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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023

OF THE CONDITION AND AFFAIRS OF

AUGUSTAR LIFE ASSURANCE CORPORATION

NAIC Group Code 0704 (Current) 0704 (Prior) NAIC Company Code 89206 Employer's ID Number 31-0962495

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

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

Incorporated/Organized 06/26/1979 Commenced Business 08/22/1979

Statutory Home Office One Financial Way (Street and Number), Cincinnati, OH, US 45242 (City or Town, State, Country and Zip Code)

Main Administrative Office One Financial Way (Street and Number)

Cincinnati, OH, US 45242 (City or Town, State, Country and Zip Code), 513-794-6100 (Area Code) (Telephone Number)

Mail Address Post Office Box 237 (Street and Number or P.O. Box), Cincinnati, OH, US 45201 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Financial Way (Street and Number)

Cincinnati, OH, US 45242 (City or Town, State, Country and Zip Code), 513-794-6100-6015 (Area Code) (Telephone Number)

Internet Website Address N/A

Statutory Statement Contact Amber Dawn Roberts (Name), 513-794-6100-6015 (Area Code) (Telephone Number)

amber_roberts@constellationinsurance.com (E-mail Address), 513-794-4622 (FAX Number)

OFFICERS

President & Chief Executive Officer	Anurag Chandra	Vice President & Treasurer	Doris Lee Paul
Senior Vice President, Corporate Secretary & LATAM Regional Counsel and Compliance	Carlos Fernando da Costa Almeida de Paiva Nascimento #	Senior Vice President & Chief Risk Officer	Scott Niel Shepherd

OTHER

Lori Dianne Dashewich #, Senior Vice President, Chief Accounting Officer & Controller, Interim CFO	Sachin Jain #, Senior Vice President, Investments	Patrick Henry McEvoy, Senior Vice President, Chief Distribution and Sales - Traditional
Gary Russell Rodmaker, Senior Vice President & Chief Investment Officer		

DIRECTORS OR TRUSTEES

Michael Akker	Anurag Chandra	Philippe Francois Charette
Patricia Lynn Guinn #	Gregory Svend Nielsen	Westley Vander Thompson #
Steven Carl Verney		

State of Ohio
County of Butler
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.

Lori Dianne Dashewich	Carlos Fernando da Costa Almeida de Paiva Nascimento	Scott Niel Shepherd
Senior Vice President, Chief Accounting Officer & Controller, Interim CFO	Senior Vice President, Corporate Secretary & LATAM Regional Counsel and Compliance	Senior Vice President & Chief Risk Officer

Subscribed and sworn to before me this 19th day of February, 2024

a. Is this an original filing? .... Yes [X] No [ ]
b. If no,
1. State the amendment number ......
2. Date filed ....
3. Number of pages attached ....

Stephanie Coleman
Notary Public
Expires November 24, 2025

ASSETS

		Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	2,045,807,828	0	2,045,807,828	2,002,470,960
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	16,711,200	0	16,711,200	16,528,800
	2.2 Common stocks	18,325,933	0	18,325,933	15,303,533
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	463,087,264	0	463,087,264	452,169,616
	3.2 Other than first liens	0	0	0	0
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ 0 encumbrances)	0	0	0	0
	4.2 Properties held for the production of income (less $ 0 encumbrances)	0	0	0	0
	4.3 Properties held for sale (less $ 0 encumbrances)	0	0	0	0
5.	Cash ($ 16,000,326 , Schedule E - Part 1), cash equivalents ($ 0 , Schedule E - Part 2) and short-term investments ($ 0 , Schedule DA)	16,000,326	0	16,000,326	9,092,311
6.	Contract loans (including $ 0 premium notes)	129,952,984	0	129,952,984	123,150,025
7.	Derivatives (Schedule DB)	6,521,487	0	6,521,487	2,211,914
8.	Other invested assets (Schedule BA)	42,770,524	0	42,770,524	37,712,763
9.	Receivables for securities	756,910	0	756,910	212,749
10.	Securities lending reinvested collateral assets (Schedule DL)	66,539,878	0	66,539,878	39,869,625
11.	Aggregate write-ins for invested assets	0	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	2,806,474,334	0	2,806,474,334	2,698,722,296
13.	Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
14.	Investment income due and accrued	19,888,722	0	19,888,722	19,696,605
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	13,267,841	0	13,267,841	11,627,108
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 0 earned but unbilled premiums)	103,914,834	0	103,914,834	109,946,984
	15.3 Accrued retrospective premiums ($ 0) and contracts subject to redetermination ($ 0)	0	0	0	0
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	20,024,736	22,018	20,002,718	6,404,789
	16.2 Funds held by or deposited with reinsured companies	0	0	0	0
	16.3 Other amounts receivable under reinsurance contracts	18,229,969	0	18,229,969	570,371
17.	Amounts receivable relating to uninsured plans	0	0	0	0
18.1	Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2	Net deferred tax asset	77,352,319	46,372,925	30,979,394	29,219,154
19.	Guaranty funds receivable or on deposit	1,821,055	0	1,821,055	1,610,134
20.	Electronic data processing equipment and software	0	0	0	0
21.	Furniture and equipment, including health care delivery assets ($ 0)	0	0	0	0
22.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23.	Receivables from parent, subsidiaries and affiliates	14,867,554	0	14,867,554	30,058,141
24.	Health care ($ 0) and other amounts receivable	0	0	0	0
25.	Aggregate write-ins for other than invested assets	1,389,769	0	1,389,769	1,623,383
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,077,231,133	46,394,943	3,030,836,190	2,909,478,965
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	271,215,599	0	271,215,599	246,894,999
28.	Total (Lines 26 and 27)	3,348,446,732	46,394,943	3,302,051,789	3,156,373,964
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501.	State taxes recoverable	1,321,739	0	1,321,739	1,556,061
2502.	Fund revenue receivable	68,030	0	68,030	67,322
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,389,769	0	1,389,769	1,623,383

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ 2,150,514,278 (Exh. 5, Line 9999999) less $ 0 included in Line 6.3 (including $ 0 Modco Reserve)	2,150,514,278	2,139,353,662
2.	Aggregate reserve for accident and health contracts (including $ 0 Modco Reserve)	110,432,868	105,065,773
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ 0 Modco Reserve)	353,489,743	284,684,677
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	16,586,646	12,544,773
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	670,399	821,714
5.	Policyholders' dividends/refunds to members $ 0 and coupons $ 0 due and unpaid (Exhibit 4, Line 10)	0	0
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $ 0 Modco)	0	0
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including $ 0 Modco)	0	0
	6.3 Coupons and similar benefits (including $ 0 Modco)	0	0
7.	Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $ 0 discount; including $ 643,538 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,082,588	987,348
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts	0	0
	9.2 Provision for experience rating refunds, including the liability of $ 0 accident and health experience rating refunds of which $ 0 is for medical loss ratio rebate per the Public Health Service Act	0	0
	9.3 Other amounts payable on reinsurance, including $ 7,872,618 assumed and $ 5,252,399 ceded	13,125,017	13,791,032
	9.4 Interest maintenance reserve (IMR, Line 6)	8,760,132	14,393,649
10.	Commissions to agents due or accrued-life and annuity contracts $ 3,389,774 accident and health $ 216,369 and deposit-type contract funds $ 0	3,606,143	4,156,813
11.	Commissions and expense allowances payable on reinsurance assumed	0	0
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,881,717	4,338,468
13.	Transfers to Separate Accounts due or accrued (net) (including $ 2,229,272 accrued for expense allowances recognized in reserves, net of reinsured allowances)	2,229,272	1,694,466
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	2,017,848	2,794,514
15.1	Current federal and foreign income taxes, including $ (1,300,887) on realized capital gains (losses)	4,086,850	11,784,585
15.2	Net deferred tax liability	0	0
16.	Unearned investment income	3,287,870	3,180,504
17.	Amounts withheld or retained by reporting entity as agent or trustee	4,154,007	2,940,327
18.	Amounts held for agents' account, including $ 0 agents' credit balances	0	0
19.	Remittances and items not allocated	63,632	464,504
20.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21.	Liability for benefits for employees and agents if not included above	0	0
22.	Borrowed money $ 0 and interest thereon $ 0	0	0
23.	Dividends to stockholders declared and unpaid	0	0
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	24,061,172	19,149,547
	24.02 Reinsurance in unauthorized and certified ($ 0) companies	0	0
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($ 316,167) reinsurers	316,167	399,493
	24.04 Payable to parent, subsidiaries and affiliates	5,860,559	4,039,308
	24.05 Drafts outstanding	0	0
	24.06 Liability for amounts held under uninsured plans	0	0
	24.07 Funds held under coinsurance	0	0
	24.08 Derivatives	0	0
	24.09 Payable for securities	0	4,000,000
	24.10 Payable for securities lending	66,539,878	39,869,624
	24.11 Capital notes $ 0 and interest thereon $ 0	0	0
25.	Aggregate write-ins for liabilities	1,377,521	1,287,001
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,774,144,307	2,671,741,782
27.	From Separate Accounts Statement	271,215,599	246,894,998
28.	Total liabilities (Lines 26 and 27)	3,045,359,906	2,918,636,780
29.	Common capital stock	9,600,005	9,600,005
30.	Preferred capital stock	0	0
31.	Aggregate write-ins for other than special surplus funds	0	0
32.	Surplus notes	0	0
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	87,976,286	87,976,286
34.	Aggregate write-ins for special surplus funds	0	0
35.	Unassigned funds (surplus)	159,115,593	140,160,894
36.	Less treasury stock, at cost:		
	36.1 0 shares common (value included in Line 29 $ 0)	0	0
	36.2 0 shares preferred (value included in Line 30 $ 0)	0	0
37.	Surplus (Total Lines 31+32+33+34+35-36) (including $ 0 in Separate Accounts Statement)	247,091,879	228,137,180
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	256,691,884	237,737,185
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,302,051,790	3,156,373,965
	DETAILS OF WRITE-INS		
2501.	Unclaimed funds	1,377,521	1,287,001
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,377,521	1,287,001
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	199,883,462	163,715,047
2.	Considerations for supplementary contracts with life contingencies	0	0
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	109,353,537	102,043,909
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	4,306,367	5,445,917
5.	Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	46,085,488	47,469,613
7.	Reserve adjustments on reinsurance ceded	0	0
8.	Miscellaneous Income:		
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,289,982	1,395,003
	8.2 Charges and fees for deposit-type contracts	0	0
	8.3 Aggregate write-ins for miscellaneous income	21,957,398	20,868,105
9.	Total (Lines 1 to 8.3)	382,876,234	340,937,594
10.	Death benefits	119,726,618	91,369,663
11.	Matured endowments (excluding guaranteed annual pure endowments)	8,097	0
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	2,768,451	2,220,733
13.	Disability benefits and benefits under accident and health contracts	11,895,804	11,865,585
14.	Coupons, guaranteed annual pure endowments and similar benefits	0	0
15.	Surrender benefits and withdrawals for life contracts	88,744,231	59,582,915
16.	Group conversions	0	0
17.	Interest and adjustments on contract or deposit-type contract funds	8,529,464	6,963,547
18.	Payments on supplementary contracts with life contingencies	63,039	68,643
19.	Increase in aggregate reserves for life and accident and health contracts	16,773,822	25,254,441
20.	Totals (Lines 10 to 19)	248,509,526	197,325,527
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	30,502,063	38,111,178
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	7,664	10,701
23.	General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	56,459,468	55,336,699
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	10,056,042	10,618,560
25.	Increase in loading on deferred and uncollected premiums	3,377,781	1,027,511
26.	Net transfers to or (from) Separate Accounts net of reinsurance	(17,264,356)	(5,687,258)
27.	Aggregate write-ins for deductions	4,606,522	4,810,174
28.	Totals (Lines 20 to 27)	336,254,710	301,553,092
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	46,621,524	39,384,502
30.	Dividends to policyholders and refunds to members	0	0
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	46,621,524	39,384,502
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	9,286,200	(348,023)
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)	37,335,324	39,732,525
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ (948,100) (excluding taxes of $ (352,787) transferred to the IMR)	219,662	(5,602,906)
35.	Net income (Line 33 plus Line 34)	37,554,986	34,129,619
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	237,737,185	246,811,545
37.	Net income (Line 35)	37,554,986	34,129,619
38.	Change in net unrealized capital gains (losses) less capital gains tax of $ 656,556	2,557,558	(4,688,784)
39.	Change in net unrealized foreign exchange capital gain (loss)	0	0
40.	Change in net deferred income tax	5,785,191	1,688,964
41.	Change in nonadmitted assets	(3,390,413)	(3,687,765)
42.	Change in liability for reinsurance in unauthorized and certified companies	0	0
43.	Change in reserve on account of change in valuation basis, (increase) or decrease	0	(3,589,371)
44.	Change in asset valuation reserve	(4,911,626)	4,372,893
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46.	Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47.	Other changes in surplus in Separate Accounts Statement	0	0
48.	Change in surplus notes	0	0
49.	Cumulative effect of changes in accounting principles	0	0
50.	Capital changes:		
	50.1 Paid in	0	0
	50.2 Transferred from surplus (Stock Dividend)	0	0
	50.3 Transferred to surplus	0	0
51.	Surplus adjustment:		
	51.1 Paid in	0	0
	51.2 Transferred to capital (Stock Dividend)	0	0
	51.3 Transferred from capital	0	0
	51.4 Change in surplus as a result of reinsurance	0	0
52.	Dividends to stockholders	0	(20,000,000)
53.	Aggregate write-ins for gains and losses in surplus	(18,640,998)	(17,299,916)
54.	Net change in capital and surplus for the year (Lines 37 through 53)	18,954,698	(9,074,360)
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	256,691,883	237,737,185
	DETAILS OF WRITE-INS		
08.301.	COI Charges	9,693,414	10,213,791
08.302.	Surrender Charges	6,910,124	5,484,908
08.303.	Reinsurance Ceded Trails	4,590,409	4,658,541
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	763,451	510,865
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	21,957,398	20,868,105
2701.	Health Surrender Benefits	3,095,982	3,034,975
2702.	Miscellaneous Expense	1,421,936	1,722,987
2703.	Funds withheld miscellaneous expense	82,604	52,212
2798.	Summary of remaining write-ins for Line 27 from overflow page	6,000	0
2799.	Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	4,606,522	4,810,174
5301.	Prior period adjustment	191,019	1,992,268
5302.	Deferred Coinsurance Gain	(18,832,017)	(19,292,184)
5303.			
5398.	Summary of remaining write-ins for Line 53 from overflow page	0	0
5399.	Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(18,640,998)	(17,299,916)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	199,456,198	166,397,986
2.	Net investment income	109,984,220	101,831,215
3.	Miscellaneous income	33,420,139	34,256,847
4.	Total (Lines 1 through 3)	342,860,557	302,486,048
5.	Benefit and loss related payments	232,649,185	157,850,517
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(17,799,162)	(5,741,203)
7.	Commissions, expenses paid and aggregate write-ins for deductions	105,736,446	108,563,094
8.	Dividends paid to policyholders	0	0
9.	Federal and foreign income taxes paid (recovered) net of $ (5) tax on capital gains (losses)	15,733,825	(11,755,961)
10.	Total (Lines 5 through 9)	336,320,294	248,916,447
11.	Net cash from operations (Line 4 minus Line 10)	6,540,263	53,569,601
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	137,347,505	165,343,363
	12.2 Stocks	144,444	10,066,215
	12.3 Mortgage loans	42,402,355	41,160,338
	12.4 Real estate	0	0
	12.5 Other invested assets	900,414	331,122
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	0	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	180,794,718	216,901,038
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	184,233,274	280,616,475
	13.2 Stocks	3,354,900	6,831,076
	13.3 Mortgage loans	53,320,000	71,902,500
	13.4 Real estate	0	0
	13.5 Other invested assets	5,898,616	4,861,764
	13.6 Miscellaneous applications	5,268,429	1,752,567
	13.7 Total investments acquired (Lines 13.1 to 13.6)	252,075,219	365,964,382
14.	Net increase/(decrease) in contract loans and premium notes	6,802,959	(562,995)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(78,083,460)	(148,500,349)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	61,705,866	99,114,031
	16.5 Dividends to stockholders	0	20,000,000
	16.6 Other cash provided (applied)	16,745,346	(23,783,461)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	78,451,212	55,330,570
	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)	6,908,015	(39,600,178)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	9,092,311	48,692,489
	19.2 End of year (Line 18 plus Line 19.1)	16,000,326	9,092,311

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

20.0001.	Change in securities lending collateral	(26,670,254)	46,603,390
20.0002.	Amortization of deferred gain on reinsurance agreements	(18,832,017)	(19,292,184)
20.0003.	Interest credited on deposit-type contracts	(7,099,200)	(5,454,873)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	199,883,462	170,217,058	0	65,036	0	29,601,368	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income	109,353,538	87,878,275	0	861,391	13,291,354	5,944,000	0	1,378,518	0
4. Amortization of Interest Maintenance Reserve (IMR)	4,306,367	4,283,888	0	35,959	(17,671)	0	0	4,191	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	46,085,488	41,362,581	0	13,983	0	4,708,924	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,289,982	1,289,982	0	0	0	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	21,957,398	21,895,860	0	63,662	0	(2,124)	0	0	0
9. Totals (Lines 1 to 8.3)	382,876,235	326,927,644	0	1,040,031	13,273,683	40,252,168	0	1,382,709	0
10. Death benefits	119,726,619	119,726,619	0	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	8,097	8,097	0	0	0	XXX	XXX	0	0
12. Annuity benefits	2,768,451	XXX	XXX	2,768,451	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts	11,895,804	518,159	0	0	0	11,377,645	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	88,744,230	89,240,429	0	(496,199)	0	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	8,529,463	1,430,263	0	(125,210)	7,224,410	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies	63,039	0	0	63,039	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	16,773,823	12,378,852	0	(1,213,920)	0	5,608,891	XXX	0	0
20. Totals (Lines 10 to 19)	248,509,526	223,302,419	0	996,161	7,224,410	16,986,536	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	30,502,063	22,429,590	0	2,740	0	8,069,733	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	7,664	0	0	0	0	7,664	XXX	0	0
23. General insurance expenses and fraternal expenses	56,459,468	47,345,552	0	142,669	1,043	6,305,592	0	2,664,612	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,056,041	9,755,744	0	7,573	4	1,042,814	0	(750,094)	0
25. Increase in loading on deferred and uncollected premiums	3,377,781	3,377,781	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(17,264,356)	(17,264,356)	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions	4,606,522	82,604	0	0	0	3,095,982	0	1,427,936	0
28. Totals (Lines 20 to 27)	336,254,709	289,029,334	0	1,149,143	7,225,457	35,508,321	0	3,342,454	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	46,621,526	37,898,310	0	(109,112)	6,048,226	4,743,847	0	(1,959,745)	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	46,621,526	37,898,310	0	(109,112)	6,048,226	4,743,847	0	(1,959,745)	0
32. Federal income taxes incurred (excluding tax on capital gains)	9,286,200	7,548,686	0	(21,734)	1,204,702	944,892	0	(390,346)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	37,335,326	30,349,624	0	(87,378)	4,843,524	3,798,955	0	(1,569,399)	0
34. Policies/certificates in force end of year	244,683	224,885	0	695	0	19,103	XXX	0	0
DETAILS OF WRITE-INS									
08.301. COI Charges	9,693,414	9,693,249	0	165	0	0	0	0	0
08.302. Surrender Charges	6,910,124	6,910,124	0	0	0	0	0	0	0
08.303. Reinsurance Ceded Trails	4,590,409	4,526,841	0	63,568	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	763,451	765,646	0	(71)	0	(2,124)	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	21,957,398	21,895,860	0	63,662	0	(2,124)	0	0	0
2701. Health Surrender Benefits	3,095,982	0	0	0	0	3,095,982	0	0	0
2702. Miscellaneous Expense	1,421,936	0	0	0	0	0	0	1,421,936	0
2703. Funds Withheld Miscellaneous Expense	82,604	82,604	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	6,000	0	0	0	0	0	0	6,000	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	4,606,522	82,604	0	0	0	3,095,982	0	1,427,936	0

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

		1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1.	Premiums for life contracts (a)	170,217,058	0	351,070	37,667,817	41,440,692	81,849,471	1,764,866	0	7,143,142	0	0	0
2.	Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Net investment income	87,878,275	0	256,197	249,067	5,607,993	78,549,057	640,338	0	2,575,623	0	0	0
4.	Amortization of Interest Maintenance Reserve (IMR)	4,283,888	0	0	0	12,446	4,271,442	0	0	0	0	0	0
5.	Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6.	Commissions and expense allowances on reinsurance ceded	41,362,581	0	0	34,936,106	32,568	6,223,202	170,622	0	83	0	0	0
7.	Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8.	Miscellaneous Income:												
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,289,982	0	0	0	0	0	0	0	1,289,982	0	0	0
	8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
	8.3 Aggregate write-ins for miscellaneous income	21,895,860	0	3,431	87,333	1,976,046	9,130,851	164,244	0	10,533,955	0	0	0
9.	Totals (Lines 1 to 8.3)	326,927,644	0	610,698	72,940,323	49,069,745	180,024,023	2,740,070	0	21,542,785	0	0	0
10.	Death benefits	119,726,619	0	513,243	10,233,182	(45,569)	91,938,055	5,983,004	0	11,104,704	0	0	0
11.	Matured endowments (excluding guaranteed annual pure endowments)	8,097	0	8,097	0	0	0	0	0	0	0	0	0
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	518,159	0	102,317	59,604	0	265,850	4,685	0	85,703	0	0	0
14.	Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15.	Surrender benefits and withdrawals for life contracts	89,240,429	0	123,629	597,725	4,412,263	51,781,742	8,663,382	0	23,661,688	0	0	0
16.	Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17.	Interest and adjustments on contract or deposit-type contract funds	1,430,263	0	0	277	110	92	0	0	1,429,784	0	0	0
18.	Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19.	Increase in aggregate reserves for life and accident and health contracts	12,378,852	0	(906,157)	(6,211,925)	28,887,202	(869,062)	(6,469,472)	0	(2,051,734)	0	0	0
20.	Totals (Lines 10 to 19)	223,302,419	0	(158,871)	4,678,863	33,254,006	143,116,677	8,181,599	0	34,230,145	0	0	0
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	22,429,590	0	(197)	3,567,649	7,991,097	10,171,801	163,359	0	535,881	0	0	XXX
22.	Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23.	General insurance expenses	47,345,552	0	7,172	19,511,761	22,504,090	3,473,130	930,796	0	918,603	0	0	0
24.	Insurance taxes, licenses and fees, excluding federal income taxes	9,755,744	0	61,140	4,270,301	1,872,064	3,376,147	7,101	0	168,991	0	0	0
25.	Increase in loading on deferred and uncollected premiums	3,377,781	0	494	3,377,287	0	0	0	0	0	0	0	0
26.	Net transfers to or (from) Separate Accounts net of reinsurance	(17,264,356)	0	0	0	0	0	0	0	(17,264,356)	0	0	0
27.	Aggregate write-ins for deductions	82,604	0	0	82,604	0	0	0	0	0	0	0	0
28.	Totals (Lines 20 to 27)	289,029,334	0	(90,262)	35,488,465	65,621,257	160,137,755	9,282,855	0	18,589,264	0	0	0
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	37,898,310	0	700,960	37,451,858	(16,551,512)	19,886,268	(6,542,785)	0	2,953,521	0	0	0
30.	Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	37,898,310	0	700,960	37,451,858	(16,551,512)	19,886,268	(6,542,785)	0	2,953,521	0	0	0
32.	Federal income taxes incurred (excluding tax on capital gains)	7,548,686	0	139,619	7,459,761	(3,296,775)	3,961,001	(1,303,210)	0	588,290	0	0	0
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	30,349,624	0	561,341	29,992,097	(13,254,737)	15,925,267	(5,239,575)	0	2,365,231	0	0	0
34.	Policies/certificates in force end of year	224,885	0	1,433	164,674	5,452	45,442	2,806	0	5,078	0	0	0
	DETAILS OF WRITE-INS												
08.301.	COI Charges	9,693,249	0	0	52,439	0	4,228	5,167	0	9,631,415	0	0	0
08.302.	Surrender Charges	6,910,124	0	0	0	1,980,985	4,595,984	195,580	0	137,575	0	0	0
08.303.	Reinsurance Ceded Trails	4,526,841	0	0	0	0	4,526,841	0	0	0	0	0	0
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	765,646	0	3,431	34,894	(4,939)	3,798	(36,503)	0	764,965	0	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	21,895,860	0	3,431	87,333	1,976,046	9,130,851	164,244	0	10,533,955	0	0	0
2701.	Funds Withheld Miscellaneous Expense	82,604	0	0	82,604	0	0	0	0	0	0	0	0
2702.													
2703.													
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	82,604	0	0	82,604	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1 0

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

NONE

(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	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		Other Annuities
1. Premiums for individual annuity contracts	65,036	65,036	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	861,391	481,000	0	0	0	380,391	0
4. Amortization of Interest Maintenance Reserve (IMR)	35,959	0	0	0	0	35,959	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	13,983	13,983	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	63,662	63,588	0	0	0	74	0
9. Totals (Lines 1 to 8.3)	1,040,031	623,607	0	0	0	416,424	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	2,768,451	1,959,928	0	0	0	808,523	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	(496,199)	(498,793)	0	0	0	2,594	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(125,210)	0	0	0	0	(125,210)	0
18. Payments on supplementary contracts with life contingencies	63,039	0	0	0	0	63,039	0
19. Increase in aggregate reserves for life and accident and health contracts	(1,213,920)	(1,025,413)	0	0	0	(188,507)	0
20. Totals (Lines 10 to 19)	996,161	435,722	0	0	0	560,439	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,740	2,740	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	142,669	125,169	0	0	0	17,500	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,573	6,745	0	0	0	828	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,149,143	570,376	0	0	0	578,767	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(109,112)	53,231	0	0	0	(162,343)	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(109,112)	53,231	0	0	0	(162,343)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(21,734)	10,602	0	0	0	(32,336)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(87,378)	42,629	0	0	0	(130,007)	0
34. Policies/certificates in force end of year	695	611	0	0	0	84	0
DETAILS OF WRITE-INS							
08.301. Reinsurance Ceded Trails	63,568	63,568	0	0	0	0	0
08.302. COI Charges	165	0	0	0	0	165	0
08.303. Administrative Charges	(71)	20	0	0	0	(91)	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	63,662	63,588	0	0	0	74	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

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

	1	Deferred				6	7
		2	3	4	5	Life Contingent	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for group annuity contracts	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	13,291,354	0	0	0	0	0	13,291,354
4. Amortization of Interest Maintenance Reserve (IMR)	(17,671)	0	0	0	0	0	(17,671)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	13,273,683	0	0	0	0	0	13,273,683
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	7,224,410	0	0	0	0	0	7,224,410
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	7,224,410	0	0	0	0	0	7,224,410
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	1,043	0	0	0	0	0	1,043
24. Insurance taxes, licenses and fees, excluding federal income taxes	4	0	0	0	0	0	4
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	7,225,457	0	0	0	0	0	7,225,457
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	6,048,226	0	0	0	0	0	6,048,226
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	6,048,226	0	0	0	0	0	6,048,226
32. Federal income taxes incurred (excluding tax on capital gains)	1,204,702	0	0	0	0	0	1,204,702
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)	4,843,524	0	0	0	0	0	4,843,524
34. Policies/certificates in force end of year	0	0	0	0	0	0	0
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH [(a)]

		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		Total	2 Individual	3 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	29,601,368	0	0	0	0	0	0	0	0	0	29,601,368	0	0
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	5,944,000	0	0	0	0	0	0	0	0	0	5,944,000	0	0
4.	Amortization of Interest Maintenance Reserve (IMR)	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	Commissions and expense allowances on reinsurance ceded	4,708,924	0	0	0	0	0	0	0	0	0	4,708,924	0	0
7.	Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	Miscellaneous Income:													
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	(2,124)	0	0	0	0	0	0	0	0	0	(2,124)	0	0
9.	Totals (Lines 1 to 8.3)	40,252,168	0	0	0	0	0	0	0	0	0	40,252,168	0	0
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	11,377,645	0	0	0	0	0	0	0	0	0	11,377,645	0	0
14.	Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
15.	Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16.	Group conversions	0	0	0	0	0	0	0	0	0	0	0	0	0
17.	Interest and adjustments on contract or deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0	0	0
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	5,608,891	0	0	0	0	0	0	0	0	0	5,608,891	0	0
20.	Totals (Lines 10 to 19)	16,986,536	0	0	0	0	0	0	0	0	0	16,986,536	0	0
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	8,069,733	0	0	0	0	0	0	0	0	0	8,069,733	0	0
22.	Commissions and expense allowances on reinsurance assumed	7,664	0	0	0	0	0	0	0	0	0	7,664	0	0
23.	General insurance expenses	6,305,592	0	0	0	0	0	0	0	0	0	6,305,592	0	0
24.	Insurance taxes, licenses and fees, excluding federal income taxes	1,042,814	0	0	0	0	0	0	0	0	0	1,042,814	0	0
25.	Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0	0	0	0	0	0	0
26.	Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0	0
27.	Aggregate write-ins for deductions	3,095,982	0	0	0	0	0	0	0	0	0	3,095,982	0	0
28.	Totals (Lines 20 to 27)	35,508,321	0	0	0	0	0	0	0	0	0	35,508,321	0	0
29.	Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	4,743,847	0	0	0	0	0	0	0	0	0	4,743,847	0	0
30.	Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0	0	0	0	0
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	4,743,847	0	0	0	0	0	0	0	0	0	4,743,847	0	0
32.	Federal income taxes incurred (excluding tax on capital gains)	944,892	0	0	0	0	0	0	0	0	0	944,892	0	0
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,798,955	0	0	0	0	0	0	0	0	0	3,798,955	0	0
34.	Policies/certificates in force end of year	19,103	0	0	0	0	0	0	0	0	0	19,103	0	0
	DETAILS OF WRITE-INS													
08.301.	Administrative Charges	(2,124)	0	0	0	0	0	0	0	0	0	(2,124)	0	0
08.302.														
08.303.														
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	(2,124)	0	0	0	0	0	0	0	0	0	(2,124)	0	0
2701.	Health Surrender Benefits	3,095,982	0	0	0	0	0	0	0	0	0	3,095,982	0	0
2702.														
2703.														
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	3,095,982	0	0	0	0	0	0	0	0	0	3,095,982	0	0

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

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

		1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
	Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1.	Reserve December 31 of prior year	2,121,376,277	0	8,352,523	79,152,406	85,879,194	1,759,823,552	143,561,407	0	44,607,195	0	0	0
2.	Tabular net premiums or considerations	337,248,070	0	320,669	201,754,876	41,473,260	80,293,925	6,243,583	0	7,161,757	0	0	0
3.	Present value of disability claims incurred	987,969	0	0	881,816	0	106,153	0	0	0	0	0	0
4.	Tabular interest	80,288,793	0	270,510	6,454,992	3,122,554	62,885,077	5,762,927	0	1,792,733	0	0	0
5.	Tabular less actual reserve released	(423,606)	0	92,439	(590,898)	0	91,021	(532,416)	0	516,248	0	0	0
6.	Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1	Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	6,810,630	XXX	0	6,267,744	656,376	(113,490)	0	0	0	XXX	0	0
7.	Other increases (net)	1,105,106	0	0	1,296,539	0	(108,769)	(96,059)	0	13,395	0	0	0
8.	Totals (Lines 1 to 7)	2,547,393,239	0	9,036,141	295,217,475	131,131,384	1,902,977,469	154,939,442	0	54,091,328	0	0	0
9.	Tabular cost	268,113,173	0	(1,025,708)	196,541,038	10,632,626	50,943,559	11,141,059	0	(119,401)	0	0	0
10.	Reserves released by death	42,683,512	0	325,464	3,325,184	12,867	32,527,255	2,529,290	0	3,963,452	0	0	0
11.	Reserves released by other terminations (net)	119,587,620	0	2,187,700	22,351,168	5,719,494	60,286,111	4,687,793	0	24,355,354	0	0	0
12.	Annuity, supplementary contract and disability payments involving life contingencies	518,159	0	102,317	59,604	0	265,850	4,685	0	85,703	0	0	0
13.	Net transfers to or (from) Separate Accounts	(17,264,356)	0	0	0	0	0	0	0	(17,264,356)	0	0	0
14.	Total Deductions (Lines 9 to 13)	413,638,108	0	1,589,773	222,276,994	16,364,987	144,022,775	18,362,827	0	11,020,752	0	0	0
15.	Reserve December 31 of current year	2,133,755,131	0	7,446,368	72,940,481	114,766,397	1,758,954,694	136,576,615	0	43,070,576	0	0	0
	Cash Surrender Value and Policy Loans												
16.	CSV Ending balance December 31, current year	1,680,546,546	0	5,592,024	0	88,471,336	1,452,278,078	121,352,708	0	12,852,400	0	0	0
17.	Amount Available for Policy Loans Based upon Line 16 CSV	1,661,005,606	0	5,592,024	0	88,001,849	1,435,462,719	119,906,453	0	12,042,561	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which 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 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (b)	8 Other Group Life	9 YRT Mortality Risk Only
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	Life Contingent Payout (Immediate and Annuitizations)	
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
	Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1.	Reserve December 31 of prior year	17,977,384	11,095,075	0	0	0	6,882,309	0
2.	Tabular net premiums or considerations	182,784	65,036	0	0	0	117,748	0
3.	Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.	Tabular interest	758,414	357,933	0	0	0	400,481	0
5.	Tabular less actual reserve released	76,055	0	0	0	0	76,055	0
6.	Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7.	Other increases (net)	99,747	(109,283)	0	0	0	209,030	0
8.	Totals (Lines 1 to 7)	19,094,384	11,408,761	0	0	0	7,685,623	0
9.	Tabular cost	0	0	0	0	0	0	0
10.	Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.	Reserves released by other terminations (net)	(496,253)	(496,253)	0	0	0	0	0
12.	Annuity, supplementary contract and disability payments involving life contingencies	2,831,489	1,957,333	0	0	0	874,156	0
13.	Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0
14.	Total Deductions (Lines 9 to 13)	2,335,236	1,461,080	0	0	0	874,156	0
15.	Reserve December 31 of current year	16,759,148	9,947,681	0	0	0	6,811,467	0
	Cash Surrender Value and Policy Loans							
16.	CSV Ending balance December 31, current year	9,947,682	9,947,682	0	0	0	0	0
17.	Amount Available for Policy Loans Based upon Line 16 CSV	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which 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	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		Other Annuities
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	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 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 810,743	962,064
1.1	Bonds exempt from U.S. tax	(a) 0	0
1.2	Other bonds (unaffiliated)	(a) 77,529,898	77,423,923
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 567,999	567,999
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	1,115,497	1,115,497
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 21,089,574	21,192,032
4.	Real estate	(d) 0	0
5	Contract loans	6,734,775	6,734,775
6	Cash, cash equivalents and short-term investments	(e) 0	0
7	Derivative instruments	(f) 0	0
8.	Other invested assets	1,569,835	1,911,670
9.	Aggregate write-ins for investment income	1,531,647	1,531,647
10.	Total gross investment income	110,949,968	111,439,607
11.	Investment expenses		(g) 1,981,612
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 92,933
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		11,526
16.	Total deductions (Lines 11 through 15)		2,086,071
17.	Net investment income (Line 10 minus Line 16)		109,353,536
	DETAILS OF WRITE-INS		
0901.	Income on Securities Lending	172,815	172,815
0902.	Other Income	1,358,832	1,358,832
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	1,531,647	1,531,647
1501.	Other Expenses		11,526
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		11,526

(a) Includes $ 1,006,761 accrual of discount less $ 1,694,099 amortization of premium and less $ 371,170 paid for accrued interest on purchases.

(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.

(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.

(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.

(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.

(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.

(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.

(i) Includes $ 0 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	(2,815,536)	(23,603)	(2,839,139)	(22,425)	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	182,400	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	(188,056)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	430,766	0	430,766	3,154,539	0
8.	Other invested assets	0	0	0	87,656	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	(2,384,770)	(23,603)	(2,408,373)	3,214,114	0
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

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

		1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
	FIRST YEAR (other than single)								
1.	Uncollected	18,958	4,847	0	0	0	14,111	0	0
2.	Deferred and accrued	625,936	625,936	0	0	0	0	0	0
3.	Deferred , accrued and uncollected:								
	3.1 Direct	644,894	630,783	0	0	0	14,111	0	0
	3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	3.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	3.4 Net (Line 1 + Line 2)	644,894	630,783	0	0	0	14,111	0	0
4.	Advance	33,012	10,190	0	0	0	22,822	0	0
5.	Line 3.4 - Line 4	611,882	620,593	0	0	0	(8,711)	0	0
6.	Collected during year:								
	6.1 Direct	21,386,602	18,060,889	0	65,036	0	3,260,677	0	0
	6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	6.3 Reinsurance ceded	1,246,734	275,265	0	0	0	971,469	0	0
	6.4 Net	20,139,868	17,785,624	0	65,036	0	2,289,208	0	0
7.	Line 5 + Line 6.4	20,751,750	18,406,217	0	65,036	0	2,280,497	0	0
8.	Prior year (uncollected + deferred and accrued - advance)	1,400,117	1,396,285	0	0	0	3,832	0	0
9.	First year premiums and considerations:								
	9.1 Direct	20,598,366	17,285,196	0	65,036	0	3,248,134	0	0
	9.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	9.3 Reinsurance ceded	1,246,734	275,265	0	0	0	971,469	0	0
	9.4 Net (Line 7 - Line 8)	19,351,632	17,009,931	0	65,036	0	2,276,665	0	0
	SINGLE								
10.	Single premiums and considerations:								
	10.1 Direct	23,717,328	23,717,328	0	0	0	0	0	0
	10.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	10.3 Reinsurance ceded	4,338,484	4,338,484	0	0	0	0	0	0
	10.4 Net	19,378,844	19,378,844	0	0	0	0	0	0
	RENEWAL								
11.	Uncollected	5,558,904	4,149,338	0	0	0	1,409,566	0	0
12.	Deferred and accrued	63,276,569	63,276,569	0	0	0	0	0	0
13.	Deferred, accrued and uncollected:								
	13.1 Direct	68,833,057	67,425,907	0	0	0	1,407,150	0	0
	13.2 Reinsurance assumed	2,416	0	0	0	0	2,416	0	0
	13.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	13.4 Net (Line 11 + Line 12)	68,835,473	67,425,907	0	0	0	1,409,566	0	0
14.	Advance	1,049,576	428,860	0	0	0	620,716	0	0
15.	Line 13.4 - Line 14	67,785,897	66,997,047	0	0	0	788,850	0	0
16.	Collected during year:								
	16.1 Direct	379,295,946	336,170,382	0	0	0	43,125,564	0	0
	16.2 Reinsurance assumed	107,453	0	0	0	0	107,453	0	0
	16.3 Reinsurance ceded	217,929,774	202,162,675	0	0	0	15,767,099	0	0
	16.4 Net	161,473,625	134,007,707	0	0	0	27,465,918	0	0
17.	Line 15 + Line 16.4	229,259,522	201,004,754	0	0	0	28,254,768	0	0
18.	Prior year (uncollected + deferred and accrued - advance)	68,106,540	67,176,473	0	0	0	930,067	0	0
19.	Renewal premiums and considerations:								
	19.1 Direct	378,972,889	335,990,957	0	0	0	42,981,932	0	0
	19.2 Reinsurance assumed	109,870	0	0	0	0	109,870	0	0
	19.3 Reinsurance ceded	217,929,774	202,162,675	0	0	0	15,767,099	0	0
	19.4 Net (Line 17 - Line 18)	161,152,985	133,828,282	0	0	0	27,324,703	0	0
	TOTAL								
20.	Total premiums and annuity considerations:								
	20.1 Direct	423,288,583	376,993,481	0	65,036	0	46,230,066	0	0
	20.2 Reinsurance assumed	109,870	0	0	0	0	109,870	0	0
	20.3 Reinsurance ceded	223,514,992	206,776,424	0	0	0	16,738,568	0	0
	20.4 Net (Lines 9.4 + 10.4 + 19.4)	199,883,461	170,217,057	0	65,036	0	29,601,368	0	0

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

		1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
	POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21.	To pay renewal premiums	0	0	0	0	0	0	0	0
22.	All other	0	0	0	0	0	0	0	0
	REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23.	First year (other than single):								
	23.1 Reinsurance ceded	758,624	155,421	0	0	0	603,203	0	0
	23.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	23.3 Net ceded less assumed	758,624	155,421	0	0	0	603,203	0	0
24.	Single:								
	24.1 Reinsurance ceded	4,216,558	4,202,575	0	13,983	0	0	0	0
	24.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	24.3 Net ceded less assumed	4,216,558	4,202,575	0	13,983	0	0	0	0
25.	Renewal:								
	25.1 Reinsurance ceded	41,110,306	37,004,585	0	0	0	4,105,721	0	0
	25.2 Reinsurance assumed	7,664	0	0	0	0	7,664	0	0
	25.3 Net ceded less assumed	41,102,642	37,004,585	0	0	0	4,098,057	0	0
26.	Totals:								
	26.1 Reinsurance ceded (Page 6, Line 6)	46,085,488	41,362,581	0	13,983	0	4,708,924	0	0
	26.2 Reinsurance assumed (Page 6, Line 22)	7,664	0	0	0	0	7,664	0	0
	26.3 Net ceded less assumed	46,077,824	41,362,581	0	13,983	0	4,701,260	0	0
	COMMISSIONS INCURRED (direct business only)								
27.	First year (other than single)	18,759,328	16,011,326	0	1,258	0	2,746,744	0	0
28.	Single	0	0	0	0	0	0	0	0
29.	Renewal	11,742,736	6,418,264	0	1,482	0	5,322,990	0	0
30.	Deposit-type contract funds	0	0	0	0	0	0	0	0
31.	Totals (to agree with Page 6, Line 21)	30,502,064	22,429,590	0	2,740	0	8,069,734	0	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3	All Other Lines of			
	Life	Cost Containment	All Other	Business	Investment	Fraternal	Total
1. Rent	1,319,967	1,702	96,491	7,851	0	0	1,426,011
2. Salaries and wages	21,362,715	29,409	1,666,936	1,132,553	868,664	0	25,060,277
3.11 Contributions for benefit plans for employees	4,444,736	5,382	305,068	155,699	128,023	0	5,038,908
3.12 Contributions for benefit plans for agents	234,286	0	0	0	0	0	234,286
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	306,484	390	22,083	15,680	4,124	0	348,761
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	36,135	111	6,269	46,392	10,598	0	99,505
4.2 Medical examination fees	976,044	601	34,071	0	0	0	1,010,716
4.3 Inspection report fees	164,140	375	21,251	0	0	0	185,766
4.4 Fees of public accountants and consulting actuaries	2,330,300	48,392	2,742,918	165,309	0	0	5,286,919
4.5 Expense of investigation and settlement of policy claims	21,646	625	35,441	0	0	0	57,712
5.1 Traveling expenses	528,008	156	8,815	9,276	13,819	0	560,074
5.2 Advertising	175,532	79	4,471	41,484	0	0	221,566
5.3 Postage, express, telegraph and telephone	462,872	2,129	120,674	93,514	819	0	680,008
5.4 Printing and stationery	131,545	115	6,493	12,098	50	0	150,301
5.5 Cost or depreciation of furniture and equipment	127,265	153	8,673	(2,721)	0	0	133,370
5.6 Rental of equipment	147,789	263	14,917	16,083	0	0	179,052
5.7 Cost or depreciation of EDP equipment and software	12,041,652	13,999	793,487	769,591	371,677	0	13,990,406
6.1 Books and periodicals	41,544	36	2,026	1,248	1,661	0	46,515
6.2 Bureau and association fees	114,048	370	20,951	34,043	2,550	0	171,962
6.3 Insurance, except on real estate	107,877	0	0	107,877	0	0	215,754
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	5,465	51	2,907	4,229	30,101	0	42,753
6.6 Sundry general expenses	761,729	2,133	120,925	54,082	34	0	938,903
6.7 Group service and administration fees	0	0	0	0	0	0	0
6.8 Reimbursements by uninsured plans	0	0	0	0	0	0	0
7.1 Agency expense allowance	834,651	2,753	156,036	0	0	0	993,440
7.2 Agents' balances charged off (less $ 0 recovered)	0	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	209,047	0	0	0	0	0	209,047
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	0	0	0	0	0	0	0
9.2 Investment expenses not included elsewhere	0	0	0	0	8,018	0	8,018
9.3 Aggregate write-ins for expenses	603,788	95	5,370	322	541,474	0	1,151,049
10. General expenses incurred	47,489,265	109,319	6,196,273	2,664,610	1,981,612	(b) 0	(a) 58,441,079
11. General expenses unpaid Dec. 31, prior year	2,943,041	13,226	749,682	465,762	166,756	0	4,338,467
12. General expenses unpaid Dec. 31, current year	1,529,084	3,520	199,511	85,797	63,805	0	1,881,717
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	48,903,222	119,025	6,746,444	3,044,575	2,084,563	0	60,897,829
DETAILS OF WRITE-INS							
09.301. Correspondence Servicing Participation	0	0	0	0	541,474	0	541,474
09.302. Agency Development Expense	525,017	0	0	68	0	0	525,085
09.303. Cafeteria	78,771	95	5,370	254	0	0	84,490
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	603,788	95	5,370	322	541,474	0	1,151,049

(a) Includes management fees of $ 59,376,806 to affiliates and $ 0 to non-affiliates.

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

1. Charitable ......$ 0 ; 2. Institutional . $ 0 ; 3. Recreational and Health $ 0 ; 4. Educational .... $ 0
5. Religious .... $ 0 ; 6. Membership $ 0 ; 7. Other .... $ 0 ; 8. Total .... $ 0

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

	Insurance			4	5	6
	1	2	3			
	Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	1,755,942	158,732	35,350	12,705	0	1,962,729
3. State taxes on premiums	5,957,594	722,450	(986,358)	0	0	5,693,686
4. Other state taxes, including $ 0 for employee benefits	152,484	13,285	211,410	1,376	0	378,555
5. U.S. Social Security taxes	1,897,302	148,348	(10,354)	78,852	0	2,114,148
6. All other taxes	0	0	(143)	0	0	(143)
7. Taxes, licenses and fees incurred	9,763,322	1,042,815	(750,095)	92,933	0	10,148,975
8. Taxes, licenses and fees unpaid Dec. 31, prior year	2,667,375	365,791	(260,386)	21,733	0	2,794,513
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,941,171	207,335	(149,136)	18,477	0	2,017,847
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	10,489,526	1,201,271	(861,345)	96,189	0	10,925,641

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
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		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
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		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 01 CSO 3% REVISED XXX	3,848	0	3,848	0	0
0100002. 01 CSO 3.5% REVISED XXX	548,870,722	0	548,870,722	0	0
0100003. 01 CSO 4% REVISED XXX	491,157,348	0	491,157,348	0	0
0100004. 17 CSO 3.5% REVISED XXX	53,233,383	0	53,233,383	0	0
0100005. 2001 CSO 3% CRVM	1,850,783,957	0	1,850,783,957	0	0
0100006. 2001 CSO 3% XXX	972,525	0	972,525	0	0
0100007. 2001 CSO 4% CRVM	47,876,699	0	47,876,699	0	0
0100008. 2001 CSO 4% XXX	70,682,907	0	70,682,907	0	0
0100009. 2017 CSO 3.5% Revised XXX	3,181	0	3,181	0	0
0100010. 58 CSO 3% FPT	2,531	0	2,531	0	0
0100011. 58 CSO 3% NLP	399,138	0	399,138	0	0
0100012. 58 CSO 3.5% FPT	38,395	0	38,395	0	0
0100013. 58 CSO 3.5% NLP	4,970,160	0	4,970,160	0	0
0100014. 58 CSO 4% CRVM	50,380,295	0	50,380,295	0	0
0100015. 58 CSO 4% FPT	11,673	0	11,673	0	0
0100016. 58 CSO 4% NLP	1,219,674	0	1,219,674	0	0
0100017. 58 CSO 4.5% CRVM	5,512,721	0	5,512,721	0	0
0100018. 58 CSO 4.5% NLP	2,147,122	0	2,147,122	0	0
0100019. 58 CSO 5% CRVM	16,121	0	16,121	0	0
0100020. 58 CSO 5% NLP	4,134	0	4,134	0	0
0100021. 58 CSO 5.5% CRVM	555,416	0	555,416	0	0
0100022. 58 CSO 5.5% NLP	41,856	0	41,856	0	0
0100023. 58 CSO 6% CRVM	4,430,749	0	4,430,749	0	0
0100024. 58 CSO 6% NLP	1,897,653	0	1,897,653	0	0
0100025. 80 CSO 3% CRVM	9,904,155	0	9,904,155	0	0
0100026. 80 CSO 4% CRVM	1,774,792,341	0	1,774,792,341	0	0
0100027. 80 CSO 4% REVISED XXX	203,147,510	0	203,147,510	0	0
0100028. 80 CSO 4% Unearned Cx	18,483,533	0	18,483,533	0	0
0100029. 80 CSO 4% XXX	179,490,931	0	179,490,931	0	0
0100030. 80 CSO 4.5% CRVM	26,050,479	0	26,050,479	0	0
0100031. 80 CSO 4.5% REVISED XXX	54,887,228	0	54,887,228	0	0
0100032. 80 CSO 5% CRVM	99,497,333	0	99,497,333	0	0
0100033. 80 CSO 5% NLP	153,181	0	153,181	0	0
0100034. 80 CSO 5.5% CRVM	15,625,081	0	15,625,081	0	0
0100035. 80 CSO 5.5% NLP	139,376	0	139,376	0	0
0100036. 80 CSO 6% CRVM	414,112	0	414,112	0	0
0100037. 80 CSO 6% NLP	4,342	0	4,342	0	0
0100038. VM-20 NPR 2017 CSO 3.50%	4,318,732	0	4,318,732	0	0
0100039. VM-20 NPR 2017 CSO 3.00%	54,488,355	0	54,488,355	0	0
0100040. VM-20 DET Excess over NPR	16,889,600	0	16,889,600	0	0
0100041. IWL FV	2,354,711	0	2,354,711	0	0
0199997. Totals (Gross)	5,595,853,208	0	5,595,853,208	0	0
0199998. Reinsurance ceded	3,474,515,437	0	3,474,515,437	0	0
0199999. Life Insurance: Totals (Net)	2,121,337,771	0	2,121,337,771	0	0
0200001. 71IAM 11.25%	4,509,817	XXX	4,509,817	XXX	0
0200002. A2000 4%	61,264	XXX	61,264	XXX	0
0200003. A2000 4.25%	9,219	XXX	9,219	XXX	0
0200004. A2000 4.5%	5,724	XXX	5,724	XXX	0
0200005. A2000 5.25%	234,009	XXX	234,009	XXX	0
0200006. A2000 5.5%	227,968	XXX	227,968	XXX	0
0200007. A2000 6%	38,630	XXX	38,630	XXX	0
0200008. A2000 6.5%	62,882	XXX	62,882	XXX	0
0200009. A2000 7%	54,152	XXX	54,152	XXX	0
0200010. IAR2012 1%	29,326	XXX	29,326	XXX	0
0200011. IAR2012 1.25%	122,288	XXX	122,288	XXX	0
0200012. IAR2012 2%	74,253	XXX	74,253	XXX	0
0200013. IAR2012 2.25%	4,944	XXX	4,944	XXX	0
0200014. IAR2012 2.75%	385	XXX	385	XXX	0
0200015. IAR2012 3%	104,028	XXX	104,028	XXX	0
0200016. IAR2012 3.25%	33,204	XXX	33,204	XXX	0
0200017. IAR2012 3.5%	301,939	XXX	301,939	XXX	0
0200018. IAR2012 3.75%	56,585	XXX	56,585	XXX	0
0200019. IAR2012 4%	26,184	XXX	26,184	XXX	0
0200020. IAR2012 4.5%	31,548	XXX	31,548	XXX	0
0200021. IAR2012 5%	92,327	XXX	92,327	XXX	0
0200022. 4.50% CARVM	123,524	XXX	123,524	XXX	0
0200023. 4.75% CARVM	647,257	XXX	647,257	XXX	0
0200024. 5.00% CARVM	1,568,134	XXX	1,568,134	XXX	0
0200025. 5.25% CARVM	1,870,936	XXX	1,870,936	XXX	0
0200026. 5.50% CARVM	7,338,449	XXX	7,338,449	XXX	0
0200027. 5.75% CARVM	2,345,944	XXX	2,345,944	XXX	0
0200028. 6.00% CARVM	868,906	XXX	868,906	XXX	0
0200029. 6.25% CARVM	1,710,749	XXX	1,710,749	XXX	0
0200030. 6.50% CARVM	188,228	XXX	188,228	XXX	0
0200031. 6.75% CARVM	398,375	XXX	398,375	XXX	0
0200032. 7.50% CARVM	4,195,852	XXX	4,195,852	XXX	0
0200033. 8.00% CARVM	957,979	XXX	957,979	XXX	0
0200034. 8.25% CARVM	460,272	XXX	460,272	XXX	0
0299997. Totals (Gross)	28,755,283	XXX	28,755,283	XXX	0
0299998. Reinsurance ceded	12,726,922	XXX	12,726,922	XXX	0
0299999. Annuities: Totals (Net)	16,028,361	XXX	16,028,361	XXX	0
0300001. 83 A 6.75%	22,791	0	22,791	0	0
0300002. 83 A 7%	6,183	0	6,183	0	0
0300003. 83 A 7.25%	40,396	0	40,396	0	0
0300004. 83 A 8.25%	12,607	0	12,607	0	0
0300005. 83 A 8.75%	2,529	0	2,529	0	0
0300006. A2000 6.75%	13,387	0	13,387	0	0
0300007. IAR2012 1.25%	626,070	0	626,070	0	0
0300008. IAR2012 2.25%	6,823	0	6,823	0	0
0399997. Totals (Gross)	730,787	0	730,787	0	0
0399998. Reinsurance ceded	0	0	0	0	0
0399999. SCWLC: Totals (Net)	730,787	0	730,787	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total [(a)]	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0499998. Reinsurance ceded	0	0	0	0	0
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001. 1952 B5P2 2001 CSO 2.5%	15,403,133	0	15,403,133	0	0
0500002. 1952 B5P2 80 CSO 2.5%	3,147,805	0	3,147,805	0	0
0500003. 1952 B5P2 2017 CSO 2.5%	2,872,510	0	2,872,510	0	0
0500004. 1952 B5P2 58 CSO 2.5%	714	0	714	0	0
0599997. Totals (Gross)	21,424,162	0	21,424,162	0	0
0599998. Reinsurance ceded	19,413,233	0	19,413,233	0	0
0599999. Disability-Active Lives: Totals (Net)	2,010,929	0	2,010,929	0	0
0600001. 1952 B5P2 2001 CSO 2.5%	5,036,197	0	5,036,197	0	0
0600002. 1952 B5P2 80 CSO 2.5%	4,172,736	0	4,172,736	0	0
0600003. 1952 B5P2 2017 CSO 2.5%	347,481	0	347,481	0	0
0600004. 1952 B5P2 58 CSO 2.5%	557,833	0	557,833	0	0
0600005. 1952 Inter-Co. Disability Table 2 1/2%	4,473,564	0	4,473,564	0	0
0699997. Totals (Gross)	14,587,811	0	14,587,811	0	0
0699998. Reinsurance ceded	8,230,997	0	8,230,997	0	0
0699999. Disability-Disabled Lives: Totals (Net)	6,356,814	0	6,356,814	0	0
0700001. UL deficiency reserve	1,823,870	0	1,823,870	0	0
0700002. Term deficiency reserve	1,825,514	0	1,825,514	0	0
0700003. UL Asset Adequacy Reserves	5,000,000	0	5,000,000	0	0
0799997. Totals (Gross)	8,649,384	0	8,649,384	0	0
0799998. Reinsurance ceded	4,599,768	0	4,599,768	0	0
0799999. Miscellaneous Reserves: Totals (Net)	4,049,616	0	4,049,616	0	0
9999999. Totals (Net) - Page 3, Line 1	2,150,514,278	0	2,150,514,278	0	0

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance $ 0 ; Annuities $ 0 ; Supplementary Contracts with Life Contingencies $ 0 ; Accidental Death Benefits $ 0 ; Disability - Active Lives $ 0 ; Disability - Disabled Lives $ 0 ; Miscellaneous Reserves $ 0 .

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]

1.2 If not, state which kind is issued.
Non-Participating

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]

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? Yes [X] No [ ]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [X]
If so, state:
4.1 Amount of insurance? $ 0
4.2 Amount of reserve? $ 0
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year $ 0

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $ 0
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: $ 0
Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements $ 0
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: $ 0
7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: $ 0
8.2 State the amount of reserves established for this business: $ 0
8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [ ] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: $ 0
9.2 State the amount of reserves established for this business: $ 0
9.3 Identify where the reserves are reported in the blank:

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

1	Valuation Basis		4
	2	3	Increase in Actuarial Reserve Due to Change
Description of Valuation Class	Changed From	Changed To	
9999999 - Total (Column 4, only)			

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	7,753,162	0	0	0	0	0	0	0	0	0	7,753,162	0	0
2. Additional contract reserves (b)	40,658,468	0	0	0	0	0	0	0	0	0	40,658,468	0	0
3. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	48,411,630	0	0	0	0	0	0	0	0	0	48,411,630	0	0
8. Reinsurance ceded	22,821,163	0	0	0	0	0	0	0	0	0	22,821,163	0	0
9. Totals (Net)	25,590,467	0	0	0	0	0	0	0	0	0	25,590,467	0	0
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	187,273,571	0	0	0	0	0	0	0	0	0	187,273,571	0	0
11. Additional actuarial reserves-Asset/Liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	187,273,571	0	0	0	0	0	0	0	0	0	187,273,571	0	0
15. Reinsurance ceded	102,431,170	0	0	0	0	0	0	0	0	0	102,431,170	0	0
16. Totals (Net)	84,842,401	0	0	0	0	0	0	0	0	0	84,842,401	0	0
17. TOTAL (Net)	110,432,868	0	0	0	0	0	0	0	0	0	110,432,868	0	0
18. TABULAR FUND INTEREST	4,381,393	0	0	0	0	0	0	0	0	0	4,381,393	0	0
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	284,684,674	280,000,000	1,212,599	3,570,706	0	(98,631)
2. Deposits received during the year	115,512,023	115,000,000	0	512,023	0	0
3. Investment earnings credited to the account	7,099,200	7,224,410	38,688	(163,898)	0	0
4. Other net change in reserves	(7,692)	0	4,315	0	0	(12,007)
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	53,798,465	52,224,410	138,900	1,435,155	0	0
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	353,489,740	350,000,000	1,116,702	2,483,676	0	(110,638)
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	353,489,740	350,000,000	1,116,702	2,483,676	0	(110,638)

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) $ 350,000,000
2. Reported as Annuities Certain (captured in column 3) $ 0
3. Reported as Supplemental Contracts (captured in column 4) $ 0
4. Reported as Dividend Accumulations or Refunds (captured in column 5) $ 0
5. Reported as Premium or Other Deposit Funds (captured in column 6) $ 0
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . $ 350,000,000

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Due and unpaid:								
1.1 Direct	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0
1.4 Net	0	0	0	0	0	0	0	0
2. In course of settlement:								
2.1 Resisted 2.11 Direct	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	0	0	0	0	0	0	0	0
2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other 2.21 Direct	48,486,151	47,122,555	0	0	0	1,363,596	0	0
2.22 Reinsurance assumed	46,404	0	0	0	0	46,404	0	0
2.23 Reinsurance ceded	32,715,265	31,874,896	0	0	0	840,369	0	0
2.24 Net	15,817,290	(b) 15,247,659	(b) 0	(b) 0	0	(b) 569,631	0	0
3. Incurred but unreported:								
3.1 Direct	6,482,609	6,309,926	0	0	0	172,683	0	0
3.2 Reinsurance assumed	259	0	0	0	0	259	0	0
3.3 Reinsurance ceded	5,043,112	4,970,938	0	0	0	72,174	0	0
3.4 Net	1,439,756	(b) 1,338,988	(b) 0	(b) 0	0	(b) 100,768	0	0
4. TOTALS 4.1 Direct	54,968,760	53,432,481	0	0	0	1,536,279	0	0
4.2 Reinsurance assumed	46,663	0	0	0	0	46,663	0	0
4.3 Reinsurance ceded	37,758,377	36,845,834	0	0	0	912,543	0	0
4.4 Net	17,257,046	(a) 16,586,647	(a) 0	0	0	670,399	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to $ 0 in Column 2 and $ 0 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 $ 0 Group Life $ 0 , and Individual Annuities $ 0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health $ 0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	417,531,365	387,814,650	0	3,179,747	0	26,536,968	0	0
1.2 Reinsurance assumed	773,637	0	0	0	0	773,637	0	0
1.3 Reinsurance ceded	274,113,605	259,310,428	0	(491,963)	0	15,295,140	0	0
1.4 Net	(c) 144,191,397	128,504,222	0	3,671,710	0	12,015,465	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	54,968,760	53,432,481	0	0	0	1,536,279	0	0
2.2 Reinsurance assumed	46,663	0	0	0	0	46,663	0	0
2.3 Reinsurance ceded	37,758,377	36,845,834	0	0	0	912,543	0	0
2.4 Net	17,257,046	16,586,647	0	0	0	670,399	0	0
3. Amounts recoverable from reinsurers December 31, current year	20,024,736	16,008,541	0	1,090,164	0	2,926,031	0	0
4. Liability December 31, prior year:								
4.1 Direct	61,504,954	59,742,379	0	0	0	1,762,575	0	0
4.2 Reinsurance assumed	46,919	0	0	0	0	46,919	0	0
4.3 Reinsurance ceded	48,185,386	47,197,606	0	0	0	987,780	0	0
4.4 Net	13,366,487	12,544,773	0	0	0	821,714	0	0
5. Amounts recoverable from reinsurers December 31, prior year	6,404,790	3,715,321	0	249,943	0	2,439,526	0	0
6. Incurred Benefits								
6.1 Direct	410,995,171	381,504,752	0	3,179,747	0	26,310,672	0	0
6.2 Reinsurance assumed	773,381	0	0	0	0	773,381	0	0
6.3 Reinsurance ceded	277,306,542	261,251,876	0	348,258	0	15,706,408	0	0
6.4 Net	134,462,010	120,252,876	0	2,831,489	0	11,377,645	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ 0 in Line 1.1, $ 0 in Line 1.4.
$ 0 in Line 6.1, and $ 0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ 8,097 in Line 1.1, $ 8,097 in Line 1.4.
$ 8,097 in Line 6.1, and $ 8,097 in Line 6.4.

(c) Includes $ 0 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)	0	0	0
2.	Stocks (Schedule D):			
	2.1 Preferred stocks	0	0	0
	2.2 Common stocks	0	0	0
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens	0	0	0
	3.2 Other than first liens	0	0	0
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company	0	0	0
	4.2 Properties held for the production of income	0	0	0
	4.3 Properties held for sale	0	0	0
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6.	Contract loans	0	0	0
7.	Derivatives (Schedule DB)	0	0	0
8.	Other invested assets (Schedule BA)	0	0	0
9.	Receivables for securities	0	0	0
10.	Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11.	Aggregate write-ins for invested assets	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13.	Title plants (for Title insurers only)	0	0	0
14.	Investment income due and accrued	0	0	0
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
	15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers	22,018	0	(22,018)
	16.2 Funds held by or deposited with reinsured companies	0	0	0
	16.3 Other amounts receivable under reinsurance contracts	0	0	0
17.	Amounts receivable relating to uninsured plans	0	0	0
18.1	Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2	Net deferred tax asset	46,372,925	43,004,530	(3,368,395)
19.	Guaranty funds receivable or on deposit	0	0	0
20.	Electronic data processing equipment and software	0	0	0
21.	Furniture and equipment, including health care delivery assets	0	0	0
22.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23.	Receivables from parent, subsidiaries and affiliates	0	0	0
24.	Health care and other amounts receivable	0	0	0
25.	Aggregate write-ins for other than invested assets	0	0	0
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	46,394,943	43,004,530	(3,390,413)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28.	Total (Lines 26 and 27)	46,394,943	43,004,530	(3,390,413)
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.				
2502.				
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of AuguStar Life Assurance Corporation (ALAC or the Company), formerly Ohio National Life Assurance Corporation 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, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

At December 31, 2023 and 2022 there were no permitted practices.

	SSAP #	F/S Page	F/S Line #		2023		2022
NET INCOME							
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$	37,554,986	$	34,129,619
(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	$	37,554,986	$	34,129,619
SURPLUS							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$	256,691,884	$	237,737,185
(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	$	256,691,884	$	237,737,185

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition cost such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

(1) Basis for Short-Term Investments
Short-term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule
Bonds not backed by other loans are stated at amortized cost using the modified scientific method.

(3) Basis for Common Stocks
Common Stocks are stated at market except where investments in stocks of wholly owned insurance subsidiaries and affiliates are carried on the equity basis, in accordance with SSAP No. 97.

(4) Basis for Preferred Stocks
Preferred stocks rated NAIC 1-3 are stated at cost. Preferred stocks rated NAIC 4-6 are stated at the lower of cost or market value.

(5) Basis for Mortgage Loans
Conventional Mortgage loans on real estate are stated at unpaid principal balances less unaccrued discount, not to exceed 80% of appraised value. Mortgage loans on real estate insured and guaranteed by U.S. Agencies are stated at unpaid principal balances less unaccrued discount.

(6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed securities are stated at amortized cost. The retrospective adjustment methodology is used for asset-backed, CMO, and Mortgage-backed securities.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities The Company does not have subsidiaries or controlled and affiliated companies.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
The Company has ownership interests in partnerships. The Company carries this interest based on the underlying audited GAAP equity of the investee.

(9) Accounting Policies for Derivatives
Derivative instruments and foreign currency holdings are accounted for at fair value with the changes in fair value recorded as unrealized gains or unrealized losses. Upon termination of a derivative or foreign currency holding, the gain or loss shall be recognized in income.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation
The Company does not utilize the anticipated investment income as a factor in premium deficiency calculation.

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses
(a) Individual Disability Income policies represent 100% of the policies and 100% of the liabilities. Claim Reserves are calculated using the 1985 Commissioner's Individual Disability Table C of the 1964 Commissioner's Table with various interest rates depending on the year of the claim. Claims incurred 1/1/2020 and after incorporate the 2013 IDI table and its associated modifiers in the reserve calculation as required by Actuarial Guideline 50.
(b) An additional liability is established for any scheduled claim payments that are due but not yet paid as of the statement date.
(c) Incurred but not reported reserves are estimated by applying factors to the total amount of monthly income in-force.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
The Company has not modified its capitalization policy from the prior period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables Not applicable.

D. Going Concern

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

NOTES TO FINANCIAL STATEMENTS

NOTE 2 Accounting Changes and Corrections of Errors

The Company's December 31, 2023 financial statements reflect a prior period adjustment relating to the recording of disability income direct and ceded reserves. As of December 31, 2022, net reserves were overstated by $241,796. As a result, surplus was understated by $191,019. The events contributing to the reserve overstatement impact surplus as follows:

Increase in aggregate reserves for life and accident and health contracts (P4,L19,C1)	$ 241.796
Federal and foreign income taxes incurred (excluding taxes on capital gains) (P4,L32,C1)	(50,777)
Increase in surplus (P4,L53,C1)	$ 191,019

The Company's December 31, 2022 financial statements reflect a prior period adjustment relating to the recording of term direct and ceded reserves. As of December 31, 2021, net reserves were overstated by $2,521,858. As a result, surplus was understated by $1,992,268. The events contributing to the reserve overstatement impact surplus as follows:

Increase in aggregate reserves for life and accident and health contracts (P4,L19,C2)	$ 2,521,858
Federal and foreign income taxes incurred (excluding taxes on capital gains) (P4,L32,C2)	(529,590)
Increase in surplus (P4,L53,C2)	$ 1,992,268

NOTE 3 Business Combinations and Goodwill - Not Applicable

NOTE 4 Discontinued Operations - NONE

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) Maximum and Minimum Lending Rates

Farm loans N/A

Residential loans N/A

Commercial mortgages 5.23% to 6.496%

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was:
75%

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	$ -	$ -

(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:

		Residential		Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a. Current Year							
1. Recorded Investment (All)							
(a) Current	$ -	$ -	$ 817,505	$ -	$462,269,759	$ -	$463,087,264
(b) 30 - 59 Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(c) 60 - 89 Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(d) 90 - 179 Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(e) 180+ Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(b) Interest Accrued	$ -	$ -	$ -	$ -	$ -	$ -	$ -
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(b) Interest Accrued	$ -	$ -	$ -	$ -	$ -	$ -	$ -
4. Interest Reduced							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(b) Number of Loans	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(c) Percent Reduced	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Prior Year							
1. Recorded Investment (All)							
(a) Current	$ -	$ -	$ 855,302	$ -	$451,314,314	$ -	$452,169,616
(b) 30 - 59 Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(c) 60 - 89 Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(d) 90 - 179 Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(e) 180+ Days Past Due	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Due							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(b) Interest Accrued	$ -	$ -	$ -	$ -	$ -	$ -	$ -
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(b) Interest Accrued	$ -	$ -	$ -	$ -	$ -	$ -	$ -
4. Interest Reduced							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(b) Number of Loans	$ -	$ -	$ -	$ -	$ -	$ -	$ -
(c) Percent Reduced	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -

NOTES TO FINANCIAL STATEMENTS

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:Agreement - NONE

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting - NONE

(7) Allowance for credit losses - NONE

(8) Mortgage Loans Derecognized as a Result of Foreclosure - NONE

(9) Policy for Recognizing Interest Income on Impaired Loans
The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring - NONE

C. Reverse Mortgages - NONE

D. Loan-Backed Securities

(1) Description of Sources Used to Determine Prepayment Assumptions
Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from broker dealer survey values or internal estimates.

(2) Securities with Recognized Other-Than-Temporary Impairment - NONE

(3) Recognized OTTI Securities

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than-Temporary Impairment	5 Amortized Cost After Other-Than-Temporary Impairment	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
12669G-C8-2	$ 131,675	$ 108,071	$ 23,604	$ 108,071	$ 111,643	06/30/2023
Total	XXX	XXX	$ 23,604	XXX	XXX	XXX

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a) The aggregate amount of unrealized losses:	
1. Less than 12 Months	$ 55,411
2. 12 Months or Longer	$ 24,657,380
b)The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	$ 11,405,464
2. 12 Months or Longer	$ 224,701,907

(5) Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary
Cash flow modeling was performed on all of these securities using current and expected market based assumptions which showed that the investor will receive cash flow the percent of value of which is equal to the adjusted statement value. Therefore, any impairment is considered not other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) Policy for Requiring Collateral or Other Security
For Securities Lending Agreements, the Company requires a minimum of 102% and 105% of the fair value of the domestic and foreign securities' loaned at the outset of the contract as collateral. If at any time the fair value of collateral declines to less than 102% and 105% of the domestic and foreign securities purchase price, the counterparty is obligated to provide additional collateral to bring the total collateral held by the Company to at least 102% and 105% of the securities' purchase price.

(2) Disclose the Carrying Amount and Classification of Both Assets and Liabilities
The Company has not pledged any of its assets as collateral.

(3) Collateral Received
a. Aggregate Amount Collateral Received

	Fair Value
1. Securities Lending	
(a) Open	$ 66,538,283
(b) 30 Days or Less	$ -
(c) 31 to 60 Days	$ -
(d) 61 to 90 Days	$ -
(e) Greater Than 90 Days	$ -
(f) Subtotal (a+b+c+d+e)	$ 66,538,283
(g) Securities Received	$ -
(h) Total Collateral Received (f+g)	$ 66,538,283
2. Dollar Repurchase Agreement	
(a) Open	$ -
(b) 30 Days or Less	$ -
(c) 31 to 60 Days	$ -
(d) 61 to 90 Days	$ -
(e) Greater Than 90 Days	$ -
(f) Subtotal (a+b+c+d+e)	$ -
(g) Securities Received	$ -
(h) Total Collateral Received (f+g)	$ -
b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged	$ 66,538,283

c. Information about Sources and Uses of Collateral
Cash collateral received from borrowers on the loaned securities is remitted to US Bank for investment in accordance with the Company's reinvestment guidelines. Cash collateral, if any, is reinvested in short-term investments.

(4) Aggregate Value of the Reinvested Collateral - Not Applicable

NOTES TO FINANCIAL STATEMENTS

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	Amortized Cost	Fair Value
1. Securities Lending		
(a) Open	$ 66,539,878	$ 66,538,283
(b) 30 Days or Less	$ -	$ -
(c) 31 to 60 Days	$ -	$ -
(d) 61 to 90 Days	$ -	$ -
(e) 91 to 120 Days	$ -	$ -
(f) 121 to 180 Days	$ -	$ -
(g) 181 to 365 Days	$ -	$ -
(h) 1 to 2 years	$ -	$ -
(i) 2 to 3 years	$ -	$ -
(j) Greater than 3 years	$ -	$ -
(k) Subtotal (Sum of a through j)	$ 66,539,878	$ 66,538,283
(l) Securities Received	$ -	$ -
(m) Total Collateral Reinvested (k+l)	$ 66,539,878	$ 66,538,283
2. Dollar Repurchase Agreement		
(a) Open	$ -	$ -
(b) 30 Days or Less	$ -	$ -
(c) 31 to 60 Days	$ -	$ -
(d) 61 to 90 Days	$ -	$ -
(e) 91 to 120 Days	$ -	$ -
(f) 121 to 180 Days	$ -	$ -
(g) 181 to 365 Days	$ -	$ -
(h) 1 to 2 years	$ -	$ -
(i) 2 to 3 years	$ -	$ -
(j) Greater than 3 years	$ -	$ -
(k) Subtotal (Sum of a through j)	$ -	$ -
(l) Securities Received	$ -	$ -
(m) Total Collateral Reinvested (k+l)	$ -	$ -

b. Explanation of Additional Sources of Liquidity for Maturity Date Mismatches - Not Applicable

(6) Detail on Collateral Transactions Not Permitted by Contract or Custom to Sell or Repledge
Cash flow modeling was performed on all of these securities using current and expected market based assumptions, which showed that the investor will receive cash flow the percent of value of which is equal to the adjusted statement value. Therefore, any impairment is considered not other-than-temporary.

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date - Not Applicable

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)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b. Collateral held under security lending agreements	$66,539,878	$ -	$ -	$ -	$66,539,878	$39,869,625	$ 26,670,253
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	$18,075,100	$ -	$ -	$ -	$18,075,100	$14,720,200	$ 3,354,900
j. On deposit with states	$ 3,466,690	$ -	$ -	$ -	$ 3,466,690	$ 3,238,411	$ 228,279
k. On deposit with other regulatory bodies	$ -	$ -	$ -	$ -	$ -	$ -	$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	$ 463,438,367	$ -	$ -	$ -	$ 463,438,367	$ 369,025,712	$ 94,412,655
m. Pledged as collateral not captured in other categories	$ -	$ -	$ -	$ -	$ -	$ -	$ -
n. Other restricted assets	$ -	$ -	$ -	$ -	$ -	$ -	$ -
o. Total Restricted Assets (Sum of a through n)	$ 551,520,035	$ -	$ -	$ -	$ 551,520,035	$ 426,853,948	$ 124,666,087

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year 8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage 10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	0.000%	0.000%
b. Collateral held under security lending agreements	$ -	$66,539,878	1.987%	2.015%
c. Subject to repurchase agreements	$ -	$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	$ -	$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	$ -	$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	$ -	$ -	0.000%	0.000%
g. Placed under option contracts	$ -	$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	$ -	$ -	0.000%	0.000%
i. FHLB capital stock	$ -	$18,075,100	0.540%	0.547%
j. On deposit with states	$ -	$ 3,466,690	0.104%	0.105%
k. On deposit with other regulatory bodies	$ -	$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	$ -	$ 463,438,367	13.840%	14.035%
m. Pledged as collateral not captured in other categories	$ -	$ -	0.000%	0.000%
n. Other restricted assets	$ -	$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	$ -	$ 551,520,035	16.471%	16.702%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - NONE

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

Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted and Nonadmitted)*	4 % of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	$ -	$ -	0.000%	0.000%
b. Schedule D, Part 1	$ 128,643,814	$ 126,116,887	4.2%	4.244%
c. Schedule D, Part 2, Section 1	$ -	$ -	0.000%	0.000%
d. Schedule D, Part 2, Section 2	$ 18,075,100	$ 18,075,100	0.587%	0.596%
e. Schedule B	$ 334,794,553	$ 313,096,410	10.880%	11.046%
f. Schedule A	$ -	$ -	0.000%	0.000%
g. Schedule BA, Part 1	$ -	$ -	0.000%	0.000%
h. Schedule DL, Part 1	$ 66,539,878	$ 66,538,283	2.162%	2.195%
i. Other	$ 3,466,690	$ 3,122,999	0.113%	0.114%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	$ 551,520,035	$ 526,949,679	17.923%	18.197%
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	$ -	$ -	0.000%	0.000%
l. Schedule D, Part 1	$ -	$ -	0.000%	0.000%
m. Schedule D, Part 2, Section 1	$ -	$ -	0.000%	0.000%
m. Schedule D, Part 2, Section 2	$ -	$ -	0.000%	0.000%
o. Schedule B	$ -	$ -	0.000%	0.000%
p. Schedule A	$ -	$ -	0.000%	0.000%
q. Schedule BA, Part 1	$ -	$ -	0.000%	0.000%
r. Schedule DL, Part 1	$ -	$ -	0.000%	0.000%
s. Other	$ -	$ -	0.000%	0.000%
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	$ -	$ -	0.000%	0.000%

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

	1 Amount	2 % of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	$ -	0.000%
v. Recognized Obligation to Return Collateral Asset (Separate Account)	$ -	0.000%

* u = Column 1 divided by Liability Page, Line 26 (Column 1)
v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments - NONE

N. Offsetting and Netting of Assets and Liabilities - NONE

O. 5GI Securities - NONE

NOTES TO FINANCIAL STATEMENTS

P. Short Sales - NONE

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	6	0
2. Aggregate Amount of Investment Income	$ (536,242)	$ -

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

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% of Ownership - NONE

B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies - NONE

NOTE 7 Investment Income

A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:
Bonds - where collection of interest is uncertain, are placed on non-accrual status.

Due and accrued income was excluded from surplus on the following basis: all investment income due and accrued on bonds in default as to principal or interest.

B. The total amount excluded:
$0

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

Interest Income Due and Accrued	Amount
1. Gross	$ 19,888,722
2. Nonadmitted	$ -
3. Admitted	$ 19,888,722

D. The aggregate deferred interest - NONE

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

	Amount
Cumulative amounts of PIK interest included in the current principal balance	$ 45,819

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1) Market Risk, Credit Risk and Cash Requirements
As of December 31, 2023, the Company holds over-the-counter equity call options in order to hedge the exposure of its Index Universal Life product. The Company has managed its counterparty credit exposure by diversifying the exposure among several counterparties and fully collateralizing the trades, as specified in its ISDA agreements. The call options have been entered into with counterparties that have a credit rating of A-/A3 or higher.

(2) Objectives for Derivative Use
The objective of the Company's use of calls options is to hedge against a decline in the equity and currency markets. These instruments are employed as fair value hedges against the Company's obligations. The primary Company obligation is a guaranty of the investment portfolios held by policyholders.

(3) Accounting Policies for Recognition and Measurement
Options are accounted for at fair value with the changes in fair value recorded as unrealized gains or unrealized losses. Upon termination of a derivative or foreign currency holding, the gain or loss shall be recognized in income.

(4) Identification of Whether Derivative Contracts with Financing Premiums - NONE

(5) Net Gain or Loss Recognized
The Company had net unrealized gains of $1,719,616 as of December 31, 2023.

(6) Net Gain or Loss Recognized from Derivatives that no Longer Qualify for Hedge Accounting - NONE

(7) Derivatives Accounted for as Cash Flow Hedges - NONE

(8) Total Premium Costs for Contracts - NONE

(9) Total Aggregate Excluded Components - NONE

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees - NONE

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1. Components of Net Deferred Tax Asset/(Liability)

	As of End of Current Period			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	$105,707,923	$ 624,453	$106,332,376	$97,410,212	$ 905,413	$98,315,625	$ 8,297,711	$ (280,960)	$ 8,016,751
(b) Statutory Valuation Allowance Adjustment	$ 41,104	$ -	$ 41,104	$ 53,992	$ -	$ 53,992	$ (12,888)	$ -	$ (12,888)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	$105,666,819	$ 624,453	$106,291,272	$97,356,220	$ 905,413	$98,261,633	$ 8,310,599	$ (280,960)	$ 8,029,639
(d) Deferred Tax Assets Nonadmitted	$46,372,925	$ -	$46,372,925	$42,887,922	$ 116,608	$43,004,530	$ 3,485,003	$ (116,608)	$ 3,368,395
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	$59,293,894	$ 624,453	$59,918,347	$54,468,298	$ 788,805	$55,257,103	$ 4,825,596	$ (164,352)	$ 4,661,244
(f) Deferred Tax Liabilities	$27,694,562	$ 1,244,391	$28,938,953	$25,249,144	$ 788,805	$26,037,949	$ 2,445,418	$ 455,586	$ 2,901,004
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	$31,599,332	$ (619,938)	$30,979,394	$29,219,154	$ -	$29,219,154	$ 2,380,178	$ (619,938)	$ 1,760,240

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components SSAP No. 101

	As of End of Current Period			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(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. (The Lesser of 2(b)1 and 2(b)2 Below)	$30,979,394	$ -	$30,979,394	$29,219,154	$ -	$29,219,154	$ 1,760,240	$ -	$ 1,760,240
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	$30,979,394	$ -	$30,979,394	$29,219,154	$ -	$29,219,154	$ 1,760,240	$ -	$ 1,760,240
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	$33,856,873	XXX	XXX	$31,277,705	XXX	XXX	$ 2,579,168
(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.	$28,314,500	$ 624,453	$28,938,953	$25,249,144	$ 788,805	$26,037,949	$ 3,065,356	$ (164,352)	$ 2,901,004
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	$59,293,894	$ 624,453	$59,918,347	$54,468,298	$ 788,805	$55,257,103	$ 4,825,596	$ (164,352)	$ 4,661,244

3. Other Admissibility Criteria

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	669.600%	616.100%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	$ 249,773,662	$ 227,667,578

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.

	As of End of Current Period		12/31/2022		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
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.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	$ 105,666,819	$ 624,453	$ 97,356,220	$ 905,413	$ 8,310,599	$ (280,960)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.600%	0.000%	0.000%	0.000%	0.600%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ 59,293,894	$ 624,453	$ 54,468,298	$ 788,805	$ 4,825,596	$ (164,352)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [ ] No [X]

B. Deferred Tax Liabilities Not Recognized

1. The types of temporary differences for which a DTL has not been recognized and the types of events that would cause those temporary differences to become taxable are:
There are no temporary differences for which deferred tax liabilities are not recognized.

2. The cumulative amount of each type of temporary difference is:
Not Applicable

3. The amount of the unrecognized DTL for temporary difference related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration, if determination of that liability is practicable, or a statement that determination is not practicable are:
Not Applicable

4. The amount of the DTL for temporary differences other than those in items (3) above that is not recognized is:
Not Applicable

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	$ 9,286,200	$ (348,023)	$ 9,634,223
(b) Foreign	$ -	$ -	$ -
(c) Subtotal (1a+1b)	$ 9,286,200	$ (348,023)	$ 9,634,223
(d) Federal income tax on net capital gains	$ (1,300,887)	$ 335,319	$ (1,636,206)
(e) Utilization of capital loss carry-forwards	$ -	$ -	$ -
(f) Other	$ -	$ -	$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	$ 7,985,313	$ (12,704)	$ 7,998,017
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	$ -	$ -	$ -
(2) Unearned premium reserve	$ 359,157	$ 351,584	$ 7,573
(3) Policyholder reserves	$ 44,764,469	$ 39,265,876	$ 5,498,593
(4) Investments	$ -	$ 350,991	$ (350,991)
(5) Deferred acquisition costs	$ 53,854,979	$ 48,164,847	$ 5,690,132
(6) Policyholder dividends accrual	$ -	$ -	$ -
(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	$ 82,014	$ 150,932	$ (68,918)
(13) Other	$ 6,647,304	$ 9,125,982	$ (2,478,678)
Section 807(f) adjustment	$ 3,555,727	$ 4,748,917	$ (981,318)
Policyholder reserves - tax reform transition	$ 2,192,046	$ 3,288,069	$ (1,096,023)
(99) Subtotal	$ 105,707,923	$ 97,410,212	$ 8,297,711
(b) Statutory valuation allowance adjustment	$ 41,104	$ 53,992	$ (12,888)
(c) Nonadmitted	$ 46,372,925	$ 42,887,922	$ 3,485,003
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$ 59,293,894	$ 54,468,298	$ 4,825,596
(e) Capital:			
(1) Investments	$ 186,740	$ 738,111	$ (551,371)
(2) Net capital loss carry-forward	$ 437,713	$ 167,302	$ 270,411
(3) Real estate	$ -	$ -	$ -
(4) Other	$ -	$ -	$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	$ 624,453	$ 905,413	$ (280,960)
(f) Statutory valuation allowance adjustment	$ -	$ -	$ -
(g) Nonadmitted	$ -	$ 116,608	$ (116,608)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	$ 624,453	$ 788,805	$ (164,352)
(i) Admitted deferred tax assets (2d + 2h)	$ 59,918,347	$ 55,257,103	$ 4,661,244
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	$ 235,615	$ -	$ 235,615
(2) Fixed assets	$ -	$ -	$ -
(3) Deferred and uncollected premium	$ 24,309,393	$ 25,249,144	$ (939,751)
(4) Policyholder reserves	$ -	$ -	$ -
(5) Other	$ 3,149,554	$ -	$ 3,149,554
Section 807(f) adjustment	$ 3,149,554	$ -	$ (743,967)
(99) Subtotal	$ 27,694,562	$ 25,249,144	$ 2,445,418
(b) Capital:			
(1) Investments	$ 495,108	$ -	$ 495,108
(2) Real estate	$ 749,283	$ 788,805	$ (39,522)
(3) Other	$ -	$ -	$ -
(99) Subtotal (3b1+3b2+3b3)	$ 1,244,391	$ 788,805	$ 455,586
(c) Deferred tax liabilities (3a99 + 3b99)	$ 28,938,953	$ 26,037,949	$ 2,901,004
4. Net deferred tax assets/liabilities (2i - 3c)	$ 30,979,394	$ 29,219,154	$ 1,760,240

The Inflation Reduction Act created the corporate alternative minimum tax ("CAMT"), which imposes a 15% minimum tax on the adjusted financial statement income (AFSI) of large corporations for taxable years beginning after December 31, 2022. The Company is not subject to CAMT in 2023.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

Permanent Differences:	Amount	Effective Tax Rate (%)
Provision computed at statutory rate	$ 9,637,549	21.00%
Proration of tax exempt investment income	$ 33,617	0.07%
Amortization of interest maintenance reserve	$ (1,257,124)	-2.74%
Tax exempt income deduction	$ (112,056)	-0.24%
Dividends received deduction	$ (122,399)	-0.27%
Corporate owned life insurance	$ -	0.00%
Surplus adjustment for reinsurance	$ (3,954,724)	-8.62%
Lobbying expenses disallowed	$ -	0.00%
Cost allocation under IRC 482	$ (1,732,957)	-3.78%
Change in nonadmitted assets	$ -	0.00%
Statutory valuation allowance adjustment	$ -	0.00%
Accrual adjustment – prior year	$ -	0.00%
Other	$ (291,784)	-0.60%
Totals	$ 2,200,122	4.79%
Federal and foreign income taxes incurred	$ 9,286,200	0.00%
Realized capital gains (losses) tax	$ (1,300,887)	0.00%
Change in net deferred income taxes	$ (5,785,191)	0.00%
Total statutory income taxes	$ 2,200,122	0.00%

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss Carry Forwards and Income Taxes Available for Recoupment

1. The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:

Description (Operating Loss or Tax Credit Carry Forward)	Amounts	Origination Dates	Expiration Dates	
Capital loss carryforward	$ 796,678	December 31, 2022	December 31, 2027	
Capital loss carryforward	$ 1,287,669	December 31, 2023	December 31, 2028	
Capital loss carryforward - total	$ 2,084,347			
Foreign tax credit carryforward	$ 7,474	December 31, 2020	December 31, 2030	
Foreign tax credit carryforward	$ -	December 31, 2021	December 31, 2031	
Foreign tax credit carryforward	$ 33,630	December 31, 2022	December 31, 2032	
Foreign tax credit carryforward	$ 40,910	December 31, 2023	December 31, 2033	
Foreign tax credit carryforward - total	$ 82,014			

2. The following is income tax expense for current year and proceeding years that is available for recoupment in the event of future net losses - NONE

3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code
$0

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:
Constellation Insurance Holdings, Inc.
Constellation Insurance, Inc.
ONTech, LLC
Princeton Captive Re, Inc.
Augustar Life Insurance Company
National Security Life and Annuity Company
Kenwood Re, Inc.
Montgomery Re, Inc.
Camargo Re Captive, Inc.
O.N. Equity Sales Company
O.N. Investment Management Company
Augustar Distributors, Inc.
Ohio National Investments, Inc.
Ohio National Insurance Agency, Inc. (Ohio)
Sycamore Re, Ltd.
ON Foreign Holdings, LLC
Financial Way Realty, Inc.
Augustar Lending LLC

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
The method of allocation between the companies is subject to written agreement. Allocations are based upon separate return calculations with current credit for net losses calculated on a combined basis.

G. Federal or Foreign Federal Income Tax Loss Contingencies:
The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting.

H. Repatriation Transition Tax (RTT) - Not Applicable

I. Alternative Minimum Tax (AMT) Credit - Not Applicable

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

A. Nature of the Relationship Involved
The Company participates in reinsurance transactions with its parent, AuguStar Life Insurance Company (ALIC), formerly The Ohio National Life Insurance Company disclosed in Part G. The Company also has a shared services agreement with ALIC, disclosed in Part E.

B. Transactions
During 2023 and 2022, the Company paid dividends to its parent, ALIC, totaling $0 and $20,000,000, respectively.

On March 22, 2021, the Board of Directors of Ohio National Mutual Holdings, Inc. (ONMH) unanimously approved an agreement with Constellation Insurance, LP (Constellation), whereby Constellation would acquire ONMH. On March 31, 2022, ONMH demutualized, converted to a stock company, changed its name to Ohio National Holdings, Inc. (ONHI) and is owned directly by ONLH Holdings LP (ONLP). ONLP is an insurance holding company under the control of Constellation. Constellation is ultimately backed by Caisse de dépôt et placement du Québec (CDPQ) and Ontario Teachers' Pension Plan Board (Ontario Teachers), two of the world's largest, premier, long-term institutional investors. In November of 2022, ONHI changed its name to Constellation Insurance Holdings, Inc. (CIHI) and Ohio National Financial Services, Inc. (ONFS) changed its name to Constellation Insurance, Inc. (CII).

C. Transactions with related party who are not reported on Schedule Y - NONE

D. Amounts Due From or To Related Parties
The Company had a "Receivable from parent, subsidiaries and affiliates" of $14,867,554 and $30,058,141, as of December 31, 2023 and December 31, 2022, respectively. The Company had a "Payable to parent, subsidiaries and affiliates" of $5,860,559 and $4,039,308 as of December 31, 2023 and 2022, respectively. The terms of settlement require those amounts to be settled within 30 days.

E. Material Management or Service Contracts and Cost-Sharing Arrangements
The Company has an agreement to receive services for personnel, EDP equipment, and supplies from ALIC. This agreement was approved by the Ohio Department of Insurance. The terms call for a cash settlement at least quarterly. The Company had a payable of $3,739,198 and $761,729 to ALIC as of December 31, 2023 and December 31, 2022, respectively. Charges for all services totaled $59,376,806 and $55,983,845 for the years ended 2023 and 2022, respectively.

The Company is a party to an agreement with CIHI and most of its direct and indirect subsidiaries whereby ALIC shall maintain a cash pooling agreement. It is ALIC's duty to maintain sufficient funds to meet the reasonable needs of each party on demand. ALIC must account for the balances of each party daily. Such funds are deemed to be held in escrow by ALIC for the other parties (e.g. the Company). Settlement is made daily for each party's needs from or to the cash pooling agreement. It is ALIC's duty to invest excess funds in an interest bearing account and/or short term highly liquid investments. ALIC will credit interest monthly at the average interest earned for positive cash balances during the period or charge interest on any negative balances. Interest credited for years ended December 31, 2023 and December 31, 2022 was $1,292,967 and $0, respectively. The parties agree to indemnify one another for any losses of any nature relating to a party's breach of its duties under the terms of the agreement. At December 31, 2023 and December 31, 2022, the Company had $12,604,596 and $24,677,974 respectively, in the cash pooling agreement. This amount was included in total assets, Page 2, Line 23.

NOTES TO FINANCIAL STATEMENTS

F. Guarantees or Undertakings - NONE

G. Nature of the Control Relationship
The Company is a wholly owned subsidiary of ALIC.

Effective December 31, 2018, the Company amended its 100% coinsurance reinsurance agreement with Camargo Re Captive, Inc. (CMGO), an affiliate that covers newly issued Term policies in 2018-2019. CMGO is special purpose financial captive and an authorized reinsurer in the State of Ohio. CMGO maintains a trust for the benefit of the Company and also maintains other security in order for the Company to claim reserve credit for the ceded reserves. As of January 1, 2020, the Company is no longer ceding new business to CMGO. As of December 31, 2023, the Company had the following reserves and security related to CMGO and the Company.

Affiliated captive assuming company	Type of agreement	Agreement effective date	Required statutory reserves	Required primary security	PSL assets held	PSL assets held less required reserves	OS assets held	Surplus / (Shortfall)
CMGO	XXX(AG48)	12/31/2018	$383,337,071	$188,441,682	$233,258,530	$(150,078,541)	$194,857,640	$44,779,099

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned - Not Applicable

I. Investments in SCA that Exceed 10% of Admitted Assets - Not Applicable

J. Investments in Impaired SCAs - Not Applicable

K. Investment in Foreign Insurance Subsidiary - Not Applicable

L. Investment in Downstream Noninsurance Holding Company - Not Applicable

M. All SCA Investments - Not Applicable

N. Investment in Insurance SCAs - Not Applicable

O. SCA or SSAP 48 Entity Loss Tracking - Not Applicable

NOTE 11 Debt

A. Debt Including Capital Notes
As of December 31, 2023 and December 31, 2022, the Company had access to $1,500,000,000 in credit facilities. As of December 31, 2023 and December 31, 2022, the Company had no outstanding borrowings against the facilities. Total interest and fees paid in 2023 and 2022 were $0.

B. FHLB (Federal Home Loan Bank) Agreements

(1) Information on the Nature of the Agreement
The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, and by purchasing FHLB stock, the Company can enter into deposit contracts. The Company had outstanding deposit contracts of $350,000,000 as of December 31, 2023 and $280,000,000 as of December 31, 2022. The table below indicates the amount of FHLB of Cincinnati stock purchased, collateral pledged, and additional funding capacity available related to the agreement with FHLB of Cincinnati.

(2) FHLB Capital Stock
a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	$ -	$ -	$ -
(b) Membership Stock - Class B	$ 2,525,099	$ 2,525,099	$ -
(c) Activity Stock	$ 15,550,000	$ 15,550,000	$ -
(d) Excess Stock	$ -	$ -	$ -
(e) Aggregate Total (a+b+c+d)	$ 18,075,099	$ 18,075,099	$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	$ 350,000,018	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	$ -	$ -	$ -
(b) Membership Stock - Class B	$ 2,545,104	$ 2,545,104	$ -
(c) Activity Stock	$ 12,175,000	$ 12,175,000	$ -
(d) Excess Stock	$ -	$ -	$ -
(e) Aggregate Total (a+b+c+d)	$ 14,720,104	$ 14,720,104	$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	$ 280,002,127	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1	2	Eligible for Redemption			
			3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	$ -	$ -	$ -	$ -	$ -	$ -
2. Class B	$ 2,525,099	$ 2,525,099	$ -	$ -	$ -	$ -

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	$ 439,213,297	$ 463,438,367	$ 350,000,000
2. Current Year General Account Total Collateral Pledged	$ 439,213,297	$ 463,438,367	$ 350,000,000
3. Current Year Separate Accounts Total Collateral Pledged	$ -	$ -	$ -
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	$ 340,243,993	$ 369,025,712	$ 280,000,000

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	$ 439,213,297	$ 463,438,367	$ 350,000,000
2. Current Year General Account Maximum Collateral Pledged	$ 439,213,297	$ 463,438,367	$ 350,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged	$ -	$ -	$ -
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	$ 340,243,993	$ 369,025,712	$ 280,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	$ -	$ -	$ -	XXX
(b) Funding Agreements	$ 350,000,000	$ 350,000,000	$ -	$ 350,000,000
(c) Other	$ -	$ -	$ -	XXX
(d) Aggregate Total (a+b+c)	$ 350,000,000	$ 350,000,000	$ -	$ 350,000,000
2. Prior Year end				
(a) Debt	$ -	$ -	$ -	XXX
(b) Funding Agreements	$ 280,000,000	$ 280,000,000	$ -	$ 280,000,000
(c) Other	$ -	$ -	$ -	XXX
(d) Aggregate Total (a+b+c)	$ 280,000,000	$ 280,000,000	$ -	$ 280,000,000

b. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	$ -	$ -	$ -
2. Funding Agreements	$ 350,000,000	$ 350,000,000	$ -
3. Other	$ -	$ -	$ -
4. Aggregate Total (1+2+3)	$ 350,000,000	$ 350,000,000	$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

The Company uses the personnel of its parent and has no deferred compensation or retirement plans.

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

A. Number of Share and Par or State Value of Each Class
The Company has 10,000 shares authorized, 3,200 shares issued, and 3,200 outstanding. All shares are Class A shares with a $3,000 per share par value.

B. Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues
The Company has no preferred stock outstanding.

C. Dividend Restrictions
The payment of dividends by the Company to ALIC, is limited by Ohio insurance Laws. The maximum dividend that may be paid without prior approval of the Director of Insurance is limited to the greater of statutory net income of the preceding calendar year or 10% of statutory earned surplus as of the preceding December 31. Therefore, the maximum dividend that may be paid in 2024 without prior approval is approximately $37,554,987.

NOTES TO FINANCIAL STATEMENTS

D. Dates and Amounts of Dividends Paid
Dividends in the amount of $0 and $20,000,000 were paid by the Company in 2023 and 2022, respectively.

E. Profits that may be Paid as Ordinary Dividends to Stockholders
Within the limitation of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

F. Restrictions Placed on Unassigned Funds (Surplus)
The Company has no restrictions on unassigned surplus funds.

G. Amount of Advances to Surplus not Repaid
The Company has no mutual surplus advances.

H. Amount of Stock Held for Special Purposes
The Company held no stock for special purposes.

I. Reasons for Changes in Balance of Special Surplus Funds from Prior Period
There are no special surplus funds.

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $ 1,694,208

K. The Company issued the following surplus debentures or similar obligations:
The Company does not have surplus notes.

L. The impact of any restatement due to prior quasi-reorganizations is as follows:
The Company has not restated surplus due to a quasi-reorganization.

M. Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization
The Company did not have a quasi-reorganization.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) Total SSAP No. 97, Investments in Subsidiary, Controlled and Affiliated Entities, A Replacement of SSAP No. 88, and SSAP No. 48, Joint Ventures, Partnerships and Limited Liability Company contingent liabilities: $0.

(2) Detail of other contingent commitments
The Company has committed to fund mortgage loans and bonds in the amount of $0.

The Company is an investor in limited partnerships and a limited liabilty corporation. The Company has committed $85,000,000 and funded $40,423,364 to these investments.

(3) Guarantee Obligations - NONE

B. Assessments
(1) Assessments Where Amount in Known or Unknown
The Company received no notifications of insolvency during the year that impacted the financial statements.

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end $ 1,612,774

b. Decreases current year:
Premium tax offset applied $ 64,472

c. Increases current year:
Increase in accrued fund assessments $ 276,163

d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end $ 1,824,465

(3) Guaranty Fund Liabilities and Assets Related to Assessment from Insolvencies for Long-Term Care Contracts - NONE

C. Gain Contingencies - NONE

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits - NONE

E. Joint and Several Liabilities - NONE

F. All Other Contingencies
The Company has no assets that it considers to be impaired.

NOTE 15 Leases - NONE

NOTES TO FINANCIAL STATEMENTS

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

(1) The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk.
The Company is a party to financial instruments with off balance sheet risk in the normal course of business through management of its investment portfolio. The Company had outstanding commitments to fund mortgage loans, alternative investments, and bonds of $44,576,636 and $25,980,289 as of December 31, 2023 and December 31, 2022, respectively. These commitments involve, in varying degrees, elements of credit and market risk in excess of amount recognized in the statutory financial statements. The credit risk of all financial instruments, whether on or off balance sheet, is controlled through credit approvals, limits, and monitoring procedures.

	ASSETS 2023	ASSETS 2022	LIABILITIES 2023	LIABILITIES 2022
a. Swaps	$ -	$ -	$ -	$ -
b. Futures	$ -	$ -	$ -	$ -
c. Options	$ 96,560,907	$ 81,812,090	$ -	$ -
d. Total (a+b+c)	$ 96,560,907	$ 81,812,090	$ -	$ -

See Schedule DB of the Company's annual statement for additional detail.

(2) Nature and Terms of Off-Balance Sheet Risk - NONE

(3) Amount of Loss if any Party to the Financial Instrument Failed - NONE

(4) Collateral or Other Security Required to Support Financial Instrument - NONE

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

A. Transfers of Receivables Reported as Sales - NONE

B. Transfer and Servicing of Financial Assets - NONE

C. Wash Sales - NONE

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

A. ASO Plans - NONE

B. ASC Plans - NONE

C. Medicare or Similarly Structured Cost Based Reimbursement Contract - NONE

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - NONE

NOTE 20 Fair Value Measurements

A. Fair Value Measurements

(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					
Cash & Cash equivalents	$ 16,000,326	$ -	$ -	$ -	$ 16,000,326
Securities lending collateral	$ -	$ 66,538,283	$ -	$ -	$ 66,538,283
Preferred stock	$ -	$ 1,711,200	$ -	$ -	$ 1,711,200
Bonds Industrial and Misc	$ -	$ 119,661	$ -	$ -	$ 119,661
Common Stock Industrial and Misc	$ -	$ 18,075,100	$ 250,833	$ -	$ 18,325,933
Equity call Options	$ -	$ 6,521,487	$ -	$ -	$ 6,521,487
Separate account assets	$ 271,215,599	$ -	$ -	$ -	$ 271,215,599
Other Invested Assets - limited partnerships	$ -	$ -	$ 12,435,623	$ -	$ 12,435,623
Total assets at fair value/NAV	$ 287,215,925	$ 92,965,731	$ 12,686,456	$ -	$ 392,868,112

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

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

Description	Beginning Balance at 01/01/2023	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2023
a. Assets										
Common Stock Industrial and Misc	$ 583,333	$ -	$ -	$ -	$ (188,056)	$ -	$ -	$ (144,444)	$ -	$ 250,833
Other Invested Assets - limited partnerships	$ 7,349,765	$ -	$ -	$ -	$ 87,656	$ 5,898,616	$ -	$ (900,414)	$ -	$ 12,435,623
Total Assets	$ 7,933,098	$ -	$ -	$ -	$ (100,400)	$ 5,898,616	$ -	$(1,044,858)	$ -	$ 12,686,456

Description	Beginning Balance at 01/01/2023	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2023
b. Liabilities										
Total Liabilities	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

NOTES TO FINANCIAL STATEMENTS

(3) Policies when Transfers Between Levels are Recognized - NONE

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement
Included in various investment related line items in the statutory financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or for certain bonds and preferred stock when carried at the lower of cost or market.

Fair Value Hierarchy: Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date. In determining fair value, the Company uses various methods including market, income and cost approaches. The market approach utilizes prices and other relevant information generated by market transactions involving identical or comparable assets and liabilities. The income approach uses discounted cash flows to determine fair value. When applying either approach, the Company maximizes the use of observable inputs and minimizes the use of unobservable inputs. Observable inputs reflect the assumptions market participants would use in valuing a financial instrument based on market data obtained from sources independent of the Company. Unobservable inputs reflect the Company's estimates about the assumptions market participants would use in valuing financial assets and financial liabilities based on the best information available in circumstances.

The Company is required to categorize its assets and liabilities that are carried at estimated fair value on the statutory statements of admitted assets, liabilities, and capital and surplus into a three level hierarchy based on the priority of the inputs to the valuation technique in accordance with SSAP No. 100R, Fair Value Measurements. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure estimated fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement. The levels of the fair value hierarchy are as follows:

- Level 1 – Fair value is based on unadjusted quoted prices for identical assets and liabilities in an active market at the measurement date. The types of assets and liabilities utilizing Level 1 valuations generally include cash and short-term investments, separate account assets and exchange traded derivatives.

- Level 2 – Fair value is based on significant inputs, other than quoted prices included in Level 1 that are observable in active markets or that are derived principally from or corroborated by observable market data through correlation or other means for identical or similar assets and liabilities. The types of assets and liabilities utilizing Level 2 valuations generally include U.S. government agency securities, municipal bonds, foreign government debt, certain corporate debt, asset-backed, mortgage-backed, unaffiliated surplus notes, and private placement securities, derivatives, common stocks, securities lending reinvested collateral and cash equivalent securities.

- Level 3 – Fair value is based on unobservable inputs for the asset or liability for which there is little or no market activity at the measurement date. Unobservable inputs used in the valuation reflect management's best estimate about the assumptions market participants would use to price the asset or liability. The types of assets and liabilities utilizing Level 3 valuations generally include certain corporate debt, asset-backed or mortgage-backed securities, and derivative securities.

(5) Fair Value Disclosures - NONE

B. Fair Value Reporting under SSAP 100R and Other Accounting Pronouncements - NONE

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 1,823,422,528	$ 2,045,807,828	$ 4,167,416	$ 1,795,773,647	$ 23,481,464	$ -	$ -
equivalents	$ 16,000,326	$ 16,000,326	$ 16,000,326	$ -	$ -	$ -	$ -
Common stock non-affilate	$ 18,325,933	$ 18,325,933	$ -	$ 18,075,100	$ 250,833	$ -	$ -
Preferred stock	$ 14,908,840	$ 16,711,200	$ -	$ 1,711,200	$ 13,197,640	$ -	$ -
Mortgage Loan	$ 433,074,429	$ 463,087,264	$ -	$ -	$ 433,074,429	$ -	$ -
Securities lending collateral	$ 66,538,283	$ 66,539,878	$ -	$ 66,538,283	$ -	$ -	$ -
Surplus Notes	$ 26,981,113	$ 30,334,901	$ -	$ 26,981,113	$ -	$ -	$ -
Other Invested Assets - limited partnerships	$ 12,435,623	$ 12,435,623	$ -	$ -	$ 12,435,623	$ -	$ -
Derivatives- call options	$ 6,521,487	$ 6,521,487	$ -	$ 6,521,487	$ -	$ -	$ -
assets	$ 271,215,599	$ 271,215,599	$ 271,215,599	$ -	$ -	$ -	$ -
Separate account liabilities	$ (271,215,599)	$ (271,215,599)	$ (271,215,599)	$ -	$ -	$ -	$ -

D. Not Practicable to Estimate Fair Value - NONE

E. NAV Practical Expedient Investments - NONE

NOTE 21 Other Items

A. Unusual or Infrequent Items - NONE

B. Troubled Debt Restructuring: Debtors - NONE

C. Other Disclosures - NONE

D. Business Interruption Insurance Recoveries - NONE

NOTES TO FINANCIAL STATEMENTS

E. State Transferable and Non-transferable Tax Credits

(1) Carrying Value of Transferable and Non-transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-transferable State Tax Credits by State and in Total

Description of State Transferable and Non-transferable Tax Credits	State	Carrying Value	Unused Amount
Premium Tax Credits Guaranty Funds	AZ	$ 1,177	$ 1,177
Premium Tax Credits Guaranty Funds	CT	$ 172	$ 172
Premium Tax Credits Guaranty Funds	DC	$ 51	$ 51
Premium Tax Credits Guaranty Funds	FL	$ 19,532	$ 19,532
Premium Tax Credits Guaranty Funds	IA	$ 242	$ 242
Premium Tax Credits Guaranty Funds	KS	$ 5,523	$ 5,523
Premium Tax Credits Guaranty Funds	LA	$ 8,872	$ 8,872
Premium Tax Credits Guaranty Funds	ME	$ 27	$ 27
Premium Tax Credits Guaranty Funds	MA	$ 33	$ 33
Premium Tax Credits Guaranty Funds	MS	$ 229	$ 229
Premium Tax Credits Guaranty Funds	MO	$ 25,764	$ 25,764
Premium Tax Credits Guaranty Funds	NV	$ 973	$ 973
Premium Tax Credits Guaranty Funds	NJ	$ 598	$ 598
Premium Tax Credits Guaranty Funds	NC	$ 61	$ 61
Premium Tax Credits Guaranty Funds	ND	$ 286	$ 286
Premium Tax Credits Guaranty Funds	OK	$ 44	$ 44
Premium Tax Credits Guaranty Funds	OR	$ 39	$ 39
Premium Tax Credits Guaranty Funds	PA	$ 4,164	$ 4,164
Premium Tax Credits Guaranty Funds	SC	$ 353	$ 353
Premium Tax Credits Guaranty Funds	SD	$ 567	$ 567
Premium Tax Credits Guaranty Funds	TN	$ 1,589	$ 1,589
Premium Tax Credits Guaranty Funds	TX	$ 1,209	$ 1,209
Premium Tax Credits Guaranty Funds	VT	$ 229	$ 229
Premium Tax Credits Guaranty Funds	VA	$ 5,062	$ 5,062
Premium Tax Credits Guaranty Funds	WA	$ 4,211	$ 4,211
Premium Tax Credits Guaranty Funds	WI	$ 845	$ 845
State Premium Tax Credits	CO	$ 1,009,686	$ 1,009,686
State Premium Tax Credits	GA	$ 125,000	$ 125,000
State Premium Tax Credits	MO	$ 220,979	$ 220,979
State Premium Tax Credits	SC	$ 35,000	$ 35,000
State Premium Tax Credits	TX	$ 69,420	$ 69,420
21E1999 - Total		$ 1,541,937	$ 1,541,937

(2) Method of Estimating Utilization of Remaining Transferable and Non-Transferable State Tax Credits
The Company has $1,471,927 of transferable state tax credits on December 31, 2023. The Company estimated the utilization of its remaining non-transferable state tax credits by projecting future premium tax liabilities based on current premiums, credits and tax rates in future years and comparing the projected tax liabilities against the remaining non-transferable state tax credits

(3) Impairment Loss
The Company does not have any impairment losses related to the write down of non-transferable state tax credits.

(4) State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	$ 1,471,927	$ -
b. Non-transferable	$ 70,010	$ -

F. Subprime Mortgage Related Risk Exposure

(1) Description of the Subprime-Mortgage-Related Risk Exposure and Related Risk Management Practices
The Company has investments in residential mortgage-backed securities whose underlying collateral includes a significant component of subprime mortgage exposure. Subprime mortgage pools include mortgage loans that have characteristics such as high loan-to-value ratios on the underlying loans, borrowers with low credit ratings (FICO scores), loans with limited documentation of the borrowers' income, assets or debt, loans with monthly payments that start with low monthly payments based on a fixed introductory rate that expires after a short initial period and then adjusts significantly higher thereafter, and loans that are interest-only or negative amortization loans.

The exposure to subprime mortgage securities is monitored on a periodic basis with regard to market price versus book value, changes in credit ratings and changes in underlying credit support. The Company's exposure to subprime risk has been mitigated by limiting overall exposure to this asset class, and by having a portfolio that is composed primarily of older-vintage, senior tranches of subprime residential mortgage-backed securities.

Management utilized external vendor prices to determine fair value of the securities with significant subprime mortgage exposure. If at some point external vendor prices are not available, broker quotations will be used to determine fair value.

(2) Direct exposure through investments in subprime mortgage loans - NONE

(3) Direct exposure through other investments

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	$ 1,981,282	$ 1,987,036	$ 2,033,021	$ -
b. Commercial mortgage backed securities	$ -	$ -	$ -	$ -
c. Collateralized debt obligations	$ -	$ -	$ -	$ -
d. Structured securities	$ -	$ -	$ -	$ -
e. Equity investment in SCAs *	$ -	$ -	$ -	$ -
f. Other assets	$ -	$ -	$ -	$ -
g. Total (a+b+c+d+e+f)	$ 1,981,282	$ 1,987,036	$ 2,033,021	$ -

* These investments comprise 0.000% of the companies invested assets.
* The Company does not have any subsidiary companies.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage - NONE

G. Retained Assets - NONE

H. Insurance-Linked Securities (ILS) Contracts - NONE

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 - NONE

NOTES TO FINANCIAL STATEMENTS

NOTE 22 Events Subsequent - NONE

NOTE 23 Reinsurance

A. Ceded Reinsurance Report
(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]
If yes, give full details.

(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]
If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A
(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes [ ] No [X]
a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. $0
b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? $0

(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]
If yes, give full details.

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. $376,374

(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]
If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? $0

B. Uncollectible Reinsurance
The Company has not written off any reinsurance balances in the current year.

C. Commutation of Reinsurance Reflected in Income and Expenses.

The company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

(1)	Claims incurred	$	664
(2)	Claims adjustment expenses incurred	$	-
(3)	Premiums earned	$	137,851
(4)	Other	$	-

(5)	Company		Amount
	Scottish Re US Inc	$	138,516

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

E. Reinsurance of variable annuity contracts/certificates with an affiliated captive reinsurer
The Company does not reinsure variable annuity contracts with affiliated captive reinsurers.

F. Reinsurance Agreement with Affiliated Captive Reinsurer
The Company does not reinsure variable annuity contracts with affiliated captive reinsurers.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework
The Company does not have any RBC shortfalls.

H. Reinsurance Credit - Not Applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination - NONE

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses
Reserves and Loss Adjustment Expenses as of December 31, 2022 were $84,561,953. As of December 31, 2023, $12,073,326 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves and Loss Adjustment Expenses remaining for prior years are now $66,728,819. The decrease is generally the result of the natural progression of a block of disability income claims and the increase or decrease in original estimates as additional information becomes known regarding individual claims.

B. Information about Significant Changes in Methodologies and Assumptions - NONE

NOTE 26 Intercompany Pooling Arrangements - NONE

NOTE 27 Structured Settlements - NONE

NOTE 28 Health Care Receivables - NONE

NOTE 29 Participating Policies - NONE

NOTE 30 Premium Deficiency Reserves - NONE

NOTES TO FINANCIAL STATEMENTS

NOTE 31 Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices
The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premiums beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of Substandard Policies
On current issues, reserves on substandard policies are standard mortality table reserves plus one-half the annual charge for extra mortality during the premium paying period.

(3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums
As of December 31, 2023, the Company had $112,728,919,806 of Individual Life 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) Method Used to Determine Tabular Interest, Reserves Released, and Cost
a. Tabular Interest: Involving Life Contingencies

For deferred annuities we use the interest that is credited to the account value.

For immediate pay-out annuities (on a seriatim basis) the valuation interest rate is applied to the beginning reserve. For new contracts, interest from the date of issue to the valuation date is calculated using an effective interest rate calculation. Interest is subtracted for interest on each benefit payment from its effective date to the valuation date.

b.Tabular Cost, and Tabular less Actual Reserves

Releases have been determined by formula as specified in the instructions given T-A+I and I.

(5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies
a. For the determination of tabular interest on funds not involving life contingencies, Lines 1 and 8, Page 7, excepting column 7, are obtained by inventory on a case by case basis using the appropriate valuation interest rate. The difference between Lines 1 and 8 is adjusted for increases or decreases in Lines 2, 4, 5, 6, & 7. The remaining amount is entered on Page 7, Line 3. Column 7 for this line is obtained by inventory on a case by case basis.

b. Tabular interest on immediate cases not involving life contingencies is calculated by applying (on a seriatim basis) the valuation interest rate to the beginning reserve and for new contracts we calculate interest from the date of issue to the valuation date using an effective interest rate calculation. We subtract interest for each benefit payment from its effective date to the valuation date.

(6) The details for other changes:

			ORDINARY				GROUP	
ITEM	Total	Industrial Life	Life Insurance	Individual Annuities	Supple-mentary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
Net reserve transfers due to annuitizations	$ (109,283)	$ -	$ -	$ (109,283)	$ -	$ -	$ -	$ -
Supplemental Contract reserve transfers	$ 209,030	$ -	$ -	$ -	$ 209,030	$ -	$ -	$ -
Change in deficiency reserves	$ 1,109,650	$ -	$ 1,109,650	$ -	$ -	$ -	$ -	$ -
Change in secondary guaranty reserves	$ (4,544)	$ -	$ (4,544)	$ -	$ -	$ -	$ -	$ -
3106999 Total	$ 1,204,853	$ -	$ 1,105,106	$ (109,283)	$ 209,030	$ -	$ -	$ -

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

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	$ -	$ -	$ -	$ -	0.0%
b. At book value less current surrender charge of 5% or more	$ -	$ -	$ -	$ -	0.0%
c. At fair value	$ -	$ -	$ -	$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	$ -	$ -	$ -	$ -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	$ 22,674,605	$ -	$ -	$ 22,674,605	76.9%
(2) Not subject to discretionary withdrawal	$ 6,811,465	$ -	$ -	$ 6,811,465	23.1%
(3) Total (gross: direct + assumed)	$ 29,486,070	$ -	$ -	$ 29,486,070	100.0%
(4) Reinsurance ceded	$ 12,726,922	$ -	$ -	$ 12,726,922	
(5) Total (net)* (3) - (4)	$ 16,759,148	$ -	$ -	$ 16,759,148	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	$ -	$ -	$ -	$ -	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

NOTES TO FINANCIAL STATEMENTS

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	$ -	$ -	$ -	$ -	0.0%
b. At book value less current surrender charge of 5% or more	$ -	$ -	$ -	$ -	0.0%
c. At fair value	$ -	$ -	$ -	$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	$ -	$ -	$ -	$ -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	$ -	$ -	$ -	$ -	0.0%
(2) Not subject to discretionary withdrawal	$ -	$ -	$ -	$ -	0.0%
(3) Total (gross: direct + assumed)	$ -	$ -	$ -	$ -	100.0%
(4) Reinsurance ceded	$ -	$ -	$ -	$ -	
(5) Total (net)* (3) - (4)	$ -	$ -	$ -	$ -	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	$ -	$ -	$ -	$ -	

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	$ -	$ -	$ -	$ -	0.0%
b. At book value less current surrender charge of 5% or more	$ -	$ -	$ -	$ -	0.0%
c. At fair value	$ -	$ -	$ -	$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	$ -	$ -	$ -	$ -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	$ (110,638)	$ -	$ -	$ (110,638)	0.0%
(2) Not subject to discretionary withdrawal	$ 353,600,378	$ -	$ -	$ 353,600,378	100.0%
(3) Total (gross: direct + assumed)	$ 353,489,740	$ -	$ -	$ 353,489,740	100.0%
(4) Reinsurance ceded	$ -	$ -	$ -	$ -	
(5) Total (net)* (3) - (4)	$ 353,489,740	$ -	$ -	$ 353,489,740	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	$ -	$ -	$ -	$ -	

D.

Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Annuities Section, Total (net)	$ 16,028,361
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	$ 730,787
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	$ 353,489,740
(4) Subtotal (1+2+3)	$ 370,248,888
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)	$ 370,248,888

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	$ -	$ -	$ -
b. Universal Life	$ 3,871,353,817	$ 3,529,225,520	$ 3,703,180,332
c. Universal Life with Secondary Guarantees	$ 173,459,732	$ 170,703,463	$ 339,809,347
d. Indexed Universal Life	$ -	$ -	$ -
e. Indexed Universal Life with Secondary Guarantees	$ 142,380,082	$ 82,630,163	$ 113,689,810
f. Indexed Life	$ 2,354,711	$ 1,829,228	$ 2,354,711
g. Other Permanent Cash Value Life Insurance	$ -	$ -	$ -
h. Variable Life	$ -	$ -	$ -
i. Variable Universal Life	$ 44,035,463	$ 41,136,818	$ 44,242,797
j. Miscellaneous Reserves	$ -	$ -	$ 1,823,870
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	$ 1,392,576,210
b. Accidental Death Benefits	XXX	XXX	$ -
c. Disability - Active Lives	XXX	XXX	$ 21,424,163
d. Disability - Disabled Lives	XXX	XXX	$ 14,587,811
e. Miscellaneous Reserves	XXX	XXX	$ 6,825,514
(3) Total (gross: direct + assumed)	$ 4,233,583,805	$ 3,825,525,192	$ 5,640,514,565
(4) Reinsurance ceded	$ 1,942,932,090	$ 1,941,029,287	$ 3,506,759,434
(5) Total (net) (3) - (4)	$ 2,290,651,715	$ 1,884,495,905	$ 2,133,755,131

NOTES TO FINANCIAL STATEMENTS

B. Separate Account with Guarantees - NONE

C. Separate Account Nonguaranteed

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	$ -	$ -	$ -
b. Universal Life	$ -	$ -	$ -
c. Universal Life with Secondary Guarantees	$ -	$ -	$ -
d. Indexed Universal Life	$ -	$ -	$ -
e. Indexed Universal Life with Secondary Guarantees	$ -	$ -	$ -
f. Indexed Life	$ -	$ -	$ -
g. Other Permanent Cash Value Life Insurance	$ -	$ -	$ -
h. Variable Life	$ -	$ -	$ -
i. Variable Universal Life	$ 271,215,600	$ 271,215,600	$ 273,444,871
j. Miscellaneous Reserves	$ -	$ -	$ -
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	$ -
b. Accidental Death Benefits	XXX	XXX	$ -
c. Disability - Active Lives	XXX	XXX	$ -
d. Disability - Disabled Lives	XXX	XXX	$ -
e. Miscellaneous Reserves	XXX	XXX	$ -
(3) Total (gross: direct + assumed)	$ 271,215,600	$ 271,215,600	$ 273,444,871
(4) Reinsurance ceded	$ -	$ -	$ -
(5) Total (net) (3) - (4)	$ 271,215,600	$ 271,215,600	$ 273,444,871

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	$ 2,121,337,771
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	$ -
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	$ 2,010,929
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	$ 6,356,814
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	$ 4,049,616
(6) Subtotal (1+2+3+4+5)	$ 2,133,755,130
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	$ 273,444,871
(8) Exhibit 3, Line 0499999, Column 2	$ -
(9) Exhibit 3, Line 0599999, Column 2	$ -
(10) Subtotal (7+8+9)	$ 273,444,871
(11) Combined Total (6+10)	$ 2,407,200,001

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial	$ -	$ -
(2) Ordinary new business	$ 644,894	$ 26,921
(3) Ordinary renewal	$ 68,835,473	$ 117,155,754
(4) Credit Life	$ -	$ -
(5) Group Life	$ -	$ -
(6) Group Annuity	$ -	$ -
(7) Totals (1+2+3+4+5+6)	$ 69,480,367	$ 117,182,675

NOTE 35 Separate Accounts

A. Separate Account Activity

(1) General nature of Separate Account Business

The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, the Company reported assets and liabilities from the following products lines/transactions into a separate account:

Variable Universal Life

In accordance with the state of Ohio procedures on approving items within the separate account, the separate account classification of the products are supported by the Ohio statute 3907.15.

(2) Identification of the separate account assets that are legally insulated from the general account claims.

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Universal Life	$ 271,215,599	$ -
Total	$ 271,215,599	$ -

(3) In accordance with the products/transaction recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

As of December 31, 2023, the general account of the Company had a maximum guarantee for separate account liabilities of $0.

To Compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

a. 2023	$ 41,272
b. 2022	$ 44,670
c. 2021	$ 47,505
d. 2020	$ 50,744
e. 2019	$ 57,180

(4) Securities Lending Within the Separate Account

Not Applicable

NOTES TO FINANCIAL STATEMENTS

B. Separate Accounts

At the end of current period the Company had Separate Accounts as follows:

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits as of the end of current period	$ -	$ -	$ -	$ 7,555,274	$ 7,555,274
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value	$ -	$ -	$ -	$ 266,453,992	$ 266,453,992
b. Amortized cost	$ -	$ -	$ -	$ 4,761,607	$ 4,761,607
c. Total reserves* (a+b)	$ -	$ -	$ -	$ 271,215,599	$ 271,215,599
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	$ -	$ -	$ -	$ -	$ -
2. At book value without market value adjustment and with current surrender charge of 5% or more	$ -	$ -	$ -	$ -	$ -
3. At fair value	$ -	$ -	$ -	$ 271,215,599	$ 271,215,599
4. At book value without market value adjustment and with current surrender charge less than 5%	$ -	$ -	$ -	$ -	$ -
5. Subtotal (1+2+3+4)	$ -	$ -	$ -	$ 271,215,599	$ 271,215,599
b. Not subject to discretionary withdrawal	$ -	$ -	$ -	$ -	$ -
c. Total (a+b)	$ -	$ -	$ -	$ 271,215,599	$ 271,215,599
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR	$ -	$ -	$ -	$ -	$ -

C. Reconciliation of Net Transfers To or (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	$ 7,331,532
b. Transfers from Separate Accounts (Page 4, Line 10)	$ 33,649,950
c. Net transfers to or (From) Separate Accounts (a) - (b)	$ (26,318,418)
(2) Reconciling Adjustments:	
Policyholder Charges	$ 9,631,376
Other, net	$ (577,314)
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	$ (17,264,356)

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2023 and December 31, 2022 was $1,710,256 and $1,674,189, respectively.

The company incurred $392,351 and paid $428,418 of claim adjustment expenses in the current year, of which $330,134 of the paid amount was attributable to insured or covered events of prior years. The company did not increase or decrease the provision for insured events of prior years.

The company does not have any provision for salvage or subrogation.

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 [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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

1.3 State Regulating? ..... Ohio

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

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

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

2.2 If yes, date of change: .....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020

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). 05/10/2022

3.4 By what department or departments?
Ohio Department of Insurance .....

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

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

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? ..... Yes [ ] No [X]
4.12 renewals? ..... Yes [ ] No [X]

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

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
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 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....	.....	.....

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

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

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [X]

7.2 If yes,
7.21 State the percentage of foreign control; ..... 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

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

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ...... Yes [ ] No [X]

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
AuguStar Distributors, Inc	Cincinnati, OH	NO	NO	NO	YES
The O.N. Equity Sales Co.	Cincinnati, OH	NO	NO	NO	YES

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

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

9\. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG - 191 West Nationwide Blvd., Suite 500, Columbus, OH 43215

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

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

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

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ...... Yes [X] No [ ] N/A [ ]

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

11\. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Scott Niel Shepherd, Senior Vice President & Chief Risk Officer - One Financial Way, Cincinnati, OH 45242

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ...... Yes [ ] No [X]

12.11 Name of real estate holding company ...

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value ......$ 0

12.2 If yes, provide explanation

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ...... Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? ...... Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ...... Yes [ ] No [ ] N/A [ ]

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

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

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? ...... Yes [ ] No [X]

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

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

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

GENERAL INTERROGATORIES

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

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? .... Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? .... Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? .... Yes [X] No [ ]

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers........ $ 0
- 20.12 To stockholders not officers........ $ 0
- 20.13 Trustees, supreme or grand (Fraternal Only) .... $ 0

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........ $ 0
- 20.22 To stockholders not officers........ $ 0
- 20.23 Trustees, supreme or grand (Fraternal Only) .... $ 0

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

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others........ $ 0
- 21.22 Borrowed from others........ $ 0
- 21.23 Leased from others .... $ 0
- 21.24 Other .... $ 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? .... Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $ 0
- 22.22 Amount paid as expenses .... $ 0
- 22.23 Other amounts paid .... $ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .... Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .... $ 14,866,282

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

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

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

INVESTMENT

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)........ Yes [X] No [ ]

GENERAL INTERROGATORIES

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

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
The Company participates in an indemnified securities lending program administered by US Bank in which certain securities are made available for lending. As of December 31, 2023, the Company had loaned securities with a fair value of $64,125,965 and had collateral with a fair value of $66,538,283.

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. $ 66,539,878

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. $ 0

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

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

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

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $ 66,538,283
25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $ 66,539,876
25.093 Total payable for securities lending reported on the liability page. $ 66,539,878

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

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

26.21 Subject to repurchase agreements $ 0
26.22 Subject to reverse repurchase agreements $ 0
26.23 Subject to dollar repurchase agreements $ 0
26.24 Subject to reverse dollar repurchase agreements $ 0
26.25 Placed under option agreements $ 0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $ 0
26.27 FHLB Capital Stock $ 18,075,100
26.28 On deposit with states $ 3,466,690
26.29 On deposit with other regulatory bodies $ 0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB $ 0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements $ 463,438,367
26.32 Other $ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

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

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

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

27.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]
27.42 Permitted accounting practice Yes [ ] No [ ]
27.43 Other accounting guidance Yes [ ] No [ ]

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

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

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

28.2 If yes, state the amount thereof at December 31 of the current year. $ 0

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

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

1 Name of Custodian(s)	2 Custodian's Address
US Bank NA	425 Walnut Street, Cincinnati, OH 45202
Federal Home Loan Bank of Cincinnati	221 E 4th ST #600, Cincinnati, OH 45202

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Tim Biggs	I
Gary Rodmaker	I
Brenda Kalb	I
Jeffrey Weisman	I
Christian Donoso	I
William Hilbert	I
Kevin Buhrlage	I
Sachin Jain	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? Yes [ ] No [X]

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

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

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

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	2,045,807,828	1,823,422,537	(222,385,291)
31.2 Preferred stocks	16,711,200	14,908,840	(1,802,360)
31.3 Totals	2,062,519,028	1,838,331,377	(224,187,651)

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

Bond pricing through HUB Data, Bloomberg, and US Bankcorp were used to obtain fair market value for public issues. Private issues were priced using a matrix program based on quality spread over the final current year end Treasury Bond yields.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No [ ]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No [ ]

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

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

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
   a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
   b. Issuer or obligor is current on all contracted interest and principal payments.
   c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

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

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

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
   a. The shares were purchased prior to January 1, 2019.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
   d. The fund only or predominantly holds bonds in its portfolio.
   e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
   f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
   a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
   b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
   c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
   d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

   Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? .... Yes [ ] No [X]

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

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? .... Yes [ ] No [X]

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ....$ 87,667

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

1 Name	2 Amount Paid
AM Best Rating Services INC	 66,800
....	....

41.1 Amount of payments for legal expenses, if any? ....$ 152,130

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 Name	2 Amount Paid
Chittenden Murday & Novotny LLC	 68,770
Maynard nexsen	 64,970
....	....

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ....$ 0

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 Name	2 Amount Paid
....	....

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

1.2 If yes, indicate premium earned on U.S. business only $ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $ 0

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. $ 0

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

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $ 0
1.62 Total incurred claims $ 0
1.63 Number of covered lives 0

All years prior to most current three years
1.64 Total premium earned $ 0
1.65 Total incurred claims $ 0
1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:
1.71 Total premium earned $ 0
1.72 Total incurred claims $ 0
1.73 Number of covered lives 0

All years prior to most current three years
1.74 Total premium earned $ 0
1.75 Total incurred claims $ 0
1.76 Number of covered lives 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	0	0
2.2	Premium Denominator	199,883,462	163,715,047
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	8,423,561	9,039,072
2.5	Reserve Denominator	2,274,154,575	2,254,926,150
2.6	Reserve Ratio (2.4/2.5)	0.004	0.004

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

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

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? $ 0

3.4 State the authority under which Separate Accounts are maintained:

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

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

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? $ 0

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: $ 0

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

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

GENERAL INTERROGATORIES

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

5.1 Do you act as a custodian for health savings accounts? .... Yes [ ] No [X]

5.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... $ 0

5.3 Do you act as an administrator for health savings accounts? .... Yes [ ] No [X]

5.4 If yes, please provide the balance of funds administered as of the reporting date. .... $ 0

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? .... Yes [X] No [ ] N/A [ ]

6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit 5 Letters of Credit	 6 Trust Agreements	 7 Other
Camargo Re Captive, Inc	15855	OH	383,337,071	0	233,258,530	190,045,998

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 .... $ 376,993,481

7.2 Total Incurred Claims .... $ 381,504,752

7.3 Number of Covered Lives 224,885

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? .... Yes [X] No [ ]

8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? .... Yes [ ] No [ ]

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? .... Yes [X] No [ ]

9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid .... $ 59,376,806

9.22 Received........ $ 0

10.1 Does the reporting entity write any guaranteed interest contracts? .... Yes [X] No [ ]

10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1 .... $ 350,000,000

10.22 Page 4, Line 1 .... $ 0

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .... $........87,976,286

12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash .... $ 465,217,500

12.12 Stock .... $ 0

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: .... Yes [ ] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? .... Yes [ ] No [ ]

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

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium	0	0	0
13.32 Paid claims	0	0	0
13.33 Claim liability and reserve (beginning of year)	0	0	0
13.34 Claim liability and reserve (end of year)	0	0	0
13.35 Incurred claims	0	0	0

GENERAL INTERROGATORIES

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

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

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<$25,000	0	0
13.42	$25,000 - 99,999	0	0
13.43	$100,000 - 249,999	0	0
13.44	$250,000 - 999,999	0	0
13.45	$1,000,000 or more	0	0

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? $ 0

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [ ] No [ ]
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?

NONE

24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [ ] No [ ]
25. Are applicants admitted to membership without first filing an application with and becoming a member of a local branch by ballot and initiation? Yes [ ] No [ ]

26.1 Are notices of the payments required sent to the members? Yes [ ] No [ ] N/A [ ]
26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [ ] No [ ]

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

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [ ] No [ ]
28.2 If so, what amount and for what purpose? $

29.1 Does the reporting entity pay an old age disability benefit? Yes [ ] No [ ]
29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [ ] No [ ]
30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [ ] No [ ]

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [ ] No [ ]
32.2 If so, was an additional reserve included in Exhibit 5? Yes [ ] No [ ] N/A [ ]
32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [ ] No [ ]
33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [ ] No [ ] N/A [ ]

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

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [ ] No [ ]
35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

NONE

1 Date	2 Outstanding Lien Amount

FIVE-YEAR HISTORICAL DATA

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

		1 2023	2 2022	3 2021	4 2020	5 2019
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	21,183,539	21,955,865	22,103,164	22,171,293	22,618,792
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	119,264,637	127,840,322	134,339,995	137,916,248	140,155,386
3.	Credit life (Line 21, Col. 6)	0	0	0	0	0
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5.	Industrial (Line 21, Col. 2)	0	0	0	0	0
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7.	Total (Line 21, Col. 10)	140,448,176	149,796,187	156,443,159	160,087,541	162,774,178
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	521,792	776,415	772,342	507,007	797,825
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	1,214,073	2,542,406	4,343,811	6,807,849	8,682,118
10.	Credit life (Line 2, Col. 6)	0	0	0	0	0
11.	Group (Line 2, Col. 9)	0	0	0	0	0
12.	Industrial (Line 2, Col. 2)	0	0	0	0	0
13.	Total (Line 2, Col. 10)	1,735,865	3,318,821	5,116,153	7,314,856	9,479,943
	Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14.	Individual life (Line 20.4, Col. 2)	170,217,057	134,422,416	126,860,808	112,440,750	121,527,576
15.	Group life (Line 20.4, Col. 3)	0	0	0	0	0
16.	Individual annuities (Line 20.4, Col. 4)	65,036	105,837	102,217	60,561	157,317
17.	Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18.	Accident & Health (Line 20.4, Col. 6)	29,601,368	29,186,793	26,826,821	23,701,227	19,465,640
19.	Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20.	Total	199,883,461	163,715,046	153,789,846	136,202,538	141,150,533
	Balance Sheet (Pages 2 & 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	3,030,836,190	2,909,478,965	2,852,319,686	2,739,377,470	2,730,274,044
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	2,774,144,307	2,671,741,782	2,605,508,140	2,506,631,207	2,472,831,155
23.	Aggregate life reserves (Page 3, Line 1)	2,150,514,278	2,139,353,662	2,129,313,510	2,099,372,467	2,094,253,760
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24.	Aggregate A & H reserves (Page 3, Line 2)	110,432,868	105,065,773	88,919,882	84,296,379	82,995,937
25.	Deposit-type contract funds (Page 3, Line 3)	353,489,743	284,684,677	180,115,773	107,819,676	106,555,377
26.	Asset valuation reserve (Page 3, Line 24.01)	24,061,172	19,149,547	23,522,439	17,648,447	17,609,029
27.	Capital (Page 3, Lines 29 and 30)	9,600,005	9,600,005	9,600,005	9,600,005	9,600,005
28.	Surplus (Page 3, Line 37)	247,091,879	228,137,180	237,211,540	223,146,257	247,842,883
	Cash Flow (Page 5)					
29.	Net Cash from Operations (Line 11)	6,540,263	53,569,601	47,155,773	14,844,238	29,174,380
	Risk-Based Capital Analysis					
30.	Total adjusted capital	280,753,056	256,886,732	270,333,984	250,394,709	275,051,918
31.	Authorized control level risk - based capital	37,301,767	36,950,764	33,672,839	33,717,335	29,946,736
	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)	72.9	74.2	71.5	71.2	73.9
33.	Stocks (Lines 2.1 and 2.2)	1.2	1.2	1.4	0.5	0.3
34.	Mortgage loans on real estate(Lines 3.1 and 3.2)	16.5	16.8	15.9	16.2	17.6
35.	Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36.	Cash, cash equivalents and short-term investments (Line 5)	0.6	0.3	1.8	2.3	(0.1)
37.	Contract loans (Line 6)	4.6	4.6	4.7	5.0	5.0
38.	Derivatives (Page 2, Line 7)	0.2	0.1	0.2	0.2	0.1
39.	Other invested assets (Line 8)	1.5	1.4	1.3	1.1	0.0
40.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.1
41.	Securities lending reinvested collateral assets (Line 10)	2.4	1.5	3.3	3.5	3.0
42.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45.	Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46.	Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	0
47.	Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48.	Affiliated mortgage loans on real estate	0	0	0	0	0
49.	All other affiliated	0	0	0	0	0
50.	Total of above Lines 44 to 49	0	0	0	0	0
51.	Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	46,394,943	43,004,530	39,316,765	40,193,407	32,608,298
53. Total admitted assets (Page 2, Line 28, Col. 3)	3,302,051,789	3,156,373,964	3,181,380,376	3,032,578,141	2,998,568,823
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	109,353,536	102,043,909	100,931,389	103,091,455	138,230,029
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	219,662	(5,602,906)	2,032,185	(3,078,019)	(2,907,367)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	2,557,558	(4,688,784)	2,740,233	514,454	932,593
57. Total of above Lines 54, 55 and 56	112,130,756	91,752,219	105,703,807	100,527,890	136,255,255
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	211,765,556	153,671,023	156,851,227	164,549,817	175,243,109
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	11,377,645	11,367,873	10,842,878	10,257,992	11,755,102
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	12,378,852	9,182,635	34,243,182	5,772,781	3,243,845
61. Increase in A & H reserves (Line 19, Col. 6)	5,608,891	16,145,891	4,623,503	1,300,441	(1,324,659)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	13.0	14.4	23.2	31.1	16.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	7.2	6.0	5.1	5.6	5.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	57.0	94.8	60.1	45.1	54.8
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.4	0.6	0.7	1.1	1.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	35.8	55.0	59.3	91.7	86.6
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	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)	77,273,856	74,762,012	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)	83,709,461	70,041,605	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3)	561,341	(298,888)	(53,621)	1,659	(376,443)
74. Individual term life (Page 6.1, Col. 4)	29,992,097	41,568,585	21,885,637	551,284	11,046,926
75. Individual indexed life (Page 6.1, Col. 5)	(13,254,737)	5,010,578	(3,019,480)	851,079	3,470,632
76. Individual universal life (Page 6.1, Col. 6)	15,925,267	13,923,314	2,888,644	27,644,635	41,907,454
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	(5,239,575)	(8,223,290)	(11,000,247)	(9,805,462)	1,740,342
78. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9)	2,365,231	4,306,185	3,301,154	3,192,288	4,602,094
80. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
85. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	42,629	143,869	225,595	620,950	957,233
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(130,007)	(2,067,407)	(312,661)	(433,392)	10,051
96. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
97. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
102. Group other annuities (Page 6.4, Col. 7)	4,843,524	5,314,482	2,439,919	2,139,237	2,378,120
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11)	3,798,955	(12,359,171)	(4,080,599)	(6,381,509)	(6,129,255)
113. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
114. A & H-other (Page 6.5, Col. 13)	0	0	0	0	0
115. Aggregate of all other lines of business (Page 6, Col. 8)	(1,569,399)	(7,585,729)	362,574	(4,733,823)	6,213,036
116. Fraternal (Page 6, Col. 7)	0	0	0	0	0
117. Total (Page 6, Col. 1)	37,335,326	39,732,528	12,636,915	13,646,946	65,820,190

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

If no, please explain:

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	Number of		9	
							7	8		
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	Total Amount of Insurance
1. In force end of prior year	0	0	240,429	149,796,187	0	0	0	0	0	149,796,187
2. Issued during year	0	0	2,914	1,735,865	0	0	0	0	0	1,735,865
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	10	2,625	0	0	0	0	0	2,625
5. Increased during year (net)	0	0	0	5,849	0	0	0	0	0	5,849
6. Subtotals, Lines 2 to 5	0	0	2,924	1,744,339	0	0	0	0	0	1,744,339
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	243,353	151,540,526	0	0	0	0	0	151,540,526
Deductions during year:										
10. Death	0	0	827	323,082	0	0	XXX	0	0	323,082
11. Maturity	0	0	13	3,605	0	0	XXX	0	0	3,605
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	0	0	0	0	0	0	0	0
14. Surrender	0	0	2,693	1,390,828	0	0	0	0	0	1,390,828
15. Lapse	0	0	14,348	8,998,629	0	0	0	0	0	8,998,629
16. Conversion	0	0	15	8,900	0	0	XXX	XXX	XXX	8,900
17. Decreased (net)	0	0	572	367,306	0	0	0	0	0	367,306
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	18,468	11,092,350	0	0	0	0	0	11,092,350
21. In force end of year (b) (Line 9 minus Line 20)	0	0	224,885	140,448,176	0	0	0	0	0	140,448,176
22. Reinsurance ceded end of year	XXX	0	XXX	122,459,536	XXX	0	XXX	XXX	0	122,459,536
23. Line 21 minus Line 22	XXX	0	XXX	17,988,640	XXX	(a) 0	XXX	XXX	0	17,988,640
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group $ ....0 ; Individual $ 0

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates ....0 , Amount $ 0

Additional accidental death benefits included in life certificates were in amount $ ....0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]

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 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX	0	XXX	0
25. Other paid-up insurance	0	0	690	14,697
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0	0	0	0
28. Term policies - other	1,501	1,214,072	166,045	119,264,054
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	1,501	1,214,072	166,045	119,264,054
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	62	583
34. Totals, whole life and endowment	1,413	521,792	58,778	21,183,539
35. Totals (Lines 31 to 34)	2,914	1,735,864	224,885	140,448,176

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36 Industrial	0	0	0	0
37. Ordinary	1,735,865	0	140,448,176	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	0	0
40. Totals (Lines 36 to 39)	1,735,865	0	140,448,176	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

NONE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	101,376

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

NONE

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	
Disability Provisions	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certifi-cates	8 Amount of Ins rance
48. Waiver of Premium	0	0	37,487	23,680,057	0	0	0	0
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(a) 0	37,487	(a) 23,680,057	0	(a) 0	0	(a) 0

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

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

SUPPLEMENTARY CONTRACTS

	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	11	30	0	0
2. Issued during year	0	1	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	11	31	0	0
Deductions during year:				
6. Decreased (net)	0	8	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	0	8	0	0
9. In force end of year (line 5 minus line 8)	11	23	0	0
10. Amount on deposit	0	(a) 0	0	(a) 0
11. Income now payable	0	0	0	0
12. Amount of income payable	(a) 63,039	(a) 1,435,155	(a) 0	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	75	375	0	0
2. Issued during year	5	0	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Totals (Lines 1 to 4)	80	375	0	0
Deductions during year:				
6. Decreased (net)	7	65	0	0
7. Reinsurance ceded	0	(48)	0	0
8. Totals (Lines 6 and 7)	7	17	0	0
9. In force end of year (line 5 minus line 8)	73	358	0	0
Income now payable:				
10. Amount of income payable	(a) 950,017	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance	XXX	(a) 22,674,604	XXX	(a) 0
Deferred not fully paid:				
12. Account balance	XXX	(a) 0	XXX	(a) 0

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	0	0	0	0	20,248	35,471,538
2. Issued during year	0	0	0	0	748	1,973,286
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	0	XXX	0	XXX	286	XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	21,282	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	0	XXX	0	XXX	2,179	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	2,179	XXX
10. In force end of year (line 5 minus line 9)	0	(a) 0	0	(a) 0	19,103	(a) 44,950,599

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	11	0
2. Issued during year	3	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	14	0
Deductions During Year:		
6. Decreased (net)	1	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	1	0
9. In force end of year (line 5 minus line 8)	13	0
10. Amount of account balance	(a) 350,000,000	(a) 0

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

			Direct Business Only					
		1	Life Contracts		4	5	6	7
			2	3				
	States, Etc.		Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama AL	L	4,567,107	240	966,661	0	5,534,008	0
2.	Alaska AK	L	300,137	0	87,617	0	387,754	0
3.	Arizona AZ	L	5,633,298	0	779,634	0	6,412,932	0
4.	Arkansas AR	L	2,505,932	0	285,132	0	2,791,064	0
5.	California CA	L	37,015,452	0	1,035,954	0	38,051,406	0
6.	Colorado CO	L	8,864,578	0	1,113,356	0	9,977,934	0
7.	Connecticut CT	L	4,668,331	0	366,472	0	5,034,803	0
8.	Delaware DE	L	658,714	0	79,874	0	738,588	0
9.	District of Columbia DC	L	543,548	0	132,429	0	675,977	0
10.	Florida FL	L	34,552,757	0	7,211,512	0	41,764,269	0
11.	Georgia GA	L	11,160,613	0	956,693	0	12,117,306	0
12.	Hawaii HI	L	162,488	0	85,713	0	248,201	0
13.	Idaho ID	L	3,212,688	0	290,514	0	3,503,202	0
14.	Illinois IL	L	11,172,011	0	1,348,901	0	12,520,912	0
15.	Indiana IN	L	25,317,625	0	571,997	0	25,889,622	0
16.	Iowa IA	L	3,875,429	0	260,742	0	4,136,171	0
17.	Kansas KS	L	5,530,589	3,500	614,861	0	6,148,950	0
18.	Kentucky KY	L	4,379,424	0	446,873	0	4,826,297	0
19.	Louisiana LA	L	3,935,973	0	711,480	0	4,647,453	0
20.	Maine ME	L	916,235	0	125,399	0	1,041,634	0
21.	Maryland MD	L	7,448,868	120	890,912	0	8,339,900	0
22.	Massachusetts MA	L	7,822,039	0	953,530	0	8,775,569	0
23.	Michigan MI	L	12,429,266	0	1,255,163	0	13,684,429	0
24.	Minnesota MN	L	6,370,033	0	497,746	0	6,867,779	0
25.	Mississippi MS	L	2,226,856	0	225,501	0	2,452,357	0
26.	Missouri MO	L	6,181,040	0	757,546	0	6,938,586	0
27.	Montana MT	L	2,254,174	0	175,571	0	2,429,745	0
28.	Nebraska NE	L	4,049,869	0	264,239	0	4,314,108	0
29.	Nevada NV	L	1,903,663	0	270,351	0	2,174,014	0
30.	New Hampshire NH	L	2,031,760	0	244,236	0	2,275,996	0
31.	New Jersey NJ	L	9,866,267	0	1,674,488	0	11,540,755	0
32.	New Mexico NM	L	1,005,158	0	147,051	0	1,152,209	0
33.	New York NY	N	874,942	0	496,211	0	1,371,153	0
34.	North Carolina NC	L	10,828,569	2,680	2,565,744	0	13,396,993	0
35.	North Dakota ND	L	904,348	0	74,514	0	978,862	0
36.	Ohio OH	L	25,363,902	0	2,241,919	0	27,605,821	115,512,023
37.	Oklahoma OK	L	4,059,299	0	618,862	0	4,678,161	0
38.	Oregon OR	L	4,983,409	0	533,436	0	5,516,845	0
39.	Pennsylvania PA	L	12,884,327	58,196	1,879,119	0	14,821,642	0
40.	Rhode Island RI	L	1,686,443	0	125,763	0	1,812,206	0
41.	South Carolina SC	L	4,559,907	0	726,906	0	5,286,813	0
42.	South Dakota SD	L	341,682	0	167,040	0	508,722	0
43.	Tennessee TN	L	13,795,052	0	2,755,229	0	16,550,281	0
44.	Texas TX	L	30,315,585	0	3,346,662	0	33,662,247	0
45.	Utah UT	L	6,646,287	0	695,579	0	7,341,866	0
46.	Vermont VT	L	588,606	0	127,586	0	716,192	0
47.	Virginia VA	L	8,888,484	300	968,474	0	9,857,258	0
48.	Washington WA	L	6,625,217	0	862,645	0	7,487,862	0
49.	West Virginia WV	L	1,120,606	0	254,032	0	1,374,638	0
50.	Wisconsin WI	L	5,055,008	0	792,842	0	5,847,850	0
51.	Wyoming WY	L	760,073	0	66,232	0	826,305	0
52.	American Samoa AS	N	0	0	0	0	0	0
53.	Guam GU	N	73,992	0	0	0	73,992	0
54.	Puerto Rico PR	L	4,384,759	0	1,348,069	0	5,732,828	0
55.	U.S. Virgin Islands VI	N	1,922	0	2,083	0	4,005	0
56.	Northern Mariana Islands MP	N	0	0	0	0	0	0
57.	Canada CAN	N	3,881	0	5,654	0	9,535	0
58.	Aggregate Other Alien OT	XXX	3,176	0	4,553	0	7,729	0
59.	Subtotal	XXX	377,311,398	65,036	45,487,302	0	422,863,736	115,512,023
90.	Reporting entity contributions for employee benefits plans	XXX	0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX	0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX	637,201	0	898,938	0	1,536,139	0
94.	Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95.	Totals (Direct Business)	XXX	377,948,599	65,036	46,386,240	0	424,399,875	115,512,023
96.	Plus reinsurance assumed	XXX	0	0	107,453	0	107,453	0
97	Totals (All Business)	XXX	377,948,599	65,036	46,493,693	0	424,507,328	115,512,023
98.	Less reinsurance ceded	XXX	206,776,423	0	16,738,568	0	223,514,991	0
99.	Totals (All Business) less Reinsurance Ceded	XXX	171,172,176	65,036	(c) 29,755,125	0	200,992,337	115,512,023
	DETAILS OF WRITE-INS							
58001.	ZZZ Other Alien	XXX	3,176	0	4,553	0	7,729	0
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	3,176	0	4,553	0	7,729	0
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

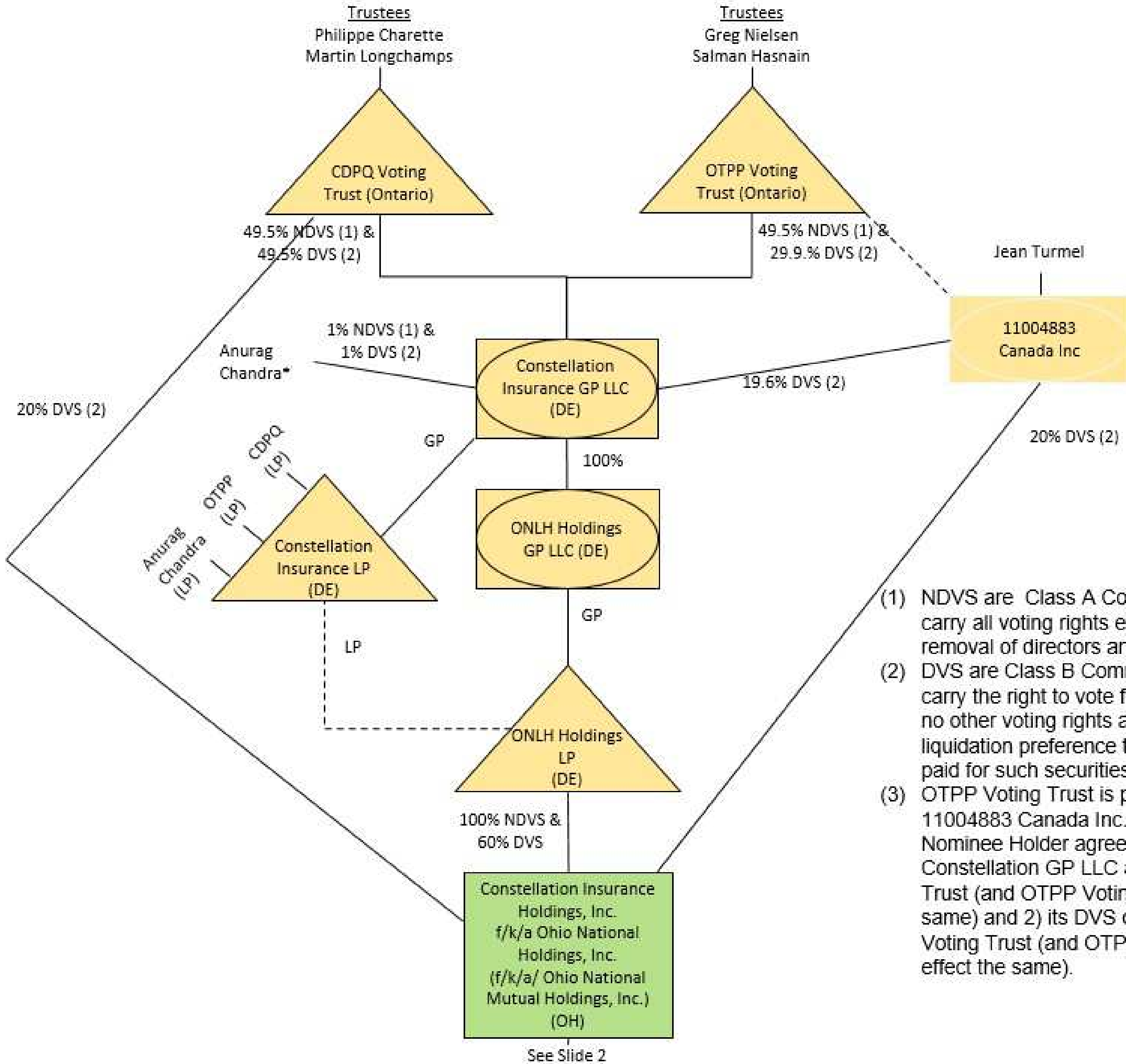
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 51
2. R - Registered - Non-domiciled RRGs 0
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state 0
4. Q - Qualified - Qualified or accredited reinsurer 0
5. N - None of the above - Not allowed to write business in the state 6

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

All premiums are allocated to the address of record of the premium payor at the time of premium payment entry.

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

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



(1) NDVS are Class A Common Units or Class A Common Stock that carry all voting rights except the right to vote for the election and removal of directors and ordinary economic rights.

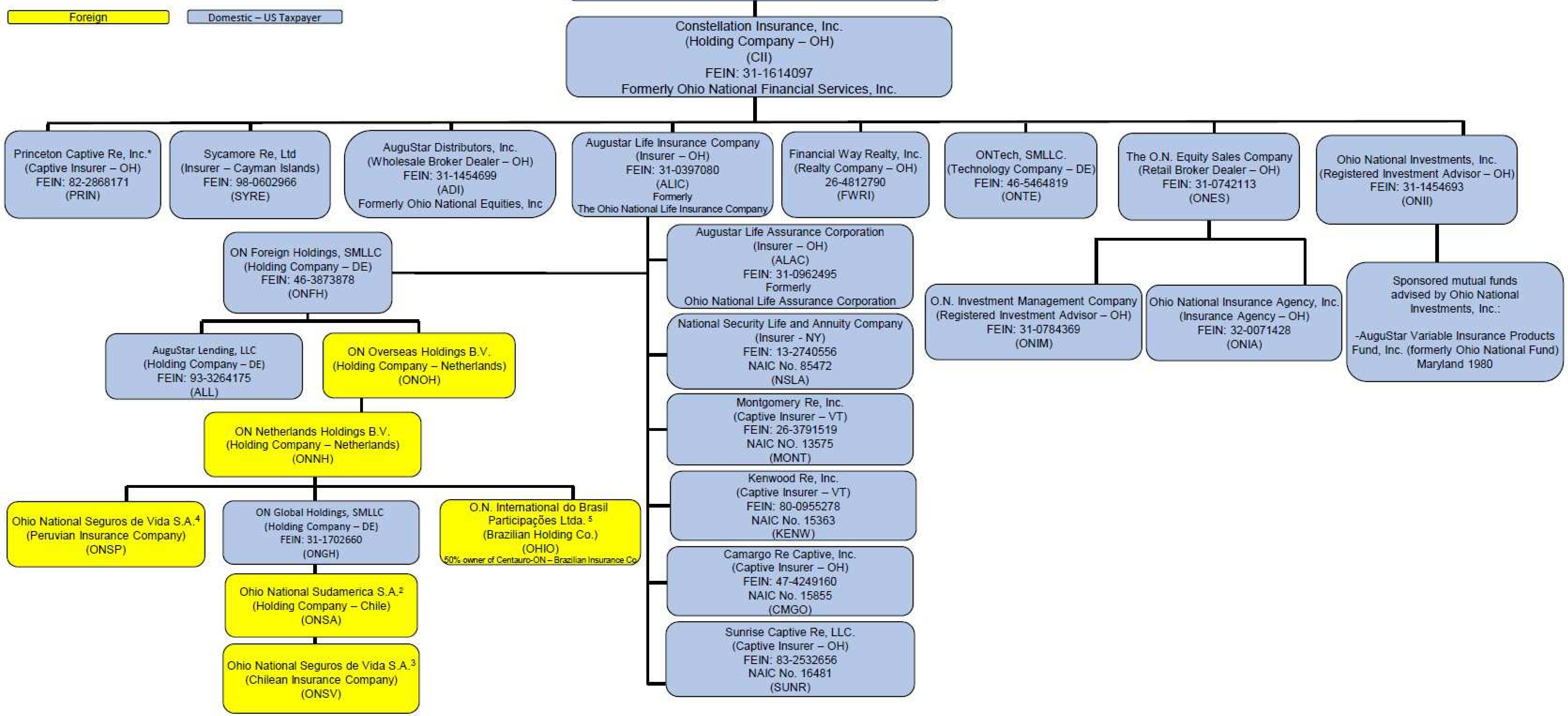
(2) DVS are Class B Common Units or Class B Common Stock that carry the right to vote for the election and removal of directors but no other voting rights and no economic rights (other than a liquidation preference to receive the nominal subscription price paid for such securities on a dissolution).

(3) OTPP Voting Trust is party to shareholders agreements with 11004883 Canada Inc. ("Nominee Holder") pursuant to which Nominee Holder agrees to vote and transfer 1) its DVS of Constellation GP LLC as (and only as) directed by OTPP Voting Trust (and OTPP Voting Trust has a power of attorney to effect the same) and 2) its DVS of Target as (and only as) directed by OTPP Voting Trust (and OTPP Voting Trust has a power of attorney to effect the same).

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

1 – 100% of the non-director voting shares and 60% of the director voting shares of ONHI are owned by ONLH Holdings LP, a Delaware Limited Partnership
2 – 7.89% owned by ON Netherlands Holdings B.V.
3 – 1 Share owned by ON Global Holdings, LLC
4 – 20,000 Share owned by ON Foreign Holdings, LLC.
5 – 1 Share owned by ON Foreign Holdings, LLC
*Captive Reinsurer title pending regulatory approval
FEIN – Federal Tax Identification Number

Constellation Organizational Chart



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Administrative Charges	537,362	484,991
08.305. VUL Gain (Loss)	226,089	25,874
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	763,451	510,865

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Fines and Penalties	6,000	0
2797. Summary of remaining write-ins for Line 27 from overflow page	6,000	0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
08.304. Administrative Charges	537,362	539,557	0	(71)	0	(2,124)	0	0	0
08.305. VUL Gain (Loss)	226,089	226,089	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	763,451	765,646	0	(71)	0	(2,124)	0	0	0

Additional Write-ins for Analysis of Operations - Summary Line 27

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
2704. Fines and Penalties	6,000	0	0	0	0	0	0	6,000	0
2797. Summary of remaining write-ins for Line 27 from overflow page	6,000	0	0	0	0	0	0	6,000	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
08.304. Administrative Charges	539,557	0	3,431	34,894	(4,939)	3,798	(36,503)	0	538,876	0	0	0
08.305. VUL Gain (Loss)	226,089	0	0	0	0	0	0	0	226,089	0	0	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	765,646	0	3,431	34,894	(4,939)	3,798	(36,503)	0	764,965	0	0	0