



**ANNUAL STATEMENT**  
 FOR THE YEAR ENDED DECEMBER 31, 2023  
 OF THE CONDITION AND AFFAIRS OF THE  
**NORTH AMERICAN SWISS ALLIANCE**

NAIC Group Code..... NAIC Company Code..... 56375.... Employer's ID Number..... 34-0719168.....

*(Current) (Prior)*

Organized under the Laws of..... OH..... State of Domicile or Port of Entry..... OH.....  
 Country of Domicile..... US.....  
 Licensed as business type:..... Fraternal Benefit Societies.....  
 Incorporated/Organized..... 09/06/1889..... Commenced Business..... 09/06/1889.....  
 Statutory Home Office..... 26777 Lorain Road, Suite 321..... North Olmsted, OH, US 44070-3225.....  
 Main Administrative Office..... 26777 Lorain Road, Suite 321..... North Olmsted, OH, US 44070-3225..... 440-777-7114.....  
 Mail Address..... 26777 Lorain Road, Suite 321..... North Olmsted, OH, US 44070-3225.....  
 Primary Location of Books and  
 Records..... 26777 Lorain Road, Suite 321..... North Olmsted, OH, US 44070-3225..... 440-777-7114.....  
 Internet Website Address..... n/a.....  
 (Telephone)

Statutory Statement Contact..... Lynn M. Kosin..... 440-777-7114.....  
 (Telephone)

naswiss@sbcglobal.net.....  
 (E-Mail)

(Fax)

**OFFICERS**

..... Donald P Robison, President..... John J Jencson, Vice-President.....  
 ..... Lynn M. Kosin, Secretary/Treasurer.....

**OTHER**

..... Kevin M. Ruedy, Financial Advisor.....  
 (Telephone)

**DIRECTORS OR TRUSTEES**

..... Lynn M. Kosin..... Kevin M. Ruedy.....  
 ..... Donald P. Robison..... John J. Jencson.....  
 ..... David E. Stucki..... Michael A Kosin.....  
 ..... Thomas M. Vassallo..... William B Perrine.....

State of .....  
 County of .....

SS

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

X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_  
 Donald P Robison Lynn M. Kosin  
 President Secretary/Treasurer

Subscribed and sworn to before me  
 this \_\_\_\_\_ day of  
 \_\_\_\_\_, 2024

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

X \_\_\_\_\_

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	3,238,665		3,238,665	3,299,304
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	42,701		42,701	40,639
2.2 Common stocks.....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....				
4.2 Properties held for the production of income (less \$ encumbrances).....				
4.3 Properties held for sale (less \$ encumbrances).....				
5. Cash (\$ 106,411, Schedule E - Part 1), cash equivalents (\$ , Schedule E - Part 2) and short-term investments (\$ , Schedule DA).....	106,411		106,411	85,367
6. Contract loans (including \$ premium notes).....	—		—	1,379
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....				
9. Receivables for securities.....				
10. Securities lending reinvested collateral assets (Schedule DL).....				
11. Aggregate write-ins for invested assets.....				
12. Subtotals, cash and invested assets (Lines 1 to 11).....	3,387,777		3,387,777	3,426,689
13. Title plants less \$ charged off (for Title insurers only).....				
14. Investment income due and accrued.....	45,909		45,909	46,033
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....				
15.3 Accrued retrospective premiums (\$ ) and contracts subject to redetermination (\$ ).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....				
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....				
17. Amounts receivable relating to uninsured plans.....				
18.1 Current federal and foreign income tax recoverable and interest thereon.....				
18.2 Net deferred tax asset.....				
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....				
21. Furniture and equipment, including health care delivery assets (\$ ).....				
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....				
24. Health care (\$ ) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....				
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,433,686		3,433,686	3,472,722
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	3,433,686		3,433,686	3,472,722
<b>Details of Write-Ins</b>				
1101.....				
1102.....				
1103.....				
1198. Summary of remaining write-ins for Line 11 from overflow page.....				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501.....				
2502.....				
2503.....				
2598. Summary of remaining write-ins for Line 25 from overflow page.....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....				

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 2,575,525 (Exhibit 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	2,575,525	2,578,779
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	3,000	3,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year-estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)	8,000	8,000
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve (IMR, Line 6)	31,532	35,800
10. Commissions to agents due or accrued-life and annuity contracts \$ , accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,350	1,250
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)		-
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	751	719
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	51,823	47,787
24.02 Reinsurance in unauthorized and certified (\$ ) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		-
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,671,981	2,675,335
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	2,671,981	2,675,335
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)		
34. Aggregate write-ins for special surplus funds	33,673	33,673
35. Unassigned funds (surplus)	728,032	763,714
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)	761,705	797,387
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	761,705	797,387
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,433,686	3,472,722
<b>Details of Write-Ins</b>		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. Relief and Benevolent Funds	33,673	33,673
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	33,673	33,673

**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).....	11,085	15,066
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	140,724	152,536
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	4,268	5,253
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2 Charges and fees for deposit-type contracts.....	—	—
8.3 Aggregate write-ins for miscellaneous income.....		
9. Totals (Lines 1 to 8.3).....	156,077	172,855
10. Death benefits.....	54,861	75,546
11. Matured endowments (excluding guaranteed annual pure endowments).....	7,008	761
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1).....		
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.....	3,781	4,806
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.....	(3,254)	(18,802)
20. Totals (Lines 10 to 19).....	62,396	62,311
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....		
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6).....	100,519	101,331
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5).....	4,142	3,649
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).....	167,057	167,291
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(10,980)	5,564
30. Dividends to policyholders and refunds to members.....	7,612	7,595
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(18,592)	(2,031)
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....		
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(18,592)	(2,031)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR).....		
35. Net income (Line 33 plus Line 34).....	(18,592)	(2,031)
<b>Capital and Surplus Account</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	797,387	818,324
37. Net income (Line 35).....	(18,592)	(2,031)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0.....	(13,054)	(12,749)
39. Change in net unrealized foreign exchange capital gain (loss).....		
40. Change in net deferred income tax.....		
41. Change in nonadmitted assets.....	—	—
42. Change in liability for reinsurance in unauthorized and certified companies.....		
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....		
44. Change in asset valuation reserve.....	(4,036)	(6,158)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
47. Other changes in surplus in Separate Accounts statement.....		
48. Change in surplus notes.....		
49. Cumulative effect of changes in accounting principles.....		
50. Capital changes:		
50.1 Paid in.....		
50.2 Transferred from surplus (Stock Dividend).....		
50.3 Transferred to surplus.....		
51. Surplus adjustment:		
51.1 Paid in.....		
51.2 Transferred to capital (Stock Dividend).....		
51.3 Transferred from capital.....		
51.4 Change in surplus as a result of reinsurance.....		
52. Dividends to stockholders.....		
53. Aggregate write-ins for gains and losses in surplus.....		
54. Net change in capital and surplus for the year (Lines 37 through 53).....	(35,682)	(20,937)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	761,705	797,387
<b>Details of Write-Ins</b>		
08.301. ....		
08.302. ....		
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....		—
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page.....		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....		
5301. ....		
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page.....		
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above).....		

**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	11,085	15,066
2. Net investment income.....	151,927	165,107
3. Miscellaneous income.....	—	—
4. Total (Lines 1 to 3).....	163,012	180,173
5. Benefit and loss related payments.....	65,650	82,949
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	—	—
7. Commissions, expenses paid and aggregate write-ins for deductions.....	104,561	104,980
8. Dividends paid to policyholders.....	7,612	7,595
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	—	—
10. Total (Lines 5 through 9).....	177,823	195,524
11. Net cash from operations (Line 4 minus Line 10).....	(14,811)	(15,351)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	83,680	192,679
12.2 Stocks.....	—	—
12.3 Mortgage loans.....	—	—
12.4 Real estate.....	—	—
12.5 Other invested assets.....	—	—
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	—	—
12.7 Miscellaneous proceeds.....	—	—
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	83,680	192,679
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	49,236	163,809
13.2 Stocks.....	—	—
13.3 Mortgage loans.....	—	—
13.4 Real estate.....	—	—
13.5 Other invested assets.....	—	—
13.6 Miscellaneous applications.....	—	—
13.7 Total investments acquired (Lines 13.1 to 13.6).....	49,236	163,809
14. Net increase / (decrease) in contract loans and premium notes.....	(1,379)	(38)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	35,823	28,908
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	—	—
16.2 Capital and paid in surplus, less treasury stock.....	—	—
16.3 Borrowed funds.....	—	—
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	—	—
16.5 Dividends to stockholders.....	—	—
16.6 Other cash provided (applied).....	32	(195)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	32	(195)
<b>Reconciliation of Cash, Cash Equivalents and Short-Term Investments</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	21,044	13,362
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	85,367	72,005
19.2 End of year (Line 18 plus Line 19.1).....	106,411	85,367

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

20,000.1.....		
---------------	--	--

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	11,085	11,085							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX						
3. Net investment income	140,724	140,724							
4. Amortization of Interest Maintenance Reserve (IMR)	4,268	4,268							
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)	156,077	156,077							
10. Death benefits	54,861	54,861							
11. Matured endowments (excluding guaranteed annual pure endowments)	7,008	7,008							
12. Annuity benefits		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	3,781	3,781							
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	(3,254)	(3,254)							
20. Totals (Lines 10 to 19)	62,396	62,396							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses and fraternal expenses	100,519	89,755							
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,142	3,627							
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)	167,057	155,778							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(10,980)	299							
30. Dividends to policyholders and refunds to members	7,612	7,612							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(18,592)	(7,313)							
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)	(18,592)	(7,313)							
34. Policies/certificates in force end of year									
<b>Details of Write-Ins</b>									
08.301. REFUND -BWC									
08.302. LOCAL BRANCH DONATION TO HOME OFFICE									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE <sup>(b)</sup>

	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)	11,085		11,085									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	140,724		140,724									
4. Amortization of Interest Maintenance Reserve (IMR)	4,268		4,268									
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)	156,077		156,077									
10. Death benefits	54,861		54,861									
11. Matured endowments (excluding guaranteed annual pure endowments)	7,008		7,008									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	3,781		3,781									
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	(3,254)		(3,254)									
20. Totals (Lines 10 to 19)	62,396		62,396									
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	89,755		89,755									
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,627		3,627									
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)	155,778		155,778									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	299		299									
30. Dividends to policyholders and refunds to members	7,612		7,612									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(7,313)		(7,313)									
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)	(7,313)		(7,313)									
34. Policies/certificates in force end of year												
<b>Details of Write-ins</b>												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)												
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)												

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

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE <sup>(c)</sup>

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

NONE

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

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

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES <sup>(a)</sup>

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

(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.

**NONE**

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

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

(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.

NONE

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH <sup>(a)</sup>

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

NONE

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

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year.....	2,578,779		2,578,779									
2. Tabular net premiums or considerations.....	3,373		3,373									
3. Present value of disability claims incurred.....												
4. Tabular interest.....	86,794		86,794									
5. Tabular less actual reserve released.....												
6. Increase in reserve on account of change in valuation basis.....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....		XXX								XXX		
7. Other increases (net).....												
8. Totals (Lines 1 to 7).....	2,668,946		2,668,946									
9. Tabular cost.....	44,694		44,694									
10. Reserves released by death.....	43,172		43,172									
11. Reserves released by other terminations (net).....	5,555		5,555									
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).....	93,421		93,421									
15. Reserve December 31 of current year.....	2,575,525		2,575,525									
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year.....												
17. Amount Available for Policy Loans Based upon Line 16 CSV.....												

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

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

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

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

(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.)

NONE

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

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

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

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

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

NONE

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

## EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds.....	(a)		
1.1 Bonds exempt from U. S. tax.....	(a)		
1.2 Other bonds (unaffiliated).....	(a)	148,947	148,823
1.3 Bonds of affiliates.....	(a)		
2.1 Preferred stocks (unaffiliated).....	(b)	2,416	2,416
2.11 Preferred stocks of affiliates.....	(b)		
2.2 Common stocks (unaffiliated).....			
2.21 Common stocks of affiliates.....			
3. Mortgage loans.....	(c)		
4. Real estate.....	(d)		
5. Contract loans.....		65	65
6. Cash, cash equivalents and short-term investments.....	(e)	1,704	1,704
7. Derivative instruments.....	(f)		
8. Other invested assets.....			
9. Aggregate write-ins for investment income.....			
10. Total gross investment income.....		153,132	153,008
11. Investment expenses.....	(g)	11,769	
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g)	515	
13. Interest expense.....	(h)		
14. Depreciation on real estate and other invested assets.....	(i)		
15. Aggregate write-ins for deductions from investment income.....			
16. Total deductions (Lines 11 through 15).....			12,284
17. Net investment income (Line 10 minus Line 16).....			140,724
<b>Details of Write-Ins</b>			
0901.....			
0902.....			
0903.....			
0998. Summary of remaining write-ins for Line 9 from overflow page.....			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....			
1501.....			
1502.....			
1503.....			
1598. Summary of remaining write-ins for Line 15 from overflow page.....			
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....			

(a) Includes \$ 1,972 accrual of discount less \$ 13,052 amortization of premium and less \$ 657 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

## EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds.....					
1.1 Bonds exempt from U. S. tax.....					
1.2 Other bonds (unaffiliated).....				(15,116)	
1.3 Bonds of affiliates.....					
2.1 Preferred stocks (unaffiliated).....				2,062	
2.11 Preferred stocks of affiliates.....					
2.2 Common stocks (unaffiliated).....					
2.21 Common stocks of affiliates.....					
3. Mortgage loans.....					
4. Real estate.....					
5. Contract loans.....					
6. Cash, cash equivalents and short-term investments.....					
7. Derivative instruments.....					
8. Other invested assets.....					
9. Aggregate write-ins for capital gains (losses).....					
10. Total capital gains (losses).....				(13,054)	
<b>Details of Write-Ins</b>					
0901.....					
0902.....					
0903.....					
0998. Summary of remaining write-ins for Line 9 from overflow page.....					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....					

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

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>FIRST YEAR (other than single)</b>									
1.	Uncollected								
2.	Deferred and accrued								
3.	Deferred, accrued and uncollected:								
3.1	Direct								
3.2	Reinsurance assumed								
3.3	Reinsurance ceded								
3.4	Net (Line 1 + Line 2)								
4.	Advance								
5.	Line 3.4 - Line 4								
6.	Collected during year:								
6.1	Direct								
6.2	Reinsurance assumed								
6.3	Reinsurance ceded								
6.4	Net								
7.	Line 5 + Line 6.4								
8.	Prior year (uncollected + deferred and accrued - advance)								
9.	First year premiums and considerations:								
9.1	Direct								
9.2	Reinsurance assumed								
9.3	Reinsurance ceded								
9.4	Net (Line 7 - Line 8)								
<b>SINGLE</b>									
10.	Single premiums and considerations:								
10.1	Direct	1,577		1,577					
10.2	Reinsurance assumed								
10.3	Reinsurance ceded								
10.4	Net	1,577		1,577					
<b>RENEWAL</b>									
11.	Uncollected								
12.	Deferred and accrued								
13.	Deferred, accrued and uncollected:								
13.1	Direct								
13.2	Reinsurance assumed								
13.3	Reinsurance ceded								
13.4	Net (Line 11 + Line 12)								
14.	Advance								
15.	Line 13.4 - Line 14								
16.	Collected during year:								
16.1	Direct	9,508		9,508					
16.2	Reinsurance assumed								
16.3	Reinsurance ceded								
16.4	Net	9,508		9,508					
17.	Line 15 + Line 16.4	9,508		9,508					
18.	Prior year (uncollected + deferred and accrued - advance)								
19.	Renewal premiums and considerations:								
19.1	Direct	9,508		9,508					
19.2	Reinsurance assumed								
19.3	Reinsurance ceded								
19.4	Net (Line 17 - Line 18)	9,508		9,508					
<b>TOTAL</b>									
20.	Total premiums and annuity considerations:								
20.1	Direct	11,085		11,085					
20.2	Reinsurance assumed								
20.3	Reinsurance ceded								
20.4	Net (Lines 9.4 + 10.4 + 19.4)	11,085		11,085					

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>								
21. To pay renewal premiums.....								
22. All other.....	7,612	7,612						
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>								
23. First year (other than single):								
23.1 Reinsurance ceded.....								
23.2 Reinsurance assumed.....								
23.3 Net ceded less assumed.....								
24. Single:								
24.1 Reinsurance ceded.....								
24.2 Reinsurance assumed.....								
24.3 Net ceded less assumed.....								
25. Renewal:								
25.1 Reinsurance ceded.....								
25.2 Reinsurance assumed.....								
25.3 Net ceded less assumed.....								
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....								
26.2 Reinsurance assumed (Page 6, Line 22).....								
26.3 Net ceded less assumed.....								
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single).....								
28. Single.....								
29. Renewal.....								
30. Deposit-type contract funds.....								
31. Totals (to agree with Page 6, Line 21).....								

**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	6,296						6,296			
2. Salaries and wages	41,464				8,885	8,885	59,234			
3.11 Contributions for benefit plans for employees	—						—			
3.12 Contributions for benefit plans for agents	—						—			
3.21 Payments to employees under non-funded benefit plans	—						—			
3.22 Payments to agents under non-funded benefit plans	—						—			
3.31 Other employee welfare	—						—			
3.32 Other agent welfare	—						—			
4.1 Legal fees and expenses	—						—			
4.2 Medical examination fees	—						—			
4.3 Inspection report fees	—						—			
4.4 Fees of public accountants and consulting actuaries	27,831				2,884		30,715			
4.5 Expense of investigation and settlement of policy claims	—						—			
5.1 Traveling expenses	—						—			
5.2 Advertising	—						—			
5.3 Postage, express, telegraph and telephone	2,271					339	2,610			
5.4 Printing and stationery	—						—			
5.5 Cost or depreciation of furniture and equipment	—						—			
5.6 Rental of equipment	—						—			
5.7 Cost or depreciation of EDP equipment and software	—						—			
6.1 Books and periodicals	—						—			
6.2 Bureau and association fees	—						—			
6.3 Insurance, except on real estate	400						400			
6.4 Miscellaneous losses	—						—			
6.5 Collection and bank service charges	128						128			
6.6 Sundry general expenses	751						751			
6.7 Group service and administration fees	—						—			
6.8 Reimbursements by uninsured plans	—						—			
7.1 Agency expense allowance	—						—			
7.2 Agents' balances charged off (less \$ recovered)	—						—			
7.3 Agency conferences other than local meetings	—						—			
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	1,540	1,540			
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX					
9.1 Real estate expenses	—						—			
9.2 Investment expenses not included elsewhere	—						—			
9.3 Aggregate write-ins for expenses	10,614						10,614			
10. General expenses incurred	89,755				11,769	(b)	112,288			
11. General expenses unpaid December 31, prior year	1,250						1,250			
12. General expenses unpaid December 31, current year	1,350						1,350			
13. Amounts receivable relating to uninsured plans, prior year	—						—			
14. Amounts receivable relating to uninsured plans, current year	—						—			
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	89,655				11,769	10,764	112,188			
<b>Details of Write-Ins</b>										
09.301. DATA PROCESSING AND COMPUTER SUPPLIES	6,761						6,761			
09.302. EXECUTIVE BOARD EXPENSE	3,853						3,853			
09.303. —	—						—			
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	—						—			
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	10,614						10,614			

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.  
 (b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable	\$	2. Institutional	\$	3. Recreational and Health	\$	4. Educational	\$
5. Religious	\$	6. Membership	\$	7. Other	\$	8. Total	\$
							10,764

**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	—					927			
2. State insurance department licenses and fees	927								
3. State taxes on premiums	250					250			
4. Other state taxes, incl. \$ 72 for employee benefits	136			28	28	192			
5. U.S. Social Security taxes	2,272			487	487	3,246			
6. All other taxes	42					42			
7. Taxes, licenses and fees incurred	3,627			515	515	4,657			
8. Taxes, licenses and fees unpaid December 31, prior year	—					—			
9. Taxes, licenses and fees unpaid December 31, current year	—					—			
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	3,627			515	515	4,657			

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1	2	3	4	5	6
	Life	Accident and Health				
1. Applied to pay renewal premiums	—					
2. Applied to shorten the endowment or premium-paying period	—				7,612	
3. Applied to provide paid-up additions	—					7,612
4. Applied to provide paid-up annuities	—					7,612
5. Total Lines 1 through 4	—					7,612
6. Paid-in cash	—					—
7. Left on deposit	—					—
8. Aggregate write-ins for dividend or refund options	—					—
9. Total Lines 5 through 8	—				7,612	
10. Amount due and unpaid	—					—
11. Provision for dividends or refunds payable in the following calendar year	—				8,000	
12. Terminal dividends	—					8,000
13. Provision for deferred dividend contracts	—					8,000
14. Amount provisionally held for deferred dividend contracts not included in Line 13	—					8,000
15. Total Lines 10 through 14	—					8,000
16. Total from prior year	—					8,000
17. Total dividends or refunds (Lines 9 + 15 - 16)	—				7,612	
<b>Details of Write-Ins</b>						
0801.						
0802.						
0803.						
0898. Summary of remaining write-ins for Line 8 from overflow page						
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)						

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

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
<b>Life Insurance</b>					
AM EXP 3%	1,401,808			1,401,808	
AMP EXP 3% ET1	7,760			7,760	
AM EXP 3.55%	28,580			28,580	
58 CSO 4%	165,680			165,680	
80 CSO 4%	398,226			398,226	
2001 CSO 4%	56,844			56,844	
2001 CSO 3.5%	59,137			59,137	
2017 CSO 3.5%	11,268			11,268	
2017 CSO 3%	21,222			21,222	
0199997 - Totals (Gross)	2,150,525			2,150,525	
0199998 - Reinsurance ceded					
0199999 - Totals (Net)	2,150,525			2,150,525	
<b>Annuities (excluding supplementary contracts with life contingencies):</b>					
0299997 - Totals (Gross)		XXX		XXX	
0299998 - Reinsurance ceded		XXX		XXX	
0299999 - Totals (Net)		XXX		XXX	
<b>Supplementary Contracts with Life Contingencies:</b>					
0399997 - Totals (Gross)					
0399998 - Reinsurance ceded					
0399999 - Totals (Net)					
<b>Accidental Death Benefits:</b>					
0499997 - Totals (Gross)					
0499998 - Reinsurance ceded					
0499999 - Totals (Net)					
<b>Disability-Active Lives:</b>					
0599997 - Totals (Gross)					
0599998 - Reinsurance ceded					
0599999 - Totals (Net)					
<b>Disability-Disabled Lives:</b>					
0699997 - Totals (Gross)					
0699998 - Reinsurance ceded					
0699999 - Totals (Net)					
<b>Miscellaneous Reserves</b>					
ASSET ADEQUACY RESERVE	425,000			425,000	
0799997 - Totals (Gross)	425,000			425,000	
0799998 - Reinsurance ceded					
0799999 - Totals (Net)	425,000			425,000	
9999999 - Totals (Net)-Page 3, Line 1	2,575,525			2,575,525	

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

**EXHIBIT 5 - INTERROGATORIES**

1.1 Has the reporting entity ever issued both participating and non-participating contracts?.....NO.....

1.2 If not, state which kind is issued:  
Participating

2.1 Does the reporting entity at present issue both participating and non-participating contracts?.....NO.....

2.2 If not, state which kind is issued:  
Participating

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.....NO.....

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:.....NO.....

4.1 Amount of insurance:.....\$.....

4.2 Amount of reserve:.....\$.....

4.3 Basis of reserve:.....

4.4 Basis of regular assessments:.....

4.5 Basis of special assessments:.....

4.6 Assessments collected during the year:.....\$.....

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?.....NO.....

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

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

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?.....NO.....

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements:.....\$.....

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

7.3 State the amount of reserves established for this business:.....\$.....

7.4 Identify where the reserves are reported in the blank:.....

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?.....NO.....

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

8.2 State the amount of reserves established for this business:.....\$.....

8.3 Identify where the reserves are reported in the blank:.....

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?.....NO.....

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

9.2 State the amount of reserves established for this business:.....\$.....

9.3 Identify where the reserves are reported in the blank:.....

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

1	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2	3	
Description of Valuation Class	Changed From	Changed To	
<b>LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)</b>			
0199999 - Subtotal (Page 7, Line 6).....	XXX.....	XXX.....	
<b>ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)</b>			
0299999 - Subtotal.....	XXX.....	XXX.....	
<b>DEPOSIT-TYPE CONTRACTS (Exhibit 7)</b>			
0399999 - Subtotal.....	XXX.....	XXX.....	
9999999 - TOTAL (Column 4 only).....	XXX	XXX	

**NONE**

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS <sup>(a)</sup>

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

NONE

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

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

## EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....						
2. Deposits received during the year.....						
3. Investment earnings credited to the account.....						
4. Other net change in reserves.....						
5. Fees and other charges assessed.....						
6. Surrender charges.....						
7. Net surrender or withdrawal payments.....						
8. Other net transfers to or (from) Separate Accounts.....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a).....						
10. Reinsurance balance at the beginning of the year.....						
11. Net change in reinsurance assumed.....						
12. Net change in reinsurance ceded.....						
13. Reinsurance balance at the end of the year (Lines 10+11-12).....						
14. Net balance at the end of current year after reinsurance (Lines 9+13).....						

(a) FHLB funding agreements:

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

**NONE**

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

PART 1 - Liability End of Current Year

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

(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).

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

## PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements during the year:								
1.1 Direct.....	61,869	61,869						
1.2 Reinsurance assumed.....								
1.3 Reinsurance ceded.....								
1.4 Net.....	(c) 61,869	61,869						
2. Liability December 31, current year from Part 1:								
2.1 Direct.....	3,000	3,000						
2.2 Reinsurance assumed.....								
2.3 Reinsurance ceded.....								
2.4 Net.....	3,000	3,000						
3. Amounts recoverable from reinsurers December 31, current year.....								
4. Liability December 31, prior year:								
4.1 Direct.....	3,000	3,000						
4.2 Reinsurance assumed.....								
4.3 Reinsurance ceded.....								
4.4 Net.....	3,000	3,000						
5. Amounts recoverable from reinsurers December 31, prior year.....								
6. Incurred benefits:								
6.1 Direct.....	61,869	61,869						
6.2 Reinsurance assumed.....								
6.3 Reinsurance ceded.....								
6.4 Net.....	61,869	61,869						

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$7,008 in Line 1.1, \$7,008 in Line 1.4.  
\$7,008 in Line 6.1 and \$7,008 in Line 6.4.

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

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

**EXHIBIT OF NONADMITTED ASSETS**

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

**NONE**

## Notes to the Financial Statements

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

#### A. Accounting Practices

The financial statements of North American Swiss Alliance are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial Fraternal Benefit Society, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP), has been adopted as a component of prescribed or permitted practices by the state of Ohio.

A reconciliation of the Society's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio results in no changes.

	SSAP #	F/S Page	F/S Line #	2023	2022
<b>Net Income</b>					
(1) State basis (Page 4, Line 35, Columns 1 & 2).....	XXX.....	XXX.....	XXX.....	\$.....(18,592)	\$.....(2,031)
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4).....	XXX.....	XXX.....	XXX.....	\$.....(18,592)	\$.....(2,031)
<b>Surplus</b>					
(5) State basis (Page 3, Line 38, Columns 1 & 2).....	XXX.....	XXX.....	XXX.....	\$.....761,705	\$.....797,387
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8).....	XXX.....	XXX.....	XXX.....	\$.....761,705	\$.....797,387

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

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

#### C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. If applicable, annuity considerations are recognized as revenue when received.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Alliance'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 Alliance.

##### (1) Basis for Short-Term Investments

Short-term investments are stated at amortized cost.

##### (2) Basis for Bonds, Mandatory Convertible Securities, SVO-Identified Investments and Amortization Method

Bonds: Not backed by other loans at amortized cost using the interest method:

Loan-backed bonds and structured securities at amortized cost using the interest method including anticipated prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method. Bonds rated NAIC Class 6 are valued at market and the basis is reduced and a realized loss is recognized.

##### (3) Basis for Common Stocks

The basis is cost. The admitted value is adjusted to fair value in accordance with NAIC procedures. An unrealized gain or loss is recorded until it is sold and when the stock is sold the unrealized amount is reversed and a realized gain or loss is recognized.

##### (4) Basis for Preferred Stocks

Preferred Stock: Cost or Amortized Value in accordance with NAIC procedures.

With the adoption of SSAP32, perpetual preferred stock will be valued at fair value.

An unrealized gain or loss is recorded until it is sold and when the stock is sold the unrealized amount is reversed and a realized gain or loss is recognized.

##### (5) Basis for Mortgage Loans

None, the Alliance has no mortgage loans.

##### (6) Basis for Loan-Backed Securities and Adjustment Methodology

Loan backed securities are handled the same as bonds as described in item C(2) above.

##### (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

## Notes to the Financial Statements

### 1. Summary of Significant Accounting Policies and Going Concern (Continued)

The Alliance has no subsidiary.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Society has no ownership interests in joint ventures or partnerships.

(9) Accounting Policies for Derivatives

The Alliance has no derivatives.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

None, the Alliance has no premium deficiency.

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses

The Alliance has neither Individual Accident and Health Contracts or Group Accident and Health Contracts.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

The Alliance has not modified its capitalization policy from the prior period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

The Alliance has no pharmaceutical rebates.

#### D. Going Concern

After carefully evaluating the Alliance's ability to continue as a going concern, Alliance management is not aware of any conditions or events which raised substantial doubts concerning the Alliance's ability as a going concern as of the date of this filing.

### 2. Accounting Changes and Corrections of Errors - Not Applicable

### 3. Business Combinations and Goodwill - Not Applicable

### 4. Discontinued Operations - Not Applicable

### 5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans - Not Applicable
- B. Debt Restructuring - Not Applicable
- C. Reverse Mortgages - Not Applicable
- D. Loan-Backed Securities - Not Applicable
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. Real Estate - Not Applicable
- K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable
- L. Restricted Assets - Not Applicable
- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. 5GI Securities - Not Applicable
- P. Short Sales - Not Applicable
- Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
(1) Number of CUSIPs.....	3 .....	
(2) Aggregate amount of investment income..... \$.....	(325) \$.....	

### R. Reporting Entity's Share of Cash Pool by Asset type - Not Applicable

### 6. Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

### 7. Investment Income

#### A. Due and Accrued Income Excluded from Surplus

Due and accrued income was excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

For Bonds and Other invested assets: Due and accrued income was excluded where collection of interest is uncertain and/or the bond is in default. Code 6.

## Notes to the Financial Statements

### 7. Investment Income (Continued)

- B. Total Amount Excluded - Not Applicable
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued

Interest Income Due and Accrued	Amount
1. Gross.....	\$..... 45,909
2. Nonadmitted.....	\$.....
3. Admitted.....	\$..... 45,909

- D. The aggregate deferred interest

Aggregate Deferred Interest.....	Amount
.....	\$..... -

- 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.....	Amount
.....	\$..... -

### 8. Derivative Instruments - Not Applicable

### 9. Income Taxes - Not Applicable

### 10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties - Not Applicable

### 11. Debt - Not Applicable

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - Not Applicable

### 13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations - Not Applicable

### 14. Liabilities, Contingencies and Assessments - Not Applicable

### 15. Leases

- A. Lessee Operating Lease

- (1) Leasing arrangements

- (a) Rental Expense
  - Office Space at \$6,231 per year.
  - (b) Rental payment contingencies - Not Applicable
  - (c) Existence and Terms of Renewal or Purchase Options and Escalation Clauses

Lease renews 8/31/2024.

- (d) Restrictions imposed by lease agreements - Not Applicable
- (e) Early termination of lease agreements - Not Applicable

- (2) For leases having initial or remaining noncancelable lease terms in excess of one year

The society leases office space. There are no other leases.

- (a) Minimum aggregate rental commitments at year end

Year Ending December 31	Operating Leases
1. 2024.....	\$..... 4,195
2. 2025.....	.....
3. 2026.....	.....
4. 2027.....	.....
5. 2028.....	.....
6. Thereafter.....	.....
7. Total (sum of 1 through 6).....	<u>\$..... 4,195</u>

Office Space Lease Expires 8/31/2024.

- (b) Sublease minimum rentals to be received - Not Applicable

- (3) For sale-leaseback transactions - Not Applicable

- B. Lessor Leases - Not Applicable

### 16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - Not Applicable

### 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - Not Applicable

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

### 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

## Notes to the Financial Statements

### 20. Fair Value Measurements

- A. Fair Value Measurement - Not Applicable
- B. Other Fair Value Disclosures - Not Applicable
- C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
BONDS .....	\$ 2,937,418	\$ 3,238,665	\$ .....	\$ 2,937,418	\$ .....	\$ .....	\$ .....
PREFERRED STOCKS .....	39,259	42,701	39,259	.....	.....	.....	.....
CASH .....	106,411	106,411	106,411	.....	.....	.....	.....

- D. Not Practicable to Estimate Fair Value - Not Applicable
- E. Nature and Risk of Investments Reported at NAV - Not Applicable

### 21. Other Items - Not Applicable

### 22. Events Subsequent

Subsequent events have been considered through 3/1/2024 for these statutory financial statements which are to be issued on 3/1/2024.

There were no events occurring subsequent to the end of the quarter that merited recognition or disclosure in these statements.

### 23. Reinsurance - Not Applicable

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

- A. Method Used to Estimate - Not Applicable
- B. Method Used to Record - Not Applicable
- C. Amount and Percent of Net Retrospective Premiums - Not Applicable
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - Not Applicable
- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

NOT APPLICABLE.

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

NOT APPLICABLE

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

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - Not Applicable
- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - Not Applicable
- (4) Roll-forward of risk corridors asset and liability balances by program benefit year - Not Applicable
- (5) ACA risk corridors receivable as of reporting date - Not Applicable

### 25. Change in Incurred Losses and Loss Adjustment Expenses - Not Applicable

### 26. Intercompany Pooling Arrangements - Not Applicable

### 27. Structured Settlements - Not Applicable

### 28. Health Care Receivables - Not Applicable

### 29. Participating Policies

- A. 100% of life insurance issued is participating.
- B. The portfolio average method is applied, recognizing plan of insurance, amount of insurance, year of issue and age at issue.
- C. The Alliance paid dividends in the amount shown on Exhibit 4 to policyholders.
- D. The Alliance did not allocate any additional income to its policyholders.

### 30. Premium Deficiency Reserves - Not Applicable

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

#### 1. Reserve Practices

The Alliance authorizes deductions of deferred fractional premium upon death of the insured and returns any portion of the fractional premium beyond the date of death.

Surrender values are not promised in excess of regularly computer reserves.

#### 2. Valuation of Substandard Policies

Extra premiums are charged for substandard lives for certificates issued, plus the gross premium at a rated age.

Regular reserves are computed by the regular reserve for the plan at a rated age and holding in addition one-half of the extra premium charge for one year.

## Notes to the Financial Statements

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

#### 3. Amount of Insurance Where Gross Premiums are Less than the Net Premiums

As of December 31st of the current year, the Society had no insurance-in-force for which the gross premiums are less than the net premium according to the standard valuation set by the State of Ohio.

#### 4. Method Used to Determine Tabular Interest, Reserves Released, and Cost

The Tabular Interest (Page 7, Line 4) has been determined from basic policy data. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7 by formula.

#### 5. Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7. For the determination of Tabular Interest on funds not involving life contingencies under Page 7, Annuity, Line 3, for each valuation rate of interest, the Tabular Interest is calculated as one-hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and the end of the year of valuation.

The total amount of all such products is entered under Page 7, Line 3.

#### 6. Details for Other Changes - Not Applicable

### 32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics - Not Applicable

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

- A. General Account - Not Applicable
- B. Separate Account with Guarantees - Not Applicable
- C. Separate Account Nonguaranteed - Not Applicable
- D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net).....	\$ 2,150,525
2. Exhibit 5, Accidental Death Benefits Section, Total (net).....	.....
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).....	.....
6. Subtotal (1+2+3+4+5).....	\$ 2,150,525
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2.....	.....
8. Exhibit 3, Line 0499999, Column 2.....	.....
9. Exhibit 3, Line 0599999, Column 2.....	.....
10. Subtotal (7+8+9).....	\$.....
11. Combined Total (6+10).....	<u>\$ 2,150,525</u>

### 34. Premiums and Annuity Considerations Deferred and Uncollected - Not Applicable

### 35. Separate Accounts - Not Applicable

### 36. Loss/Claim Adjustment Expenses - Not Applicable

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

**GENERAL**

1.1. Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?..... NO.....  
If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.

1.2. If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?..... N/A.....  
OHIO.....  
NO.....

1.3. State Regulating?.....  
1.4. Is the reporting entity publicly traded or a member of a publicly traded group?.....  
1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....

2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?..... NO.....  
2.2. If yes, date of change:.....  
3.1. State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019.....  
3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019.....  
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). 09/02/2020.....

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?..... N/A.....  
3.6. Have all of the recommendations within the latest financial examination report been complied with?..... 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?..... NO.....  
4.12. renewals?..... NO.....

4.2. During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:.....  
4.21. sales of new business?..... NO.....  
4.22. renewals?..... NO.....

5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?..... NO.....  
If yes, complete and file the merger history data file with the NAIC.

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

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

6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?..... NO.....  
6.2. If yes, give full information

7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?..... NO.....  
7.2. If yes,  
7.21. State the percentage of foreign control. %.....  
7.22. State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity
.....	.....

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

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

## GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... NO .....

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
NONE. THE ALLIANCE RECEIVED AN AUDIT EXEMPTION FOR 2021.

10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... NO .....

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

10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... NO .....

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

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

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Vladimir G. Krepkiy MAAA. 916 SHERWOOD DRIVE, LAKE BLUFF, IL, 60044, BRUCE AND BRUCE COMPANY, CONSULTING ACTUARIES

12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... NO .....

12.11 Name of real estate holding company

12.12 Number of parcels involved .....

12.13 Total book / adjusted carrying value ..... \$ .....

12.2. If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? ..... NONE .....

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

13.3. Have there been any changes made to any of the trust indentures during the year? ..... NO .....

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

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

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11. If the response to 14.1 is no, please explain:

14.2. Has the code of ethics for senior managers been amended? ..... NO .....

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

14.3. Have any provisions of the code of ethics been waived for any of the specified officers? ..... NO .....

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

15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... NO .....

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

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

**BOARD OF DIRECTORS**

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

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

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

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... NO

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

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

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

20.13 Trustees, supreme or grand (Fraternal only) ..... \$ -

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

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

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

20.23 Trustees, supreme or grand (Fraternal only) ..... \$ -

21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... NO

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

21.21 Rented from others ..... \$ -

21.22 Borrowed from others ..... \$ -

21.23 Leased from others ..... \$ -

21.24 Other ..... \$ -

22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? ..... NO

22.2. If answer is yes:

22.21 Amount paid as losses or risk adjustment ..... \$ -

22.22 Amount paid as expenses ..... \$ -

22.23 Other amounts paid ..... \$ -

23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... NO

23.2. If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ -

24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... NO

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

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

**INVESTMENT**

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

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

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

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

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

25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... N/A

25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... N/A

25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? ..... N/A

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

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

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

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

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

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

26.21. Subject to repurchase agreements ..... \$ -

26.22. Subject to reverse repurchase agreements ..... \$ -

26.23. Subject to dollar repurchase agreements ..... \$ -

26.24. Subject to reverse dollar repurchase agreements ..... \$ -

26.25. Placed under option agreements ..... \$ -

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

26.27. FHLB Capital Stock ..... \$ -

26.28. On deposit with states ..... \$ -

26.29. On deposit with other regulatory bodies ..... \$ -

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

26.31. Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ -

26.32. Other ..... \$ -

26.3. For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
		\$ -

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

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

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

27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? ..... NO .....  
 27.4. If the response to 27.3 is YES, does the reporting entity utilize:  
 27.41 Special accounting provision of SSAP No. 108 .....  
 27.42 Permitted accounting practice .....  
 27.43 Other accounting guidance .....  
 27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:  

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... NO .....  
 28.2. If yes, state the amount thereof at December 31 of the current year. ..... \$ .....  
 29. Excluding items in Schedule E- Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the *NAIC Financial Condition Examiners Handbook*? ..... YES .....  
 29.01. For agreements that comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
WELLS FARGO ADVISORS	950 MAIN AVE CLEVELAND, OH.44113

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

29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? ..... NO .....  
 29.04. If yes, give full and complete information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
DON ROBISON	

29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? ..... NO .....  
 29.0598. For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? ..... NO .....  
 29.06. For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	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)])? ..... NO .....  
 30.2. If yes, complete the following schedule:

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

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
		\$.....	

## GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$ 3,238,665	\$ 2,937,418	\$ (301,247)
31.2. Preferred Stocks.....	42,701	39,259	(3,442)
31.3. Totals.....	\$ 3,281,366	\$ 2,976,677	\$ (304,689)

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

### WELLS FARGO BROKER STATEMENTS

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

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

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

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

33.2. If no, list exceptions:

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

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

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

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

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

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

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?..... NO.....

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:

- The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- 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.
- 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.
- 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?..... N/A.....

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

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

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

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

39.21 Held directly.....

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

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

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

## OTHER

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

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 Name	2 Amount Paid
.....	\$.....

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

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

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

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

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

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

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

**GENERAL INTERROGATORIES**

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

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

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... NO

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

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

1.31 Reason for excluding:

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

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

1.6 Individual policies:  
Most current three years:  
1.61 Total premium earned ..... \$  
1.62 Total incurred claims ..... \$  
1.63 Number of covered lives ..... \$

All years prior to most current three years:  
1.64 Total premium earned ..... \$  
1.65 Total incurred claims ..... \$  
1.66 Number of covered lives ..... \$

1.7 Group policies:  
Most current three years:  
1.71 Total premium earned ..... \$  
1.72 Total incurred claims ..... \$  
1.73 Number of covered lives ..... \$

All years prior to most current three years:  
1.74 Total premium earned ..... \$  
1.75 Total incurred claims ..... \$  
1.76 Number of covered lives ..... \$

## 2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	\$ -	\$ -
2.2 Premium Denominator	\$ 11,085	\$ 15,066
2.3 Premium Ratio (2.1/2.2)	-	-
2.4 Reserve Numerator	\$	\$
2.5 Reserve Denominator	\$ 2,153,525	\$ 2,156,779
2.6 Reserve Ratio (2.4/2.5)	%	%

3.1 Does this reporting entity have Separate Accounts? ..... NO

3.2 If yes, has a Separate Accounts statement been filed with this Department? ..... \$

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

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

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... \$

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... NO

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

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

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

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

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

5.1 Do you act as a custodian for health savings accounts? ..... NO

5.2 If yes, please provide the amount of custodial funds held as of the reporting date. ..... \$

5.3 Do you act as an administrator for health savings accounts? ..... NO

5.4 If yes, please provide the balance of the funds administered as of the reporting date. ..... \$

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... 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 ..... \$ 11,085

7.2 Total Incurred Claims ..... \$ 61,869

7.3 Number of Covered Lives ..... 28

**GENERAL INTERROGATORIES**

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

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

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

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

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? .....

9.2 Net reimbursement of such expenses between reporting entities:  
 9.21 Paid..... \$.....  
 9.22 Received..... \$.....

10.1 Does the reporting entity write any guaranteed interest contracts? .....

10.2 If yes, what amount pertaining to these items is included in:  
 10.21 Page 3, Line 1..... \$.....  
 10.22 Page 4, Line 1..... \$.....

11. For stock reporting entities only:  
 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:..... \$.....  
 12. Total dividends paid stockholders since organization of the reporting entity:  
 12.11 Cash..... \$.....  
 12.12 Stock..... \$.....

13.1 Does the reporting entity reinsure any Workers Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers compensation insurance. ....

13.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement? .....

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

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

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

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

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

**GENERAL INTERROGATORIES**

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

**Fraternal Benefit Societies Only:**

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

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

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

17. What is the basis of representation in the governing body?  
1 DELEGATE PER 150 MEMBERS OR FRACTIONAL AND 1 DELEGATE FOR ANY ADDITIONAL 150 MEMBERS

18.1 How often are regular meetings of the governing body held?  
EVRY FOUR YEARS

18.2 When was the last regular meeting of the governing body held? ..... 05/07/2022

18.3 When and where will the next regular or special meeting of the governing body be held?  
MAY 2026, NORTH OLMSTED , OH.

18.4 How many members of the governing body attended the last regular meeting? ..... 7

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

19. How are the expenses of the governing body defrayed?  
FROM GENERAL FUND

20. When and by whom are the officers and directors elected?  
AT THE CONVENTION AND BY THE DELEGATES

21. What are the qualifications for membership?  
GOOD MORAL CHARACTER AND GOOD HEALTH

22. What are the limiting ages for admission?  
0-60

23. What is the minimum and maximum insurance that may be issued on any one life?  
MINIMUM-\$1,000, MAX- \$10,000.

24. Is a medical examination required before issuing a benefit certificate to applicants? ..... NO

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... NO

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

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

27. What proportion of first and subsequent year's payments may be used for management expenses?  
27.11 First Year ..... 80.000 %  
27.12 Subsequent Years ..... 20.000 %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... NO

28.2 If so, what amount and for what purpose?

29.1 Does the reporting entity pay an old age disability benefit? ..... NO

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

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... NO

30.2 If yes, when?

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

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements. ..... NO

32.2 If so, was an additional reserve included in Exhibit 5? ..... 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? ..... NO

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

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... NO

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... NO

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

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

**FIVE-YEAR HISTORICAL DATA**

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

\$000 OMITTED FOR AMOUNTS OF LIFE INSURANCE

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary-whole life and endowment (Line 34, Col. 4).....	4,652	4,694	4,720	4,689	4,653
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4).....	—	—	—	—	—
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	4,652	4,694	4,720	4,689	4,653
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....					
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary-whole life and endowment (Line 34, Col. 2).....	16	64	94	102	63
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2).....	—	—	—	—	—
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	16	64	94	102	63
<b>Premium Income-Lines of Business (Exhibit 1 - Part 1)</b>					
14. Individual life (Line 20.4, Col. 2).....	11,085	15,066	18,909	21,837	20,374
15. Group life (Line 20.4, Col. 3).....					
16. Individual annuities (Line 20.4, Col. 4).....					
17. Group annuities (Line 20.4, Col. 5).....					
18. Accident & Health (Line 20.4, Col. 6).....					
19. Other lines of business (Line 20.4, Col. 8).....					
20. Total.....	11,085	15,066	18,909	21,837	20,374
<b>Balance Sheet (Pages 2 and 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	3,433,686	3,472,722	3,513,588	3,476,383	3,489,609
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	2,671,981	2,675,335	2,695,265	2,660,296	2,621,877
23. Aggregate life reserves (Page 3, Line 1).....	2,575,525	2,578,779	2,597,581	2,559,106	2,508,963
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....					
24. Aggregate A & H reserves (Page 3, Line 2).....					
25. Deposit-type contract funds (Page 3, Line 3).....					
26. Asset valuation reserve (Page 3, Line 24.01).....	51,823	47,787	41,629	38,180	29,580
27. Capital (Page 3, Lines 29 & 30).....					
28. Surplus (Page 3, Line 37).....	761,705	797,387	818,324	816,087	867,732
<b>Cash Flow (Page 5)</b>					
29. Net cash from operations (Line 11).....	(14,811)	(15,351)	40,087	54,566	24,986
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital.....	813,528	845,174	859,953	858,267	901,312
31. Authorized control level risk-based capital.....	72,161	66,614	64,843	52,712	41,768
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0</b>					
32. Bonds (Line 1).....	95.6	96.3	96.3	92.2	91.0
33. Stocks (Lines 2.1 and 2.2).....	1.3	1.2	1.5	5.1	6.5
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Lines 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	3.1	2.5	2.1	2.6	2.4
37. Contract loans (Line 6).....	—	—	—	0.1	0.1
38. Derivatives (Page 2, Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....					
51. Total investment in parent included in Lines 44 to 49 above.....					

## FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....		—			
53. Total admitted assets (Page 2, Line 28, Col. 3).....	3,433,686	3,472,722	3,513,588	3,476,383	3,489,609
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	140,724	152,536	165,859	123,592	157,445
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....			435		
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(13,054)	(12,749)	10,296	(10,266)	11,650
57. Total of above Lines 54, 55 and 56.....	127,670	139,787	176,590	113,326	169,095
<b>Benefits and Reserve Increase (Page 6)</b>					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8).....	65,650	81,113	66,212	59,915	60,715
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6).....					
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2).....	(3,254)	(18,802)	38,475	50,143	(43,828)
61. Increase in A & H reserves (Line 19, Col. 6).....					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1).....	7,612	7,595	7,669	7,709	5,756
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	906.8	672.6	542.2	434.4	490.1
64. Lapse percent (ordinary only) [Exhibit of Life Insurance, Column 4, Lines 14 & 15] / $\frac{1}{2}$ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00.....	0.3	0.4	0.5	0.5	0.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....					
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims-comprehensive group health (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).....			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).....			XXX	XXX	XXX
<b>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, Line 33)</b>					
72. Individual industrial life (Page 6.1, Col. 2).....					
73. Individual whole life (Page 6.1, Col. 3).....	(7,313)	9,980	2,299	(25,449)	77,002
74. Individual term life (Page 6.1, Col. 4).....					
75. Individual indexed life (Page 6.1, Col. 5).....					
76. Individual universal life (Page 6.1, Col. 6).....					
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7).....					
78. Individual variable life (Page 6.1, Col. 8).....					
79. Individual variable universal life (Page 6.1, Col. 9).....					
80. Individual credit life (Page 6.1, Col. 10).....					
81. Individual other life (Page 6.1, Col. 11).....					
82. Individual YRT mortality risk only (Page 6.1, Col. 12).....					
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).....					
92. Individual deferred indexed annuities (Page 6.3, Col. 3).....					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4).....					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5).....					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6).....					
96. Individual other annuities (Page 6.3, Col. 7).....					
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).....					
116. Fraternal (Page 6, Col. 7).....	(11,279)	(12,011)	(7,343)	(7,330)	(6,770)
117. Total (Page 6, Col. 1).....	(18,592)	(2,031)	(5,044)	(32,779)	70,232

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

If no, please explain

## EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Number of Policies	8 Number of Certificates	9 Amount of Insurance	
1. In force end of prior year.....			1,999	4,694						4,694
2. Issued during year.....			6	16						16
3. Reinsurance assumed.....										
4. Revived during year.....										
5. Increased during year (net).....										
6. Subtotals, Lines 2 to 5.....			6	16						16
7. Additions by dividends during year.....			XXX	XXX			XXX	XXX		19
8. Aggregate write-ins for increases.....										
9. Totals (Lines 1 and 6 to 8).....			2,005	4,729						4,729
<b>Deductions during year:</b>										
10. Death.....			25	55			XXX			55
11. Maturity.....			3	7			XXX			7
12. Disability.....							XXX			
13. Expiry.....			1	2						2
14. Surrender.....			5	13						13
15. Lapse.....										
16. Conversion.....							XXX	XXX	XXX	
17. Decreased (net).....										
18. Reinsurance.....										
19. Aggregate write-ins for decreases.....										
20. Totals (Lines 10 to 19).....			34	77						77
21. In force end of year (b) (Line 9 minus Line 20).....			1,971	4,652			XXX	XXX		4,652
22. Reinsurance ceded end of year.....			XXX	XXX			XXX	XXX		
23. Line 21 minus Line 22.....			XXX	4,652	XXX	(a)	XXX	XXX		4,652
<b>Details of Write-Ins</b>										
0801.....										
0802.....										
0803.....										
0898. Summary of remaining write-ins for Line 8 from overflow page.....										
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....										
1901.....										
1902.....										
1903.....										
1998. Summary of remaining write-ins for Line 19 from overflow page.....										
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above).....										

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

(a) Group \$ ; Individual \$

**Fraternal Benefit Societies Only:**

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates 1,939, Amount \$ 4,622,172, Additional accidental death benefits included in life certificates were in amount \$ – Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? NO If not, how are such expenses met? FROM EXCESS INTEREST AND MORTALITY SAVINGS

**EXHIBIT OF LIFE INSURANCE**

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

## ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX		XXX	19
25. Other paid-up insurance.....				
26. Debit ordinary insurance.....	XXX	XXX		

## ADDITIONAL INFORMATION ON ORDINARY 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
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing.....				
28. Term policies-other.....				
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals, (Lines 27 to 30).....				
<b>Reconciliation to Lines 2 and 21:</b>				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX		
34. Totals, whole life and endowment.....		6	16	1,971
35. Totals (Lines 31 to 34).....		6	16	1,971
				4,652

## 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.....			16	4,652
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....			16	4,652

## ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

**NONE**

## BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

## POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium.....								
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.

**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**

	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.....				
2. Issued during year.....				
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....				
Deductions during year:				
6. Decreased (net).....				
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....				
9. In force end of year (line 5 minus line 8).....				
10. Amount on deposit.....		(a)		(a)
11. Income now payable.....		(a)		(a)
12. Amount of income payable.....	(a)	(a)	(a)	(a)

**ANNUITIES**

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

**ACCIDENT AND HEALTH INSURANCE**

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

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

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

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

## SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	Active Status (a)	Life Insurance Premiums	Direct Business Only				Deposit-Type Contracts	
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations		
			2	3 Annuity Considerations				
1. Alabama	AL	N						
2. Alaska	AK	N						
3. Arizona	AZ	N						
4. Arkansas	AR	N						
5. California	CA	L						
6. Colorado	CO	N						
7. Connecticut	CT	N						
8. Delaware	DE	N						
9. District of Columbia	DC	N						
10. Florida	FL	N						
11. Georgia	GA	N						
12. Hawaii	HI	N						
13. Idaho	ID	N						
14. Illinois	IL	N						
15. Indiana	IN	N						
16. Iowa	IA	N						
17. Kansas	KS	N						
18. Kentucky	KY	N						
19. Louisiana	LA	N						
20. Maine	ME	N						
21. Maryland	MD	N						
22. Massachusetts	MA	N						
23. Michigan	MI	N						
24. Minnesota	MN	N						
25. Mississippi	MS	N						
26. Missouri	MO	N						
27. Montana	MT	N						
28. Nebraska	NE	N						
29. Nevada	NV	N						
30. New Hampshire	NH	N						
31. New Jersey	NJ	N						
32. New Mexico	NM	N						
33. New York	NY	N						
34. North Carolina	NC	N						
35. North Dakota	ND	N						
36. Ohio	OH	L	3,473				3,473	
37. Oklahoma	OK	N						
38. Oregon	OR	N						
39. Pennsylvania	PA	N						
40. Rhode Island	RI	N						
41. South Carolina	SC	N						
42. South Dakota	SD	N						
43. Tennessee	TN	N						
44. Texas	TX	N						
45. Utah	UT	N						
46. Vermont	VT	N						
47. Virginia	VA	N						
48. Washington	WA	N						
49. West Virginia	WV	N						
50. Wisconsin	WI	N						
51. Wyoming	WY	N						
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX						
59. Subtotal		XXX	3,473				3,473	
90. Reporting entity contributions for employee benefits plans		XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX	7,612				7,612	
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX						
93. Premium or annuity considerations waived under disability or other contract provisions		XXX						
94. Aggregate other amounts not allocable by State		XXX						
95. Totals (Direct Business)		XXX	11,085				11,085	
96. Plus Reinsurance Assumed		XXX						
97. Totals (All Business)		XXX	11,085				11,085	
98. Less Reinsurance Ceded		XXX						
99. Totals (All Business) less Reinsurance Ceded		XXX	11,085	(c)			11,085	
<b>Details of Write-Ins</b>								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX						
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX						
9499. Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)		XXX						

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG  
 2. R – Registered – Non-domiciled RRGs  
 3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state

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

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

2. Q – Qualified - Qualified or accredited reinsurer

3. N – None of the above - Not allowed to write business in the state

55

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

PART 1 - ORGANIZATIONAL CHART

**NONE**