	0	664	9,689	0	0	0	0	0	9,689
7. Additions by dividends during year	XXX		XXX	3,661	XXX		XXX	XXX		3,661
8. Aggregate write-ins for increases	0	0	642	1,909	0	0	0	0	0	1,909
9. Totals (Lines 1 and 6 to 8)	0	0	119,732	1,126,964	0	0	0	0	0	1,126,964
Deductions during year:										
10. Death			2,026	10,080			XXX			10,080
11. Maturity			389	2,268			XXX			2,268
12. Disability							XXX			0
13. Expiry			93	392						392
14. Surrender			908	15,209						15,209
15. Lapse			93	3,788						3,788
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)				1,486						1,486
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	386	0	0	0	0	0	386
20. Totals (Lines 10 to 19)	0	0	3,509	33,609	0	0	0	0	0	33,609
21. In force end of year (b) (Line 9 minus Line 20)	0	0	116,223	1,093,355	0	0	0	0	0	1,093,355
22. Reinsurance ceded end of year	XXX		XXX	36,335	XXX		XXX	XXX		36,335
23. Line 21 minus Line 22	XXX	0	XXX	1,057,020	XXX	(a) 0	XXX	XXX	0	1,057,020
DETAILS OF WRITE-INS										
0801. Pre Need Annual Increase			0	10						10
0802. Other Adjustment			0	182						182
0803. 12/31/23 Unpaid Claims of Prior Year			642	1,717						1,717
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	642	1,909	0	0	0	0	0	1,909
1901. Fixed Rate/Decreasing Term			0	2						2
1902. Paid Up Additional Withdrawals			0	41						41
1903. Reduced Paid Up			0	312						312
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	31	0	0	0	0	0	31
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	386	0	0	0	0	0	386

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$773 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?

Expenses are met from Insurance Business Operations which include Investment Income.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX.....		XXX.....	3,661.....
25. Other paid-up insurance				639,638.....
26. Debit ordinary insurance	XXX.....	XXX.....		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other	68.....	2,575.....	2,391.....	112,728.....
29. Other term insurance - decreasing	XXX.....		XXX.....	
30. Other term insurance	XXX.....		XXX.....	
31. Totals (Lines 27 to 30)	68.....	2,575.....	2,391.....	112,728.....
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX.....		XXX.....	
33. Totals, extended term insurance	XXX.....	XXX.....	1,908.....	7,721.....
34. Totals, whole life and endowment	591.....	7,099.....	111,924.....	972,906.....
35. Totals (Lines 31 to 34)	659.....	9,674.....	116,223.....	1,093,355.....

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	2,285.....	7,389.....	267,504.....	825,851.....
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	2,285.....	7,389.....	267,504.....	825,851.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits included in Line 21	
--	--

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	0	203	0	0
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	203	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year (line 5 minus line 8)	0	203	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	843	14,890	0	0
2. Issued during year	54	330		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	897	15,220	0	0
Deductions during year:				
6. Decreased (net)	127	981		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	127	981	0	0
9. In force end of year (line 5 minus line 8)	770	14,239	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds Contracts		Dividend Accumulations Contracts
1. In force end of prior year	0		22,063
2. Issued during year			
3. Reinsurance assumed			
4. Increased during year (net)			
5. Totals (Lines 1 to 4)	0		22,063
Deductions During Year:			
6. Decreased (net)			
7. Reinsurance ceded			
8. Totals (Lines 6 and 7)	0		0
9. In force end of year (line 5 minus line 8)	0		22,063
10. Amount of account balance	(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories									
States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama	AL	L	0	1,200		0	1,200	3
2.	Alaska	AK	L	2,739	31,150		0	33,889	5
3.	Arizona	AZ	L	11,285	122,150		0	133,435	44
4.	Arkansas	AR	L	0	0		0	0	0
5.	California	CA	L	41,009	152,974		0	193,983	7
6.	Colorado	CO	L	11,723	10,496		0	22,219	0
7.	Connecticut	CT	L	26,043	33,300		0	59,343	1,118
8.	Delaware	DE	L	5,016	1,200		0	6,216	0
9.	District of Columbia	DC	L	0	0		0	0	0
10.	Florida	FL	L	49,394	192,903		0	242,298	129
11.	Georgia	GA	L	5,545	8,800		0	14,345	29
12.	Hawaii	HI	L	0	4,700		0	4,700	0
13.	Idaho	ID	L	4,470	211,114		0	215,584	0
14.	Illinois	IL	L	289,980	800,608		0	1,090,588	10,644
15.	Indiana	IN	L	90,558	140,840		0	231,398	8,849
16.	Iowa	IA	L	212,831	775,318		0	988,149	4,586
17.	Kansas	KS	L	52,116	290,586		0	342,702	2,745
18.	Kentucky	KY	L	707	1,800		0	2,507	3
19.	Louisiana	LA	L	0	0		0	0	0
20.	Maine	ME	L	2,933	0		0	2,933	23
21.	Maryland	MD	L	31,304	12,900		0	44,204	73
22.	Massachusetts	MA	L	2,380	45,051		0	47,431	877
23.	Michigan	MI	L	36,376	101,265		0	137,641	3,382
24.	Minnesota	MN	L	257,005	1,598,733		0	1,855,738	2,848
25.	Mississippi	MS	N	0	0			0	0
26.	Missouri	MO	L	5,745	4,800		0	10,545	21
27.	Montana	MT	L	17,095	0		0	17,095	236
28.	Nebraska	NE	L	330,314	1,723,032		0	2,053,346	10,404
29.	Nevada	NV	L	3,106	160,700		0	163,806	49
30.	New Hampshire	NH	N	0	0			0	0
31.	New Jersey	NJ	L	55,739	189,479		0	245,218	4,366
32.	New Mexico	NM	L	5,076	0		0	5,076	25
33.	New York	NY	L	254,531	2,158,417		0	2,412,948	1,212
34.	North Carolina	NC	L	11,457	5,200		0	16,657	26
35.	North Dakota	ND	L	46,694	234,715		0	281,409	3,571
36.	Ohio	OH	L	602,694	2,588,810		0	3,191,504	36,936
37.	Oklahoma	OK	L	6,064	0		0	6,064	1
38.	Oregon	OR	L	883	565		0	1,448	0
39.	Pennsylvania	PA	L	1,149,168	2,865,108		0	4,014,276	38,159
40.	Rhode Island	RI	L	4,940	95,818		0	100,758	0
41.	South Carolina	SC	L	8,909	241,450		0	250,359	27
42.	South Dakota	SD	L	42,516	69,644		0	112,160	922
43.	Tennessee	TN	L	7,675	100		0	7,775	5
44.	Texas	TX	L	43,434	171,517		0	214,951	325
45.	Utah	UT	L	0	12,000		0	12,000	0
46.	Vermont	VT	L	1,445	0		0	1,445	0
47.	Virginia	VA	L	22,419	46,325		0	68,744	27
48.	Washington	WA	L	18,104	203,535		0	221,639	91
49.	West Virginia	WV	L	1,547	0		0	1,547	0
50.	Wisconsin	WI	L	826	0		0	826	2,685
51.	Wyoming	WY	L	170,234	467,175		0	637,409	63
52.	American Samoa	AS	N	0	0			0	0
53.	Guam	GU	N	0	0			0	0
54.	Puerto Rico	PR	N	0	0			0	0
55.	U.S. Virgin Islands	VI	N	0	0			0	0
56.	Northern Mariana Islands	MP	N	0	0			0	0
57.	Canada	CAN	N	0	0			0	0
58.	Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59.	Subtotal	XXX		3,944,032	15,775,480	0	0	19,719,513	134,517
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		1,189,212				1,189,212	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		5,133,244	15,775,480	0	0	20,908,725	134,517
96.	Plus reinsurance assumed	XXX						0	
97.	Totals (All Business)	XXX		5,133,244	15,775,480	0	0	20,908,725	134,517
98.	Less reinsurance ceded	XXX		337,138				337,138	
99.	Totals (All Business) less Reinsurance Ceded	XXX		4,796,106	15,775,480	(c)	0	20,571,587	134,517
DETAILS OF WRITE-INS									
58001.		XXX							
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		0	0	0	0	0	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..... 49

2. R - Registered - Non-domiciled RRGs..... 0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

4. Q - Qualified - Qualified or accredited reinsurer..... 0

5. N - None of the above - Not allowed to write business in the state..... 8

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
Life Premiums & Annuity Considerations are allocated according to the Policy Owner's state of residence when received.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	MONIES HELD FOR CHARITY	0	0
2597.	Summary of remaining write-ins for Line 25 from overflow page	0	0

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
09.304. Convention						122,436	122,436
09.305. Donation, Gifts & Flowers						174,868	174,868
09.306. Member Awards						81,925	81,925
09.307. Branch Membership						694,477	694,477
09.308. Scholarships						257,218	257,218
09.309. Post mortem benefit						1,575,591	1,575,591
09.310. Matching funds						125,809	125,809
09.311. Fraternal Activities						206,603	206,603
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,238,927	3,238,927

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504.	.....			0
2597.	Summary of remaining write-ins for Line 25 from overflow page	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Life Insurance Line 19

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7	8	Amount of Insurance (a)	
1904. PUA Adjustment (DC Reversal)			0	4						4
1905. D08-PUA Reduced-Applied to Premium			0	27						27
1997. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	31	0	0	0	0	0	31