

After we filed, we found a mistake on Page 7.1, Analysis of Increase in Reserves During the Year - Individual Life Insurance, Column 3, Line 3, \$6,438,690 should have been reported on line 4, tabular interest.

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023

OF THE CONDITION AND AFFAIRS OF THE

CINCINNATI EQUITABLE LIFE INSURANCE COMPANY

NAIC Group Code0067,.....0067.....NAIC Company Code88064.....Employer's ID Number35-1452221.....

(Current)(Prior)

Organized under the Laws ofOH.....State of Domicile or Port of EntryOH.....

Country of DomicileUS.....

Licensed as business typeLife, Accident and Health.....

Incorporated/Organized10/19/1977.....Commenced Business07/11/1978.....

Statutory Home Office525 VINE STREET, SUITE 1925.....CINCINNATI, OH, US 45202.....

Main Administrative Office525 VINE STREET, SUITE 1925.....

CINCINNATI, OH, US 45202.....513-621-1826.....

(Telephone)

Mail AddressP.O. BOX 3428.....CINCINNATI, OH, US 45202-3428.....

Primary Location of Books and

Records525 VINE STREET, SUITE 1925.....

CINCINNATI, OH, US 45202.....513-621-1826.....

(Telephone)

Internet Website AddressWWW.CINEQLIFE.COM.....

Statutory Statement ContactJOSHUA C KORSON.....517-679-4756.....

(Telephone)

JKORSON@FBINSMI.COM.....513-621-4531.....

(E-Mail)(Fax)

OFFICERS

CARL JOSEPH BEDNARSKI, PRESIDENT.....

DONALD EUGENE SIMON, EXECUTIVE VICE PRESIDENT.....

ANDREW JAMES KOK, SECRETARY.....

THOMAS LIGOURI NUGENT#, TREASURER.....

OTHER

THOMAS ALAN SCHROTE, CHIEF OPERATING OFFICER.....

TONYA GAIL CRAWFORD, VICE PRESIDENT OF SALES & MARKETING.....

DIRECTORS OR TRUSTEES

DAVID HOWARD BAHRMAN.....

MARY LEONA DANIELS.....

TRAVIS EDWARD FAHLEY.....

BENJAMIN JEFFERY LACROSS.....

PATRICK WILLIAM MCGUIRE.....

ABRAHAM JOHN PASCH#.....

JEFFERY BLAIR SANDBORN.....

LARRY MARTIN SHAW.....

CARL JOSEPH BEDNARSKI.....

MICHAEL ALLEN DERUITER.....

MICHAEL CHARLES FUSILIER.....

JENNIFER LYNN LEWIS.....

MICHAEL RICHARD MULDER.....

PAUL DAVID PRIDGEON.....

STEPHANIE LEE SCHAFFER.....

LARRY ALLEN WALTON#.....

State ofMichigan.....

County ofEaton.....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

Carl Joseph Bednarski

President

x

Donald Eugene Simon

Executive Vice President

x

Thomas Ligouri Nugent

Treasurer

Subscribed and sworn to before me

this.....day of....., 2024

a. Is this an original filing? No

b. If no:

1. State the amendment number:1

2. Date filed:03/01/2024

3. Number of pages attached:157

x

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1.	Bonds (Schedule D)	191,961,041		191,961,041	181,442,496
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	1,480,779		1,480,779	1,084,800
	2.2 Common stocks				3,423,848
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	12,274,454		12,274,454	8,564,869
	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 (\$ 646,409, Schedule E - Part 1), cash equivalents (\$ 2,210,015, Schedule E - Part 2) and short-term investments (\$ 2,277,050, Schedule DA)	5,133,473		5,133,473	3,646,982
6.	Contract loans (including \$ premium notes)	224,869		224,869	238,399
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)	1,483,786		1,483,786	1,486,053
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)	212,558,402		212,558,402	199,887,448
13.	Title plants less \$ charged off (for Title insurers only)				
14.	Investment income due and accrued	2,144,177		2,144,177	1,745,074
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	(103,048)		(103,048)	34
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	1,183,988		1,183,988	1,119,884
	15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	7,500		7,500	245
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	158,179		158,179	
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				53,921
18.2	Net deferred tax asset	3,657,287	1,915,358	1,741,929	1,648,002
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software	295,853	295,853	—	21,468
21.	Furniture and equipment, including health care delivery assets (\$)	27,795	27,795	—	—
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	16,020		16,020	76
24.	Health care (\$) and other amounts receivable				
25.	Aggregate write-ins for other-than-invested assets	2,398,794		2,398,794	1,940,059
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	222,344,948	2,239,006	220,105,942	206,416,210
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	222,344,948	2,239,006	220,105,942	206,416,210
Details of Write-Ins					
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.	Assignments Receivable	2,252,844		2,252,844	1,825,421
2502.	Premium Receivable	85,435		85,435	114,638
2503.	Miscellaneous Receivables	60,515		60,515	
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,398,794		2,398,794	1,940,059

LIABILITIES, SURPLUS AND OTHER FUNDS

			1	2
			Current Year	Prior Year
1.	Aggregate reserve for life contracts \$ 203,464,742 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)		203,464,742	190,892,690
2.	Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		1,323	1,323
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)		178,825	172,014
4.	Contract claims:			
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)		440,638	690,117
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)		3,669	4,223
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)		151	388
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)			
6.3	Coupons and similar benefits (including \$ Modco)		743	1,690
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)		593,045	590,439
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)		69,602	156,448
10.	Commissions to agents due or accrued-life and annuity contracts \$ 281,444, accident and health \$ and deposit-type contract funds \$		281,444	251,548
11.	Commissions and expense allowances payable on reinsurance assumed			
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		262,702	272,297
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)		261,683	221,752
15.1	Current federal and foreign income taxes, including \$ on realized capital gains (losses)		209,763	
15.2	Net deferred tax liability			
16.	Unearned investment income		4,172	5,095
17.	Amounts withheld or retained by reporting entity as agent or trustee			
18.	Amounts held for agents' account, including \$ agents' credit balances			
19.	Remittances and items not allocated		22,054	
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)		1,698,645	2,112,858
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)		207,493,201	195,372,883
27.	From Separate Accounts statement			
28.	Total liabilities (Lines 26 and 27)		207,493,201	195,372,883
29.	Common capital stock		1,000,000	1,000,000
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)		13,280,231	13,280,231
34.	Aggregate write-ins for special surplus funds			
35.	Unassigned funds (surplus)		(1,667,490)	(3,236,903)
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)		11,612,741	10,043,328
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)		12,612,741	11,043,328
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)		220,105,942	206,416,210
Details of Write-Ins				
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.				
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)			

SUMMARY OF OPERATIONS

		1	2
		Current Year	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)	37,342,308	35,416,329
2.	Considerations for supplementary contracts with life contingencies		
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	8,334,929	6,923,210
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	61,984	96,735
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)	171,852	
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	648,175	605,670
9.	Totals (Lines 1 to 8.3)	46,559,248	43,041,944
10.	Death benefits	23,832,229	24,902,911
11.	Matured endowments (excluding guaranteed annual pure endowments)	9	
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	202,627	165,185
13.	Disability benefits and benefits under accident and health contracts	964	1,368
14.	Coupons, guaranteed annual pure endowments and similar benefits	1,575	1,838
15.	Surrender benefits and withdrawals for life contracts	120,599	82,275
16.	Group conversions		
17.	Interest and adjustments on contract or deposit-type contract funds	13,155	600
18.	Payments on supplementary contracts with life contingencies		
19.	Increase in aggregate reserves for life and accident and health contracts	12,572,052	10,336,473
20.	Totals (Lines 10 to 19)	36,743,210	35,490,650
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	4,201,300	3,632,463
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)	3,260,019	2,837,343
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	822,796	771,525
25.	Increase in loading on deferred and uncollected premiums	12,059	(84,156)
26.	Net transfers to or (from) Separate Accounts net of reinsurance		
27.	Aggregate write-ins for deductions	(1,185)	5,443
28.	Totals (Lines 20 to 27)	45,038,200	42,653,268
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,521,048	388,676
30.	Dividends to policyholders and refunds to members	367	412
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,520,682	388,264
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	635,968	189,627
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)	884,714	198,638
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (44,368) (excluding taxes of \$ (6,609) transferred to the IMR)	(166,907)	7,807
35.	Net income (Line 33 plus Line 34)	717,807	206,444
Capital and Surplus Account			
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	11,043,328	7,101,643
37.	Net income (Line 35)	717,807	206,444
38.	Change in net unrealized capital gains (losses) less capital gains tax of \$ 58,784	221,140	48,990
39.	Change in net unrealized foreign exchange capital gain (loss)		
40.	Change in net deferred income tax	267,236	236,104
41.	Change in nonadmitted assets	(50,984)	161,560
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	414,214	(211,414)
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		3,500,000
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)	1,569,413	3,941,685
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	12,612,741	11,043,328
Details of Write-Ins			
08.301.	Advance Funding Income	584,466	515,079
08.302.	Service Fee Income	63,709	89,543
08.303.	Other Income		1,048
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)	648,175	605,670
2701.	Change in Dividend and Coupon Due	(1,185)	5,443
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)	(1,185)	5,443
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	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	37,371,832	35,555,724
2.	Net investment income	8,018,424	6,905,172
3.	Miscellaneous income	661,847	605,670
4.	Total (Lines 1 to 3)	46,052,103	43,066,567
5.	Benefit and loss related payments	24,429,394	25,111,103
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	8,222,699	7,261,311
8.	Dividends paid to policyholders	604	465
9.	Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	321,307	158,474
10.	Total (Lines 5 through 9)	32,974,003	32,531,353
11.	Net cash from operations (Line 4 minus Line 10)	13,078,100	10,535,214
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	11,553,226	13,844,320
12.2	Stocks	1,097,469	
12.3	Mortgage loans	1,048,415	746,332
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)	13,699,110	14,590,652
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	21,700,512	24,625,391
13.2	Stocks	1,499,899	
13.3	Mortgage loans	4,758,000	1,544,000
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	—	—
13.7	Total investments acquired (Lines 13.1 to 13.6)	27,958,411	26,169,391
14.	Net increase / (decrease) in contract loans and premium notes	(13,530)	21,504
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(14,245,772)	(11,600,243)
Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes		
16.2	Capital and paid in surplus, less treasury stock	3,000,000	3,500,000
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities	6,811	(18,528)
16.5	Dividends to stockholders		
16.6	Other cash provided (applied)	(352,649)	273,010
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	2,654,162	3,754,482
Reconciliation of Cash, Cash Equivalents and Short-Term Investments			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,486,491	2,689,452
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	3,646,982	957,530
19.2	End of year (Line 18 plus Line 19.1)	5,133,473	3,646,982

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

20.0001		
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

		1	2	3	4	5	6	7	8	9
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1.	Premiums and annuity considerations for life and accident and health contracts	37,342,308	37,221,435		110,135		10,738			
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3.	Net investment income	8,334,929	8,294,504		40,425					
4.	Amortization of Interest Maintenance Reserve (IMR)	61,984	61,984							
5.	Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6.	Commissions and expense allowances on reinsurance ceded	171,852	171,852					XXX		
7.	Reserve adjustments on reinsurance ceded							XXX		
8.	Miscellaneous Income:									
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2	Charges and fees for deposit-type contracts						XXX	XXX		
8.3	Aggregate write-ins for miscellaneous income	648,175	648,175							
9.	Totals (Lines 1 to 8.3)	46,559,248	46,397,949		150,561		10,738			
10.	Death benefits	23,832,229	23,832,229				XXX	XXX		
11.	Matured endowments (excluding guaranteed annual pure endowments)	9	9				XXX	XXX		
12.	Annuity benefits	202,627	XXX	XXX	202,627		XXX	XXX		XXX
13.	Disability benefits and benefits under accident and health contracts	964					964	XXX		
14.	Coupons, guaranteed annual pure endowments and similar benefits	1,575	1,575					XXX		
15.	Surrender benefits and withdrawals for life contracts	120,599	120,599				XXX	XXX		
16.	Group conversions							XXX		
17.	Interest and adjustments on contract or deposit-type contract funds	13,155	13,155					XXX		
18.	Payments on supplementary contracts with life contingencies						XXX	XXX		
19.	Increase in aggregate reserves for life and accident and health contracts	12,572,052	12,642,217		(70,165)			XXX		
20.	Totals (Lines 10 to 19)	36,743,210	36,609,783		132,463		964	XXX		
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,201,300	4,199,317		443		1,540			XXX
22.	Commissions and expense allowances on reinsurance assumed							XXX		
23.	General insurance expenses and fraternal expenses	3,260,019	3,249,656		9,541		821			
24.	Insurance taxes, licenses and fees, excluding federal income taxes	822,796	822,744				53			
25.	Increase in loading on deferred and uncollected premiums	12,059	12,059					XXX		
26.	Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27.	Aggregate write-ins for deductions	(1,185)	(1,185)							
28.	Totals (Lines 20 to 27)	45,038,200	44,892,374		142,447		3,378			
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,521,048	1,505,575		8,114		7,360			
30.	Dividends to policyholders and refunds to members	367	367					XXX		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,520,682	1,505,208		8,114		7,360			
32.	Federal income taxes incurred (excluding tax on capital gains)	635,968	629,496		3,393		3,078			
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)	884,714	875,712		4,720		4,282			
34.	Policies/certificates in force end of year	49,905	49,748		151		6	XXX		
Details of Write-Ins										
08.301.	Advanced Funding Income	584,466	584,466							
08.302.	Service Fee Income	63,709	63,709							
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)	648,175	648,175							
2701.	Change in Dividends and Coupon Reserves	(1,185)	(1,185)							
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)	(1,185)	(1,185)							

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

		1	2	3	4	5	6	7	8	9	10	11	12
		Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1.	Premiums for life contracts (a)	37,221,435		37,221,435									
2.	Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Net investment income	8,294,504		8,294,504									
4.	Amortization of Interest Maintenance Reserve (IMR)	61,984		61,984									
5.	Separate Accounts net gain from operations excluding unrealized gains or losses												
6.	Commissions and expense allowances on reinsurance ceded	171,852		171,852									
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	648,175		648,175									
9.	Totals (Lines 1 to 8.3)	46,397,949		46,397,949									
10.	Death benefits	23,832,229		23,832,229									
11.	Matured endowments (excluding guaranteed annual pure endowments)	9		9									
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	1,575		1,575									
15.	Surrender benefits and withdrawals for life contracts	120,599		120,599									
16.	Group conversions												
17.	Interest and adjustments on contract or deposit-type contract funds	13,155		13,155									
18.	Payments on supplementary contracts with life contingencies												
19.	Increase in aggregate reserves for life and accident and health contracts	12,642,217		12,642,217									
20.	Totals (Lines 10 to 19)	36,609,783		36,609,783									
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,199,317		4,199,317									XXX
22.	Commissions and expense allowances on reinsurance assumed												
23.	General insurance expenses	3,249,656		3,249,656									
24.	Insurance taxes, licenses and fees, excluding federal income taxes	822,744		822,744									
25.	Increase in loading on deferred and uncollected premiums	12,059		12,059									
26.	Net transfers to or (from) Separate Accounts net of reinsurance												
27.	Aggregate write-ins for deductions	(1,185)		(1,185)									
28.	Totals (Lines 20 to 27)	44,892,374		44,892,374									
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,505,575		1,505,575									
30.	Dividends to policyholders and refunds to members	367		367									
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,505,208		1,505,208									
32.	Federal income taxes incurred (excluding tax on capital gains)	629,496		629,496									
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)	875,712		875,712									
34.	Policies/certificates in force end of year	49,748		49,748									
Details of Write-Ins													
08.301.	Advance Funding Income	584,466		584,466									
08.302.	Service Fee Income	63,709		63,709									
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)	648,175		648,175									
2701.	Change in Dividend and Coupon Reserves	(1,185)		(1,185)									
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)	(1,185)		(1,185)									

(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 (c)

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

		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
1.	Premiums for individual annuity contracts	110,135	110,135					
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3.	Net investment income	40,425	40,425					
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)	150,561	150,561					
10.	Death benefits							
11.	Matured endowments (excluding guaranteed annual pure endowments)							
12.	Annuity benefits	202,627	202,627					
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	(70,165)	(70,165)					
20.	Totals (Lines 10 to 19)	132,463	132,463					
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	443	443					
22.	Commissions and expense allowances on reinsurance assumed							
23.	General insurance expenses	9,541	9,541					
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)	142,447	142,447					
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	8,114	8,114					
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)	8,114	8,114					
32.	Federal income taxes incurred (excluding tax on capital gains)	3,393	3,393					
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)	4,720	4,720					
34.	Policies/certificates in force end of year	151	151					
Details of Write-Ins								
08.301.	.....							
08.302.	.....							
08.303.	.....							
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page							
08.399.	Totals (Lines 08.301 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.

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

		1	Deferred				6	7
		Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1.	Premiums for group annuity contracts		XXX	XXX	XXX	XXX		XXX
2.	Considerations for supplementary contracts with life contingencies							
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							
Details of Write-Ins								
08.301.	.....							
08.302.	.....							
08.303.	.....							
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page							
08.399.	Totals (Lines 08.301 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 OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

		1	Comprehensive (Hospital and Medical)		4	5	6	7	8	9	10	11	12	13
			2	3										
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1.	Premiums for accident and health contracts.....	10,738												10,738
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.....													
8.2	Charges and fees for deposit-type contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3	Aggregate write-ins for miscellaneous income.....													
9.	Totals (Lines 1 to 8.3).....	10,738												10,738
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.....	964												964
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).....	964												964
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	1,540												1,540
22.	Commissions and expense allowances on reinsurance assumed.....													
23.	General insurance expenses.....	821												821
24.	Insurance taxes, licenses and fees, excluding federal income taxes.....	53												53
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).....	3,378												3,378
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	7,360												7,360
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).....	7,360												7,360
32.	Federal income taxes incurred (excluding tax on capital gains).....	3,078												3,078
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).....	4,282												4,282
34.	Policies/certificates in force end of year.....	6												6
Details of Write-Ins														
08.301.	.....													
08.302.	.....													
08.303.	.....													
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page.....													
08.399.	Totals (Lines 08.301 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.

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year.....	189,793,696		189,793,696									
2. Tabular net premiums or considerations.....	23,554,461		23,554,461									
3. Present value of disability claims incurred.....												
4. Tabular interest.....	6,438,690		6,438,690									
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).....	219,786,847		219,786,847									
9. Tabular cost.....	2,625,935		2,625,935									
10. Reserves released by death.....	14,600,725		14,600,725									
11. Reserves released by other terminations (net).....	124,274		124,274									
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).....	17,350,935		17,350,935									
15. Reserve December 31 of current year.....	202,435,913		202,435,913									
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year.....												
17. Amount Available for Policy Loans Based upon Line 16 CSV.....												

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

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

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

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

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) 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 - INDIVIDUAL ANNUITIES ^(a)

	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
Involving Life or Disability Contingencies (Reserves)							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....	1,098,994	1,098,994					
2. Tabular net premiums and considerations	110,135	110,135					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	22,328	22,328					
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)	1,231,457	1,231,457					
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	202,627	202,627					
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)	202,627	202,627					
15. Reserve December 31 of current year	1,028,829	1,028,829					
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)
(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
Involving Life or Disability Contingencies (Reserves)							
(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.....							
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year.....							
17. Amount Available for Policy Loans Based upon Line 16 CSV.....							

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	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 13,876	12,825
1.1	Bonds exempt from U. S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 7,307,792	7,649,286
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 92,617	92,739
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 478,420	496,128
4.	Real estate	(d)	
5.	Contract loans	11,765	11,765
6.	Cash, cash equivalents and short-term investments	(e) 123,119	156,449
7.	Derivative instruments	(f)	
8.	Other invested assets	120,355	127,855
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	8,147,944	8,547,047
11.	Investment expenses		(g) 200,276
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 11,842
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)		212,118
17.	Net investment income (Line 10 minus Line 16)		8,334,929
Details of Write-Ins			
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 \$ 234,736 accrual of discount less \$ 311,215 amortization of premium and less \$ 111,836 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ 101 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 \$ 2,132 accrual of discount less \$ amortization of premium and less \$ 30,388 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	—		—		
1.1	Bonds exempt from U. S. tax					
1.2	Other bonds (unaffiliated)	(25,081)		(25,081)	(1,811)	
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	(6,451)		(6,451)		
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates	(211,214)		(211,214)	281,736	
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)	(242,746)		(242,746)	279,924	
Details of Write-Ins						
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
FIRST YEAR (other than single)									
1.	Uncollected.....								
2.	Deferred and accrued.....	600,854	600,854						
3.	Deferred, accrued and uncollected:								
3.1	Direct.....	768,766	768,766						
3.2	Reinsurance assumed.....								
3.3	Reinsurance ceded.....	167,911	167,911						
3.4	Net (Line 1 + Line 2).....	600,854	600,854						
4.	Advance.....	241,909	241,909						
5.	Line 3.4 - Line 4.....	358,946	358,946						
6.	Collected during year:								
6.1	Direct.....	1,752,630	1,642,645		109,985				
6.2	Reinsurance assumed.....								
6.3	Reinsurance ceded.....	110,385	110,385						
6.4	Net.....	1,642,245	1,532,260		109,985				
7.	Line 5 + Line 6.4.....	2,001,191	1,891,206		109,985				
8.	Prior year (uncollected + deferred and accrued - advance).....	321,301	321,301						
9.	First year premiums and considerations:								
9.1	Direct.....	1,958,187	1,848,202		109,985				
9.2	Reinsurance assumed.....								
9.3	Reinsurance ceded.....	278,297	278,297						
9.4	Net (Line 7 - Line 8).....	1,679,890	1,569,905		109,985				
SINGLE									
10.	Single premiums and considerations:								
10.1	Direct.....	32,094,908	32,094,908						
10.2	Reinsurance assumed.....								
10.3	Reinsurance ceded.....								
10.4	Net.....	32,094,908	32,094,908						
RENEWAL									
11.	Uncollected.....								
12.	Deferred and accrued.....	1,558,422	1,558,422						
13.	Deferred, accrued and uncollected:								
13.1	Direct.....	1,558,422	1,558,422						
13.2	Reinsurance assumed.....								
13.3	Reinsurance ceded.....								
13.4	Net (Line 11 + Line 12).....	1,558,422	1,558,422						
14.	Advance.....	351,136	351,136						
15.	Line 13.4 - Line 14.....	1,207,286	1,207,286						
16.	Collected during year:								
16.1	Direct.....	3,530,663	3,519,775		150		10,738		
16.2	Reinsurance assumed.....								
16.3	Reinsurance ceded.....								
16.4	Net.....	3,530,663	3,519,775		150		10,738		
17.	Line 15 + Line 16.4.....	4,737,948	4,727,060		150		10,738		
18.	Prior year (uncollected + deferred and accrued - advance).....	1,170,439	1,170,439						
19.	Renewal premiums and considerations:								
19.1	Direct.....	3,567,510	3,556,622		150		10,738		
19.2	Reinsurance assumed.....								
19.3	Reinsurance ceded.....								
19.4	Net (Line 17 - Line 18).....	3,567,510	3,556,622		150		10,738		
TOTAL									
20.	Total premiums and annuity considerations:								
20.1	Direct.....	37,620,605	37,499,732		110,135		10,738		
20.2	Reinsurance assumed.....								
20.3	Reinsurance ceded.....	278,297	278,297						
20.4	Net (Lines 9.4 + 10.4 + 19.4).....	37,342,308	37,221,435		110,135		10,738		

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums.....								
22. All other.....								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	171,852	171,852						
23.2 Reinsurance assumed.....								
23.3 Net ceded less assumed.....	171,852	171,852						
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).....	171,852	171,852						
26.2 Reinsurance assumed (Page 6, Line 22).....								
26.3 Net ceded less assumed.....	171,852	171,852						
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	1,683,809	1,683,365		443				
28. Single.....	2,485,335	2,485,335						
29. Renewal.....	32,157	30,616				1,540		
30. Deposit-type contract funds.....								
31. Totals (to agree with Page 6, Line 21).....	4,201,300	4,199,317		443		1,540		

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	133,897		38				133,935
2.	Salaries and wages	1,394,212		398		74,757		1,469,367
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	433,832		124		23,735		457,690
3.32	Other agent welfare							
4.1	Legal fees and expenses	1,122						1,122
4.2	Medical examination fees							
4.3	Inspection report fees	15,517		4				15,521
4.4	Fees of public accountants and consulting actuaries	55,451		16				55,467
4.5	Expense of investigation and settlement of policy claims	9,691						9,691
5.1	Traveling expenses	110,606						110,606
5.2	Advertising	109,310						109,310
5.3	Postage, express, telegraph and telephone	141,246		40				141,287
5.4	Printing and stationery	77,232		22				77,254
5.5	Cost or depreciation of furniture and equipment	7,831		2				7,833
5.6	Rental of equipment	41,969		12				41,981
5.7	Cost or depreciation of EDP equipment and software	356,448		102				356,550
6.1	Books and periodicals	120						120
6.2	Bureau and association fees	36,692		10				36,703
6.3	Insurance, except on real estate							
6.4	Miscellaneous losses	9,157						9,157
6.5	Collection and bank service charges	63,207		18				63,225
6.6	Sundry general expenses	118,257		34				118,291
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	131,700						131,700
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2	Expense of supreme lodge meetings(Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses	11,700				101,784		113,484
9.2	Investment expenses not included elsewhere							
9.3	Aggregate write-ins for expenses							
10.	General expenses incurred	3,259,197		821		200,276	(b)	(a) 3,460,294
11.	General expenses unpaid December 31, prior year	247,982				24,315		272,297
12.	General expenses unpaid December 31, current year	254,495				8,208		262,702
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)	3,252,685		821		216,383		3,469,889
Details of Write-Ins								
09.301.								
09.302.								
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)								

(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	\$

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						
2.	State insurance department licenses and fees	56,359	16				56,375
3.	State taxes on premiums	649,777					649,777
4.	Other state taxes, incl. \$ for employee benefits						
5.	U.S. Social Security taxes	116,608	37		11,842		128,487
6.	All other taxes						
7.	Taxes, licenses and fees incurred	822,744	53		11,842		834,638
8.	Taxes, licenses and fees unpaid December 31, prior year	221,752					221,752
9.	Taxes, licenses and fees unpaid December 31, current year	260,696			987		261,683
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	783,800	53		10,855		794,708

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums	201	
2.	Applied to shorten the endowment or premium-paying period		
3.	Applied to provide paid-up additions		
4.	Applied to provide paid-up annuities		
5.	Total Lines 1 through 4	201	
6.	Paid-in cash		
7.	Left on deposit	166	
8.	Aggregate write-ins for dividend or refund options		
9.	Total Lines 5 through 8	367	
10.	Amount due and unpaid		
11.	Provision for dividends or refunds payable in the following calendar year	151	
12.	Terminal dividends		
13.	Provision for deferred dividend contracts		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13		
15.	Total Lines 10 through 14	151	
16.	Total from prior year		
17.	Total dividends or refunds (Lines 9 + 15 - 16)	517	
Details of Write-Ins			
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	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance					
1958 CET 3.0% NL	14,116		14,116		
1958 CSO 3.0% CRVM	95,005		95,005		
1958 CSO 3.0% NL	576,763		576,763		
1958 CSO 4.0% CRVM	36,567		36,567		
1958 CSO 4.0% NL	1,820		1,820		
1958 CSO 4.5% CRVM	13,238		13,238		
1980 CSO 3.0% CRVM	5,975,038		5,975,038		
1980 CSO 3.5% CRVM	2,715,238		2,715,238		
1980 CSO 4.0% CRVM	9,815,427		9,815,427		
1980 CSO 4.5% CRVM	64,627		64,627		
125% 1980 CSO 3.0% CRVM	427,952		427,952		
125% 1980 CSO 3.5% CRVM	53,272		53,272		
125% 1980 CSO 4.0% CRVM	5,913,291		5,913,291		
125%M 100%F 1980 CSO 3.0% CRVM	135,713,097		135,713,097		
125%M 100%F 1980 CSO 3.5% CRVM	30,315,632		30,315,632		
125%M 100%F 1980 CSO 4.0% CRVM	5,556,255		5,556,255		
200% 1980 CSO 3.0% CRVM	1,375,661		1,375,661		
200% 1980 CSO 3.5% CRVM	641,903		641,903		
200% 1980 CSO 4.0% CRVM	378,205		378,205		
2001 CSO 3.0% CRVM	803,080		803,080		
2001 CSO 3.5% CRVM	312,040		312,040		
2001 CSO 4.0% CRVM	466,265		466,265		
2017CSO 3.0% CRVM	29,441		29,441		
2017CSO 3.0% CRVM 150%	1,558		1,558		
2017CSO 3.0% CRVM 200%	462		462		
Payor and Special Class	800		800		
0199997 – Totals (Gross)	201,296,755		201,296,755		
0199998 – Reinsurance ceded	24,396		24,396		
0199999 – Totals (Net)	201,272,359		201,272,359		
Annuities (excluding supplementary contracts with life contingencies):					
1958 CSO 4%	42,807	XXX	42,807	XXX	
1980 CSO 4%	148,253	XXX	148,253	XXX	
1980 CSO 3.75%	339,937	XXX	339,937	XXX	
1980 CSO 3.50%	344,577	XXX	344,577	XXX	
1980 CSO 3.25%	24,411	XXX	24,411	XXX	
1980 CSO 3%	128,844	XXX	128,844	XXX	
0299997 – Totals (Gross)	1,028,829	XXX	1,028,829	XXX	
0299998 – Reinsurance ceded		XXX		XXX	
0299999 – Totals (Net)	1,028,829	XXX	1,028,829	XXX	
Supplementary Contracts with Life Contingencies:					
0399997 – Totals (Gross)					
0399998 – Reinsurance ceded					
0399999 – Totals (Net)					
Accidental Death Benefits:					
1958 CSO 4%	100		100		
0499997 – Totals (Gross)	100		100		
0499998 – Reinsurance ceded					
0499999 – Totals (Net)	100		100		
Disability-Active Lives:					
1952 Disability with 1958 CSO 3%	350		350		
0599997 – Totals (Gross)	350		350		
0599998 – Reinsurance ceded					
0599999 – Totals (Net)	350		350		
Disability-Disabled Lives:					
1952 Disability 3%	751		751		
0699997 – Totals (Gross)	751		751		
0699998 – Reinsurance ceded					
0699999 – Totals (Net)	751		751		
Miscellaneous Reserves					
Non-Deduction and Return of Prorate Premium	114,283		114,283		
Casket Growth	1,048,070		1,048,070		
0799997 – Totals (Gross)	1,162,353		1,162,353		
0799998 – Reinsurance ceded					
0799999 – Totals (Net)	1,162,353		1,162,353		
9999999 – Totals (Net)-Page 3, Line 1	203,464,742		203,464,742		

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

EXHIBIT 5 - INTERROGATORIES

1.1

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

YES

1.2

If not, state which kind is issued:

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:

NON-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.

YES

4.

Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

4.1

Amount of insurance:

\$

4.2

Amount of reserve:

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year:

\$

5.

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

6.

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

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

NONE

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)	1,323												1,323
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)	1,323												1,323
8. Reinsurance ceded													
9. Totals (Net)	1,323												1,323
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/ Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)	1,323												1,323
18. TABULAR FUND INTEREST													
Details of Write-Ins													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. Totals (Lines 0601 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)													

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

		1	2	3	4	5	6
		Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1.	Balance at the beginning of the year before reinsurance.....	172,014				172,014	
2.	Deposits received during the year.....	1,088				1,088	
3.	Investment earnings credited to the account.....	5,722				5,722	
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).....	178,825				178,825	
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).....	178,825				178,825	

- (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	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct.....								
	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.....		(b)	(b)	(b)				
	2.2 Other								
	2.21 Direct.....	286,638	260,178		26,461				
	2.22 Reinsurance assumed.....								
	2.23 Reinsurance ceded.....								
	2.24 Net.....	286,638	(b) 260,178	(b)	(b) 26,461		(b)		
3.	Incurred but unreported:								
	3.1 Direct.....	157,669	154,000				3,669		
	3.2 Reinsurance assumed.....								
	3.3 Reinsurance ceded.....								
	3.4 Net.....	157,669	(b) 154,000	(b)	(b)		(b) 3,669		
4.	TOTALS								
	4.1 Direct.....	444,307	414,178		26,461		3,669		
	4.2 Reinsurance assumed.....								
	4.3 Reinsurance ceded.....								
	4.4 Net.....	444,307	(a) 414,178	(a)	26,461		3,669		

(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	2	3	4	5	6	7	8
		Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Settlements during the year:								
1.1	Direct.....	24,293,361	24,115,676		176,166		1,518		
1.2	Reinsurance assumed.....								
1.3	Reinsurance ceded.....								
1.4	Net.....	(c) 24,293,361	24,115,676		176,166		1,518		
2.	Liability December 31, current year from Part 1:								
2.1	Direct.....	444,307	414,178		26,461		3,669		
2.2	Reinsurance assumed.....								
2.3	Reinsurance ceded.....								
2.4	Net.....	444,307	414,178		26,461		3,669		
3.	Amounts recoverable from reinsurers December 31, current year.....	7,500	7,500						
4.	Liability December 31, prior year:								
4.1	Direct.....	694,340	690,116				4,223		
4.2	Reinsurance assumed.....								
4.3	Reinsurance ceded.....								
4.4	Net.....	694,340	690,116				4,223		
5.	Amounts recoverable from reinsurers December 31, prior year.....								
6.	Incurred benefits:								
6.1	Direct.....	24,043,329	23,839,738		202,627		964		
6.2	Reinsurance assumed.....								
6.3	Reinsurance ceded.....	7,500	7,500						
6.4	Net.....	24,035,829	23,832,238		202,627		964		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$9 in Line 1.1, \$9 in Line 1.4.
\$9 in Line 6.1 and \$9 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	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D).....			
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.....	1,915,358	1,800,833	(114,525)
19.	Guaranty funds receivable or on deposit.....			
20.	Electronic data processing equipment and software.....	295,853	335,080	39,227
21.	Furniture and equipment, including health care delivery assets.....	27,795	17,910	(9,885)
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.....		34,200	34,200
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,239,006	2,188,023	(50,983)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28.	Total (Lines 26 and 27).....	2,239,006	2,188,023	(50,983)
Details of Write-Ins				
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.	Deposit on Incentive Trip.....		34,200	34,200
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).....		34,200	34,200

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Cincinnati Equitable Life Insurance Company 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 condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective March 2023, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The State of Ohio has not adopted any prescribed or permitted practices that differ from NAIC SAP.

	SSAP #	F/S Page	F/S Line #	2023	2022
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 717,807	\$ 206,444
(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	\$ 717,807	\$ 206,444
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 12,612,741	\$ 11,043,328
(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	\$ 12,612,741	\$ 11,043,328

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 certain 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

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- The Company does not hold any SVO Identified Bond ETFs on Schedule D-1.
- (3) Common Stocks at market value.
- (4) Preferred Stocks at cost.
- (5) Mortgage loans on real estate are reported at the balance of unpaid principle less valuation allowance.
- (6) Loan-backed securities are stated at either amortized cost or the lower or amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative; these are valued using the prospective method.
- (7) The Company has no investments in subsidiaries.
- (8) The Company has no interest in Joint Ventures.
- (9) Derivatives - Not Applicable
- (10) Investment income as a factor in the premium deficiency calculation - Not Applicable
- (11) Liabilities for losses and loss/claim adjustment expenses - Not Applicable
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical rebate receivables - Not Applicable

D. Going Concern

The Company has no Going Concern issues.

2. Accounting Changes and Corrections of Errors - None

3. Business Combinations and Goodwill - None

4. Discontinued Operations - None

Notes to the Financial Statements

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) Maximum interest rate was 6.72% and minimum rate was 5.57%

(2) Maximum percentage of loan to value of security was 75%

(3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - None

(4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement
- | | Farm | Residential | | Commercial | | Mezzanine | Total |
|--|------|-------------|-----------|------------|------------|-----------|------------|
| | | Insured | All Other | Insured | All Other | | |
| a. Current Year | | | | | | | |
| 1. Recorded Investment (All) | | | | | | | |
| (a) Current | \$ | \$ | \$ | \$ | 12,274,454 | \$ | 12,274,454 |
| (b) 30 - 59 days past due | | | | | | | |
| (c) 60 - 89 days past due | | | | | | | |
| (d) 90 - 179 days past due | | | | | | | |
| (e) 180+ days past due | | | | | | | |
| 2. Accruing Interest 90-179 Days Past Due | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |
| (b) Interest accrued | | | | | | | |
| 3. Accruing Interest 180+ Days Past Due | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |
| (b) Interest accrued | | | | | | | |
| 4. Interest Reduced | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |
| (b) Number of loans | | | | | | | |
| (c) Percent reduced | % | % | % | % | % | % | % |
| 5. Participant or Co-lender in a Mortgage Loan Agreement | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | 12,274,454 | \$ | 12,274,454 |
| b. Prior Year | | | | | | | |
| 1. Recorded Investment | | | | | | | |
| (a) Current | \$ | \$ | \$ | \$ | 8,564,859 | \$ | 8,564,859 |
| (b) 30 - 59 days past due | | | | | | | |
| (c) 60 - 89 days past due | | | | | | | |
| (d) 90 - 179 days past due | | | | | | | |
| (e) 180+ days past due | | | | | | | |
| 2. Accruing Interest 90-179 Days Past Due | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |
| (b) Interest accrued | | | | | | | |
| 3. Accruing Interest 180+ Days Past Due | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |
| (b) Interest accrued | | | | | | | |
| 4. Interest Reduced | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |
| (b) Number of loans | | | | | | | |
| (c) Percent reduced | % | % | % | % | % | % | % |
| 5. Participant or Co-lender in a Mortgage Loan Agreement | | | | | | | |
| (a) Recorded investment | \$ | \$ | \$ | \$ | | \$ | \$ |

Notes to the Financial Statements

5. Investments (Continued)

- D. Loan-Backed Securities
- (1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or NAIC RMBS/ CMBS modeling.

(2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - None

(3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities - None

(4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

a. The aggregate amount of unrealized losses:

1. Less than 12 months..... \$..... 14,839

2. 12 months or longer..... 423,405

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

1. Less than 12 months..... \$..... 938,226

2. 12 months or longer..... 7,665,560

(5) We used market values obtained from broker dealers and money managers to determine that these securities are not Other-than-temporary impairments.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

H. Repurchase Agreements Transactions Accounted for as a Sale - None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None

J. Real Estate - None

K. Low-Income Housing Tax Credits (LIHTC) - None

L. Restricted Assets

(1) Restricted assets (including pledged)
- | Restricted Asset
Category | Gross (Admitted & Nonadmitted) Restricted | | | | | | | | | | |
|---|---|--|-----------------------------------|--|------------------|--------------------------|-------------------------------------|------------------------------------|---------------------------------------|---|---|
| | Current Year | | | | | | | Current Year | | | |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| | Total General
Account (G/A) | G/A
Supporting
Separate
Account
(S/A) Activity | Total S/A
Restricted
Assets | S/A Assets
Supporting
G/A Activity | Total
(1 + 3) | Total From
Prior Year | Increase /
(Decrease)
(5 - 6) | Total
Nonadmitted
Restricted | Total Admitted
Restricted
(5-8) | Gross
(Admitted &
Nonadmitted)
Restricted
to Total
Assets, % | Admitted
Restricted
to Total
Admitted
Assets, % |
| a. Subject to contractual obligation for which liability is not shown..... | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |% |% |
| b. Collateral held under security lending agreements..... | | | | | | | | | | | |
| c. Subject to repurchase agreements..... | | | | | | | | | | | |
| d. Subject to reverse repurchase agreements..... | | | | | | | | | | | |
| e. Subject to dollar repurchase agreements..... | | | | | | | | | | | |
| f. Subject to dollar reverse repurchase agreements..... | | | | | | | | | | | |
| g. Placed under option contracts..... | | | | | | | | | | | |
| h. Letter stock or securities restricted as to sale - excluding FHLB capital stock..... | | | | | | | | | | | |
| i. FHLB capital stock..... | | | | | | | | | | | |
| j. On deposit with states..... | 1,120,282 | | | | 1,120,282 | 1,114,902 | 5,380 | | 1,120,282 | 0.504 | 0.509 |
| k. On deposit with other regulatory bodies..... | | | | | | | | | | | |
| l. Pledged as collateral to FHLB (including assets backing funding agreements)..... | | | | | | | | | | | |
| m. Pledged as collateral not captured in other categories..... | | | | | | | | | | | |
| n. Other restricted assets..... | | | | | | | | | | | |
| o. Total restricted assets (Sum of a through n)..... | \$ 1,120,282 | \$ | \$ | \$ | \$ 1,120,282 | \$ 1,114,902 | \$ 5,380 | \$ | \$ 1,120,282 | 0.504 % | 0.509 % |
- (2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None
- 19.2

Notes to the Financial Statements

5. Investments (Continued)

- (3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None
- (4) Collateral received and reflected as assets within the reporting entity's financial statements - None

- M. Working Capital Finance Investments - None
- N. Offsetting and Netting of Assets and Liabilities - None
- O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2023	2022	2023	2022	2023	2022
(1) Bonds - amortized cost.....	2	1	\$ 75,145	\$ 60,000	\$ 72,514	\$ 56,219
(2) LB & SS - amortized cost.....						
(3) Preferred stock - amortized cost.....						
(4) Preferred stock - fair value.....						
(5) Total (1+2+3+4).....	2	1	\$ 75,145	\$ 60,000	\$ 72,514	\$ 56,219

- P. Short Sales - None
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs.....	—	
(2) Aggregate amount of investment income.....	\$ —	\$

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

Asset Type	Percent Share
(1) Cash.....	12.590 %
(2) Cash Equivalents.....	43.050 %
(3) Short-Term Investments.....	44.360 %
(4) Total (Must Equal 100%).....	100.000 %

6. Joint Ventures, Partnerships and Limited Liability Companies - None

7. Investment Income

The Company has no excluded investment income due and accrued.

- A. Due and Accrued Income Excluded from Surplus - None
- B. Total Amount Excluded - None
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued

Interest Income Due and Accrued		Amount
1. Gross.....	\$	2,144,177
2. Nonadmitted.....	\$	
3. Admitted.....	\$	2,144,177

- D. The aggregate deferred interest - None
- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - None

8. Derivative Instruments - None

9. Income Taxes

- A. Components of the Net Deferred Tax Asset/(Liability)
- (1) Change between years by tax character

	2023			2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets.....	\$ 4,363,704	\$ 56,333	\$ 4,420,037	\$ 4,270,886	\$ 11,800	\$ 4,282,686	\$ 92,818	\$ 44,533	\$ 137,351
(b) Statutory valuation allowance adjustments.....									
(c) Adjusted gross deferred tax assets (1a - 1b).....	4,363,704	56,333	4,420,037	4,270,886	11,800	4,282,686	92,818	44,533	137,351
(d) Deferred tax assets nonadmitted.....	1,915,358		1,915,358	1,800,833		1,800,833	114,525		114,525
(e) Subtotal net admitted deferred tax asset (1c - 1d).....	\$ 2,448,346	\$ 56,333	\$ 2,504,679	\$ 2,470,053	\$ 11,800	\$ 2,481,853	\$ (21,707)	\$ 44,533	\$ 22,826
(f) Deferred tax liabilities.....	762,750		762,750	833,851		833,851	(71,101)		(71,101)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f).....	\$ 1,685,596	\$ 56,333	\$ 1,741,929	\$ 1,636,202	\$ 11,800	\$ 1,648,002	\$ 49,394	\$ 44,533	\$ 93,927

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101

	2023			2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	1,741,929	56,333	1,798,262	1,648,002	11,800	1,659,802	93,927	44,533	138,460
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	1,741,929		1,741,929	1,950,554		1,950,554	(208,625)		(208,625)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	1,741,929	XXX	XXX	1,648,002	XXX	XXX	93,927
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	(56,333)		(56,333)	(11,800)		(11,800)	(44,533)		(44,533)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total (2(a) + 2(b) + 2(c))	\$ 1,685,596	\$ 56,333	\$ 1,741,929	\$ 1,636,202	\$ 11,800	\$ 1,648,002	\$ 49,394	\$ 44,533	\$ 93,927

(3) Ratio used as basis of admissibility

	2023	2022
(a) Ratio percentage used to determine recovery period and threshold limitation amount	617.540 %	515.877 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 12,569,457	\$ 10,221,033

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2023		2022		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 4,363,704	\$ 56,333	\$ 4,270,886	\$ 11,800	\$ 92,818	\$ 44,533
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$ 2,448,346	\$ 56,333	\$ 2,470,053	\$ 11,800	\$ (21,707)	\$ 44,533
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? No

B. Regarding Deferred Tax Liabilities That Are Not Recognized - None

C. Major Components of Current Income Taxes Incurred

Current income taxes incurred consist of the following major components:	(1)	(2)	(3)
	2023	2022	Change (1-2)
1. Current Income Tax			
(a) Federal	\$ 635,968	\$ 189,627	\$ 446,341
(b) Foreign			
(c) Subtotal (1a+1b)	\$ 635,968	\$ 189,627	\$ 446,341
(d) Federal income tax on net capital gains	(50,977)	(82,792)	31,815
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 584,991	\$ 106,835	\$ 478,156

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 2023	(2) 2022	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$	\$	\$
(2) Unearned premium reserve			
(3) Policyholder reserves	2,487,315	2,398,025	89,290
(4) Investments			
(5) Deferred acquisition costs	1,772,024	1,763,737	8,287
(6) Policyholder dividends accrual	32	81	(49)
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted			
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	104,333	109,043	(4,710)
(99) Subtotal (Sum of 2a1 through 2a13)	\$ 4,363,704	\$ 4,270,886	\$ 92,818
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted	1,915,358	1,800,833	114,525
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 2,448,346	\$ 2,470,053	\$ (21,707)
(e) Capital			
(1) Investments	\$ 435	\$	\$ 435
(2) Net capital loss carry-forward	55,898	11,800	44,098
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 56,333	\$ 11,800	\$ 44,533
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	56,333	11,800	44,533
(i) Admitted deferred tax assets (2d + 2h)	\$ 2,504,679	\$ 2,481,853	\$ 22,826
	(1) 2023	(2) 2022	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$	\$	\$
(2) Fixed assets	5,093	8,269	(3,176)
(3) Deferred and uncollected premium	226,998	235,183	(8,185)
(4) Policyholder reserves			
(5) Other	530,659	590,399	(59,740)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 762,750	\$ 833,851	\$ (71,101)
(b) Capital			
(1) Investments	\$	\$	\$
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	\$	\$	\$
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 762,750	\$ 833,851	\$ (71,101)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 1,741,929	\$ 1,648,002	\$ 93,927

D. Among the More Significant Book to Tax Adjustments

	2023	Effective Tax Rate
Standard Federal Income Tax Rate	\$ 276,679	21.000 %
Tax-Exempt Interest	(12,265)	-0.931
Dividend Received Deduction	(5,299)	-0.402
Difference between Statutory and Tax Policy Reserves	89,290	6.777
Section 846 Transition Adjustment under TCJA	169,256	12.847
Deferred Acquisition Costs	8,268	0.628
Deferred and Uncollected Premiums	8,185	0.621
Accrual of Discount on Bonds	(30,746)	-2.334
Other Adjustments	66,394	5.039
Total statutory income taxes	\$ 569,762	43.245 %

Notes to the Financial Statements

9. Income Taxes (Continued)

- E. Operating Loss and Tax Credit Carryforwards
 - (1) At December 31, 2023, the Company has a gross capital loss carryforward available of \$266,179.
 - (2) Income tax expense available for recoupment
 - (3) Deposits admitted under IRS Code Section 6603 - None
- F. Consolidated Federal Income Tax Return
 - (1) The Company's federal income tax return is not consolidated with any other entity.
 - (2) Method of allocation - None
- G. Federal or Foreign Income Tax Loss Contingencies - None
- H. Repatriation Transition Tax (RTT) - None
- I. Alternative Minimum Tax (AMT) Credit - None

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

- A. Effective September 30, 2019, Cincinnati Equitable Companies, Inc., which owns Cincinnati Equitable Life Insurance Company, became a wholly owned subsidiary of Michigan Farm Bureau Financial Corporation. Certain processing functions are shared between the companies, such as accounting, actuarial, investment management and federal income tax preparation.
- B. Cincinnati Equitable Life Insurance Company pays expenses under a management agreement for the general management of the company. These expenses are generally allocated to the company based on time spent working for each company. A cost sharing agreement has been executed with Farm Bureau Life Insurance Company of Michigan, an affiliate company, whereby certain functions will be performed for the company. The charges for these services will be calculated using current methods.
- C. Transactions With Related Party Who Are Not Reported on Schedule Y - None
- D. Amounts Due To or From Related Parties - None
- E. The Company has entered into a cost share agreement with affiliate Farm Bureau Life Insurance Company of Michigan. Farm Bureau Life Insurance Company of Michigan has agreed to provide management and certain processing functions to Cincinnati Equitable Life Insurance Company. In 2023, the expense for these services was \$338,776.
- F. Farm Bureau Life Insurance Company of Michigan, an affiliate company, has guaranteed all insurance liabilities of our company. The Company pays an annual fee for this guarantee based on our insurance liabilities. In 2023, the Company paid \$28,738.
- G. All outstanding stock of Cincinnati Equitable Life Insurance Company is owned by Cincinnati Equitable Companies, Inc., an insurance holding company domiciled in the State of Ohio. All outstanding stock of Cincinnati Equitable Companies, Inc. is owned by Michigan Farm Bureau Financial Corporation (see Schedule Y of this statement).
- H. Amount Deducted for Investment in Upstream Company - None
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - None
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - None
- K. Foreign Subsidiary Value Using CARVM - None
- L. Downstream Holding Company Value Using Look-Through Method - None
- M. All SCA Investments - None
- N. Investment in Insurance SCAs - None
- O. SCA and SSAP No. 48 Entity Loss Tracking - None

11. Debt - None

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

The Company has no Defined Benefit Retirement Plan. However, the Company does participate in the 401(k) plan of our parent company.

- A. Defined Benefit Plan - None
- B. Investment Policies and Strategies of Plan Assets - None
- C. Fair Value of Each Class of Plan Assets - None
- D. Expected Long-Term Rate of Return for the Plan Assets - None
- E. Defined Contribution Plans

The Company has a 401(k) plan that is open to all employees with a matching company contribution of 25% of the first 8% that an employee contributes to the plan. In addition, the Company contributes an additional percentage of the employee's pay based on the employee's years of service. The Company contribution to the plan for 2023 and 2022 totaled \$104,708 and \$77,214 respectively.

- F. Multiemployer Plans - None
- G. Consolidated/Holding Company Plans - None
- H. Postemployment Benefits and Compensated Absences

The Company does not provide for post-retirement benefits.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - None

Notes to the Financial Statements

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

- A. The Company has 1,000 shares authorized, 1,000 shares issued and 1,000 shares outstanding.
- B. Dividend Rate of Preferred Stock - None
- C. Without the prior approval of the domiciliary commissioner, dividends to the shareholders are limited by the laws of the Company’s state of incorporation, Ohio, to \$0, an amount that is based on restrictions related to statutory surplus.
- D. Ordinary Dividends - None
- E. Within the limits of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. There are no restrictions placed on the Company’s surplus, including for whom the surplus is being held, other than the minimum surplus requirements of the state of Ohio.
- G. Surplus Advances - None
- H. Stock Held for Special Purposes - None
- I. Changes in Special Surplus Funds - None
- J. Unassigned Funds (Surplus)
The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains or losses is (\$1,811)
- K. Company-Issued Surplus Debentures or Similar Obligations - None
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - None
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - None

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments - None
- B. Assessments
 - (1) The Company is not aware of any new insolvencies in 2023. It is expected that the Company will have to pay some amount, for insolvencies, at some point in the future. However, do to the size of the Company’s premium volume; these assessments will not be material.
 - (2) Assets (Liabilities) recognized from paid and accrued premium tax offsets and policy surcharges - None
 - (3) Guaranty fund liabilities and assets related to long-term care insolvencies - None
- C. Gain Contingencies - None
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - None
- E. Joint and Several Liabilities - None
- F. All Other Contingencies - None

15. Leases

- A. Lessee Operating Lease
 - (1) Leasing arrangements
The Company leases automobiles and office equipment under various non-cancelable operating lease agreements that expire through June 2027. The Company leases office space in a multi-tenant building. The current lease expires in June 2027.
 - (a) Rental expense for 2023, and 2022 were approximately \$172,160 and \$164,000.
 - (b) Rental payment contingencies - None
 - (c) **The existence and terms of renewal or purchase options and escalation clause - None**
 - (d) Restrictions imposed by lease agreements - None
 - (e) **Lease Agreements terminated early - None.**
 - (2) For leases having initial or remaining noncancelable lease terms in excess of one year
The Company leases automobiles and office equipment under non-cancelable lease terms that expire in 2024.
 - (a) Minimum aggregate rental commitments at year end
At December 31, 2023, the minimum aggregate rental commitments for all companies are as follows:

	Year Ending December 31	Operating Leases
1. 2024.....	\$.....	120,880
2. 2025.....		123,492
3. 2026.....		125,568
4. 2027.....		63,221
5. 2028.....		
6. Thereafter.....		
7. Total (sum of 1 through 6).....	\$	<u>433,161</u>

Notes to the Financial Statements

15. Leases (Continued)

(b) Sublease minimum rentals to be received - None

(3) For sale-leaseback transactions - None

B. Lessor Leases - None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - None

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

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premium Written / Produced By
Enterprise Group Planning 5910 Harper Road, Cleveland, OH 44122	34-1262548	YES	Individual A&H	CA	\$ 10,738
Total					\$ 10,738

20. Fair Value Measurements

A. Fair Value Measurement

(1) Fair value measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds-Industrial and Miscellaneous, Residential Mortgage-Backed Securities	\$	\$ 8,256	\$	\$	\$ 8,256
Other Invested Assets-Joint Venture, Partnership, or Limited Liability Company, Mortgage Loans, Unaffiliated	1,000,000				1,000,000
Cash Equivalents	2,210,015				2,210,015
Total assets at fair value/NAV	\$ 3,210,015	\$ 8,256	\$	\$	\$ 3,218,271
b. Liabilities at fair value					
Total liabilities at fair value	\$	\$	\$	\$	\$

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Policy on transfers into and out of Level 3 - None

(4) Inputs and techniques used for Level 2 and Level 3 fair values - None

(5) Derivatives - None

B. Other Fair Value Disclosures - None

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 181,330,923	\$ 191,961,041	\$ 582,967	\$ 180,747,956	\$	\$	\$
Preferred Stocks	1,478,708	1,480,779	978,708	500,000			
Mortgages	11,311,409	12,274,454			11,311,409		
Other Invested Assets	1,453,733	1,483,786	1,000,000	453,733			
Cash Equivalents	2,210,015	2,210,015	2,210,015				
Short Term Investments	2,277,050	2,277,050		2,277,050			

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items

A. Unusual or Infrequent Items - Not Applicable

B. Troubled Debt Restructuring - Not Applicable

C. Other Disclosures

Assets in the amount of \$1,120,282 and \$1,114,902 at December 31, 2023 and 2022, respectively, were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries - Not Applicable

E. State Transferable and Non-Transferable Tax Credits - Not Applicable

F. Subprime-Mortgage-Related Risk Exposure - Not Applicable

G. Retained Assets - Not Applicable

Notes to the Financial Statements

21. Other Items (Continued)

- H. Insurance-Linked Securities (ILS) Contracts - Not Applicable
- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

22. Events Subsequent - None

23. Reinsurance

- A. Ceded Reinsurance Report

Section 1 – General Interrogatories

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

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes () No (X)
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 59,571
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?
Yes () No (X)

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts or contracts subject to redetermination.

- A. Method Used to Estimate - None
- B. Method Used to Record - None
- C. Amount and Percent of Net Retrospective Premiums - None
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - None
- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

The Company does not write health insurance.

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

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 - None
- (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 - None
- (4) Roll-forward of risk corridors asset and liability balances by program benefit year - None
- (5) ACA risk corridors receivable as of reporting date - None

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

26. Intercompany Pooling Arrangements - None

27. Structured Settlements - None

28. Health Care Receivables - None

Notes to the Financial Statements

29. Participating Policies

For the reporting year ended December 31, 2023, premiums under individual life participating policies were \$4,152, or less than 1% of total individual life premium earned. The Company accounts for its policyholder dividends based upon the accrual method. The Company paid dividends in the amount of \$367 to policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves - Not Applicable

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waves deduction of fractional deferred premiums upon death of insured. Surrender values are not promised in excess of the legally computed reserves.
2. Extra premiums are charged for substandard lives for policies issued. Mean reserves are equal to multiples of the substandard extra annual premium where such multiple is not less than one half.
3. As of December 31, 2023, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
4. The Tabular Interest has been determined by formula as described in the instructions.

The Tabular Less Actual Reserves Released has been determined by formula as described in the instructions.

The Tabular Cost has been determined by formula as described in the instructions.

5. For the determination of Tabular Interest on funds not involving life contingencies 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 end of the year of valuation.
6. Details for Other Changes - None

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

A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$	\$	\$	\$	%
b. At book value less current surrender charge of 5% or more	211,249			211,249	20.533
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)	211,249			211,249	20.533
e. At book value without adjustment (minimal or no charge or adjustment)	774,773			774,773	75.306
(2) Not subject to discretionary withdrawal	42,807			42,807	4.161
(3) Total (gross: direct + assumed)	\$ 1,028,829	\$	\$	\$ 1,028,829	100.000 %
(4) Reinsurance ceded					
(5) Total (net) (3 - 4)	\$ 1,028,829	\$	\$	\$ 1,028,829	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

B. Group Annuities - None

C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$ 178,825	\$	\$	\$ 178,825	100.000 %
b. At book value less current surrender charge of 5% or more					
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)	178,825			178,825	100.000
e. At book value without adjustment (minimal or no charge or adjustment)					
(2) Not subject to discretionary withdrawal					
(3) Total (gross: direct + assumed)	\$ 178,825	\$	\$	\$ 178,825	100.000 %
(4) Reinsurance ceded					
(5) Total (net) (3 - 4)	\$ 178,825	\$	\$	\$ 178,825	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

Notes to the Financial Statements

32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics (Continued)

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 1,028,829
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	178,825
(4) Subtotal (1+2+3)	\$ 1,207,654
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal (5+6+7+8+9+10)	\$
(12) Combined Total (4+11)	\$ 1,207,654

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ 27,131	\$ 27,131	\$ 33,902
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance	184,483,919	184,483,919	201,241,873
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	20,980
b. Accidental Death Benefits	XXX	XXX	100
c. Disability – Active Lives	XXX	XXX	350
d. Disability – Disabled Lives	XXX	XXX	751
e. Miscellaneous Reserves	XXX	XXX	1,162,353
(3) Total (gross: direct + assumed)	184,511,050	184,511,050	202,460,309
(4) Reinsurance Ceded			24,396
(5) Total (net) (3) - (4)	\$ 184,511,050	\$ 184,511,050	\$ 202,435,913

B. Separate Account with Guarantees - None

C. Separate Account Nonguaranteed - None

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net)	\$ 201,272,359
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	100
3. Exhibit 5, Disability – Active Lives Section, Total (net)	350
4. Exhibit 5, Disability – Disabled Lives Section, Total (net)	751
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	1,162,353
6. Subtotal (1+2+3+4+5)	\$ 202,435,913
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)	\$ 202,435,913

Notes to the Financial Statements

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial.....	\$.....	\$.....
(2) Ordinary new business.....	491,035	135,829
(3) Ordinary renewal.....	1,561,373	945,111
(4) Credit life.....		
(5) Group life.....		
(6) Group annuity.....		
(7) Totals (1+2+3+4+5+6).....	<u>\$ 2,052,408</u>	<u>\$ 1,080,940</u>

35. Separate Accounts - None

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?.....YES
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?.....YES
- 1.3. State Regulating?.....MICHIGAN
- 1.4. Is the reporting entity publicly traded or a member of a publicly traded group?.....NO
- 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.....12/31/2020
- 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.....12/31/2020
- 3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).....04/05/2022
- 3.4. By what department or departments?
Ohio Department of Insurance and Michigan Department of Insurance and Financial Services
- 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?.....YES
- 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?.....NO
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
FORVIS 111 EAST WAYNE STREET, SUITE 600; FORT WAYNE, IN 46802
- 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?
Jared T. Meehan, Employee of Affiliate, Director Life Actuary, Farm Bureau Life Insurance Company of Michigan; 7373 West Saginaw Highway; Lansing MI 48917
- 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?
- 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?.....N/A
- 14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?.....YES
- 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)?
- 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?
- 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?
- 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?
- 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?
- 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)
- 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)
N/A
- 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?
- 25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- 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?
- 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).
- 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.....N/A.....

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
FIFTH THIRD BANK.....	38 FOUNTAIN SQUARE PLAZA; CINCINNATI, OH 45202.....
U.S. BANK.....	225 WATER STREET, SUITE 7; JACKSONVILLE, FL 32202.....

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
TRAVIS M. LOWER.....	I.....

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$ 194,238,090	\$ 183,607,973	\$ (10,630,117)
31.2. Preferred Stocks.....	1,480,779	1,478,708	(2,070)
31.3. Totals.....	\$ 195,718,869	\$ 185,086,681	\$ (10,632,188)

31.4. Describe the sources or methods utilized in determining the fair values:
FAIR VALUE COMES FROM A SERVICE USED BY CLEARWATER ANALYTICS

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:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?.....YES

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

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?.....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:

a. The shares were purchased prior to January 1, 2019.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d. The fund only or predominantly holds bonds in its portfolio.

e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....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:

a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.

b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.

c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.

d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?.....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	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

40.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$ 31,600

40.2. List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
A.M. BEST.....	\$ 31,600

41.1. Amount of payments for legal expenses, if any?.....\$ 1,122

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
CT CORPORATION.....	\$.....1,122

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?

YES

1.2

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

\$10,738

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.

\$10,738

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$964

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

\$10,738

1.65

Total incurred claims

\$964

1.66

Number of covered lives

6

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	2
		Current Year	Prior Year
2.1	Premium Numerator	\$10,738	\$10,600
2.2	Premium Denominator	\$37,342,308	\$35,416,329
2.3	Premium Ratio (2.1/2.2)	0.029	0.030
2.4	Reserve Numerator	\$3,669	\$4,223
2.5	Reserve Denominator	\$202,748,019	\$190,541,486
2.6	Reserve Ratio (2.4/2.5)	0.002 %	0.002 %

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?

3.7

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

\$

4.

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

4.1

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

\$

4.2

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

1	2
P&C Insurance Company and Location	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	2	3	4	Assets Supporting Reserve Credit		
				5	6	7
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	Letters of Credit	Trust Agreements	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

\$

7.2

Total Incurred Claims

\$

7.3

Number of Covered Lives

GENERAL INTERROGATORIES

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

*Ordinary Life Insurance Includes
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)"?.....YES.....
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid.....\$.....338,776
- 9.22 Received.....\$.....
- 10.1 Does the reporting entity write any guaranteed interest contracts?.....NO.....
- 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:.....\$...13,280,231
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash.....\$.....6,500,000
- 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.....NO.....
- 13.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement?.....NO.....
- 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:

	1	2
Attachment Point	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?.....
15. How often are meetings of the subordinate branches required to be held?
16. How are the subordinate branches represented in the supreme or governing body?
17. What is the basis of representation in the governing body?
- 18.1 How often are regular meetings of the governing body held?
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
- 18.4 How many members of the governing body attended the last regular meeting?
- 18.5 How many of the same were delegates of the subordinate branches?
19. How are the expenses of the governing body defrayed?
20. When and by whom are the officers and directors elected?
21. What are the qualifications for membership?
22. What are the limiting ages for admission?
23. What is the minimum and maximum insurance that may be issued on any one life?
24. Is a medical examination required before issuing a benefit certificate to applicants?.....
25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?
- 26.1 Are notices of the payments required sent to the members?.....
- 26.2 If yes, do the notices state the purpose for which the money is to be used?
27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year%

27.12 Subsequent Years%
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?
- 28.2 If so, what amount and for what purpose?
- 29.1 Does the reporting entity pay an old age disability benefit?.....
- 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?.....
- 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?.....
- 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.....
- 32.2 If so, was an additional reserve included in Exhibit 5?.....
- 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?.....
- 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?
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?.....
- 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	2	3	4	5
	2023	2022	2021	2020	2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	283,833	264,092	252,239	237,901	226,679
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	2,136	1,036	587	636	636
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)	285,969	265,128	252,826	238,537	227,315
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	46,528	37,415	39,457	38,776	40,790
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	300	450			
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)	46,828	37,865	39,457	38,776	40,790
Premium Income-Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	37,221,435	35,349,718	37,442,939	36,011,106	36,965,833
15. Group life (Line 20.4, Col. 3)					
16. Individual annuities (Line 20.4, Col. 4)	110,135	56,011	135,229	76,232	156,701
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)	10,738	10,600	12,339	19,302	24,445
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	37,342,308	35,416,329	37,590,507	36,106,640	37,146,979
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	220,105,942	206,416,210	192,254,118	180,351,336	171,539,049
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	207,493,201	195,372,883	185,152,475	172,846,678	163,278,394
23. Aggregate life reserves (Page 3, Line 1)	203,464,742	190,892,690	180,555,997	168,443,266	159,237,295
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,323	1,323	1,543	1,763	2,204
25. Deposit-type contract funds (Page 3, Line 3)	178,825	172,014	190,542	195,563	191,554
26. Asset valuation reserve (Page 3, Line 24.01)	1,698,645	2,112,858	1,901,444	1,720,925	1,562,549
27. Capital (Page 3, Lines 29 & 30)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
28. Surplus (Page 3, Line 37)	11,612,741	10,043,328	6,101,643	6,504,658	7,260,655
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	13,078,100	10,535,214	12,502,317	8,714,522	13,912,937
Risk-Based Capital Analysis					
30. Total adjusted capital	14,311,386	11,869,035	7,804,695	8,186,017	9,823,459
31. Authorized control level risk-based capital	2,035,393	1,981,291	2,012,215	1,704,066	1,530,064
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	90.3	90.8	92.0	93.0	92.6
33. Stocks (Lines 2.1 and 2.2)	0.7	2.3	2.4	2.6	2.7
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	5.8	4.3	4.2	2.4	0.6
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	2.4	1.8	0.5	1.6	3.9
37. Contract loans (Line 6)	0.1	0.1	0.1	0.1	0.1
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	0.7	0.7	0.8	0.3	0.1
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
Investments in Parent, Subsidiaries and Affiliates					
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)		3,423,848	3,361,836	3,288,605	3,246,975
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		3,423,848	3,361,836	3,288,605	3,246,975
51. Total investment in parent included in Lines 44 to 49 above					

FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1	2	3	4	5
	2023	2022	2021	2020	2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	2,239,006	2,188,023	2,349,583	1,530,650	1,168,137
53. Total admitted assets (Page 2, Line 28, Col. 3)	220,105,942	206,416,210	192,254,118	180,351,336	171,539,049
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	8,334,929	6,923,210	6,202,922	6,045,980	5,410,195
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(166,907)	7,807	(246)	(1,386)	(23,684)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	221,140	48,990	57,852	38,550	112,912
57. Total of above Lines 54, 55 and 56	8,389,162	6,980,007	6,260,528	6,083,144	5,499,423
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	24,157,039	25,152,208	24,879,533	26,673,276	21,610,678
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6)	964	1,368	7,186	14,363	8,460
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2)	12,642,217	10,426,098	12,134,326	9,293,409	14,779,167
61. Increase in A & H reserves (Line 19, Col. 6)		(220)	(426)	(441)	(441)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	367	412	414	453	510
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	19.5	18.3	17.0	18.3	18.5
64. Lapse percent (ordinary only) [Exhibit of Life Insurance, Column 4, Lines 14 & 15] / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	0.9	0.4	0.4	0.7	0.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	9.0	10.8	56.5	72.1	32.8
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)	22.5	20.5	32.8	24.0	24.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-comprehensive group health (Sch. H, Part 3, Line 3.1, Col. 3)			XXX	XXX	XXX
69. Prior years' claim liability and reserve- comprehensive group health (Sch. H, Part 3, Line 3.2, Col. 3)			XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 3)	293	361	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)	4,223	4,726	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)	875,712	180,242	68,659	(694,976)	(751,563)
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)	4,720	12,496	3,460	2,517	17,357
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)	4,282	5,899	1,239	611	8,548
115. Aggregate of all other lines of business (Page 6, Col. 8)					
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	884,714	198,638	73,358	(691,848)	(725,658)

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
		1	2	3	4	5	6	7	8	9	
		Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Policies	Number of Certificates	Amount of Insurance	Total Amount of Insurance
1.	In force end of prior year			46,787	265,128						265,128
2.	Issued during year			7,620	46,828						46,828
3.	Reinsurance assumed										
4.	Revived during year										
5.	Increased during year (net)				3,130						3,130
6.	Subtotals, Lines 2 to 5			7,620	49,958						49,958
7.	Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8.	Aggregate write-ins for increases										
9.	Totals (Lines 1 and 6 to 8)			54,407	315,086						315,086
Deductions during year:											
10.	Death			4,066	24,050			XXX			24,050
11.	Maturity							XXX			
12.	Disability							XXX			
13.	Expiry			338	2,484						2,484
14.	Surrender			44	380						380
15.	Lapse			211	2,203						2,203
16.	Conversion							XXX	XXX	XXX	
17.	Decreased (net)										
18.	Reinsurance										
19.	Aggregate write-ins for decreases										
20.	Totals (Lines 10 to 19)			4,659	29,117						29,117
21.	In force end of year (b) (Line 9 minus Line 20)			49,748	285,969						285,969
22.	Reinsurance ceded end of year	XXX		XXX	5,035	XXX		XXX	XXX		5,035
23.	Line 21 minus Line 22	XXX		XXX	280,934	XXX	(a)	XXX	XXX		280,934
Details of Write-Ins											
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 , Amount \$, 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? If not, how are such expenses met?

EXHIBIT OF LIFE INSURANCE
(\$000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1	2	3	4
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance
24. Additions by dividends.....	XXX		XXX	
25. Other paid-up insurance.....			1,272	2,202
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	2	3	4
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing.....			4	297
28. Term policies-other.....	2	300	26	1,800
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals, (Lines 27 to 30).....	2	300	30	2,097
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX	9	39
34. Totals, whole life and endowment.....	7,618	46,528	49,709	283,833
35. Totals (Lines 31 to 34).....	7,620	46,828	49,748	285,969

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	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial.....				
37. Ordinary.....	46,828		285,170	799
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	46,828		285,170	799

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1	2	3	4
	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Certificates	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 2.....				
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.....	17
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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, etc. policies and riders included above.....	
47.1.....	
47.2.....	

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1	2	3	4	5	6	7	8
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Certificates	Amount of Insurance
48. Waiver of Premium.....			5	40				
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....		(a)	5	(a) 40		(a)		(a)

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

NONE

NONE

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
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 on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year		162		
2. Issued during year		13		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)		175		
Deductions during year:				
6. Decreased (net)		24		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		24		
9. In force end of year (line 5 minus line 8)		151		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 986,023	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year		28
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)		28
Deductions during year:		
6. Decreased (net)		2
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		2
9. In force end of year (line 5 minus line 8)		26
10. Amount of account balance	(a)	(a) 178,825

(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.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama	AL N						
2.	Alaska	AK N						
3.	Arizona	AZ N						
4.	Arkansas	AR N						
5.	California	CA N						
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 L	10,273,530	53,428			10,326,958	
12.	Hawaii	HI N						
13.	Idaho	ID N						
14.	Illinois	IL N						
15.	Indiana	IN L	11,341,246	38,039			11,379,285	
16.	Iowa	IA N						
17.	Kansas	KS N						
18.	Kentucky	KY L	7,332,316	8,538			7,340,854	
19.	Louisiana	LA N						
20.	Maine	ME N						
21.	Maryland	MD N						
22.	Massachusetts	MA N						
23.	Michigan	MI L	26,383				26,383	
24.	Minnesota	MN N						
25.	Mississippi	MS L	706,875				706,875	
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	7,389,759	10,130	10,738		7,410,627	
37.	Oklahoma	OK N						
38.	Oregon	OR N						
39.	Pennsylvania	PA L						
40.	Rhode Island	RI N						
41.	South Carolina	SC N						
42.	South Dakota	SD N						
43.	Tennessee	TN L	187,219				187,219	
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	37,257,328	110,135	10,738		37,378,201	
90.	Reporting entity contributions for employee benefits plans	XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
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	37,257,328	110,135	10,738		37,378,201	
96.	Plus Reinsurance Assumed	XXX						
97.	Totals (All Business)	XXX	37,257,328	110,135	10,738		37,378,201	
98.	Less Reinsurance Ceded	XXX	110,385				110,385	
99.	Totals (All Business) less Reinsurance Ceded	XXX	37,146,943	110,135	(c) 10,738		37,267,816	
Details of Write-Ins								
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 8 4. Q – Qualified - Qualified or accredited reinsurer —
2. R – Registered – Non-domiciled RRGs — 5. N – None of the above - Not allowed to write business in the state 49
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

Direct Written

(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;

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

