



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Columbus Life Insurance Company

NAIC Group Code08360836NAIC Company Code99937Employer's ID Number31-1191427
(Current)(Prior)

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

Country of DomicileUnited States of America

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

Incorporated/Organized09/08/1986Commenced Business07/01/1988

Statutory Home Office400 East 4th StreetCincinnati, OH, US 45202-3302
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office400 East 4th StreetCincinnati, OH, US 45202-3302513-361-6700
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address400 East 4th StreetCincinnati, OH, US 45202-3302
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records400 East 4th StreetCincinnati, OH, US 45202-3302513-361-6700
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.ColumbusLife.com

Statutory Statement ContactWade Matthew Fugate513-629-1402
(Name)(Area Code) (Telephone Number)
CompAcctGrp@WesternSouthernLife.com513-629-1871
(E-mail Address)(FAX Number)

OFFICERS

Chairman of the BoardJohn Finn BarrettSecretary and CounselDonald Joseph Wuebbling

President & CEOJohn Henry Bultema III

OTHER

James Howard Acton Jr., VP, Chief Financial Officer	Charles Marlon Ward Barrett #, VP	Matthew Edward Canterbury, Sr VP
James Daniel Conklin #, VP	Lisa Beth Fangman, Sr VP	James Jeffrey Fitzgerald, Sr VP, Chf Information Off
Wade Matthew Fugate, VP, Controller	Daniel Eugene Haneline, VP	David Todd Henderson, Sr VP, Chf Acty, Risk, Data Off
Kevin Louis Howard, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP	Stephen Gale Hussey, Jr., Sr VP
Mark Daniel Hutchinson, VP	Jay Vincent Johnson, VP, Treasurer	Linda Marie Lake, Sr VP
Bruce William Maisel, VP, CCO	David Edward Nevers, VP	Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel
Justin Keith Payne #, VP	Ryan Keith Richey, VP	Paul Charles Silva, VP
Rodrick Landon Snyder, VP, Chief Audit Officer	Jacob Cole Steuber, VP	James Joseph Vance, Sr VP, Co-Chief Inv Officer
Beady Bennette Waddell, VP	Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Scott Joseph Wittman, VP
Aaron Jason Wolf, VP, Chief Underwriter		

DIRECTORS OR TRUSTEES

John Finn Barrett	John Henry Bultema III	Jill Tripp McGruder
Jonathan David Niemeyer	James Joseph Vance	Donald Joseph Wuebbling

State ofOhioSS
County ofHamilton

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.

John H. Bultema III
President & CEO

Donald Joseph Wuebbling
Secretary and Counsel

Wade Matthew Fugate
VP and Controller

Subscribed and sworn to before me this 16th 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.....



ANGELA M. BAKER-COLYER
Notary Public, State of Ohio
My Commission Expires
June 17, 2027

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	3,227,934,995		3,227,934,995	3,263,540,219
2. Stocks (Schedule D):				
2.1 Preferred stocks	19,969,959		19,969,959	10,496,188
2.2 Common stocks	141,683,095		141,683,095	121,982,477
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	470,567,462		470,567,462	504,571,431
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ (5,878,021) , Schedule E - Part 1), cash equivalents (\$ 41,078,030 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	35,200,009		35,200,009	68,903,051
6. Contract loans (including \$ premium notes)	91,206,352		91,206,352	78,554,606
7. Derivatives (Schedule DB)	90,941,925		90,941,925	31,175,251
8. Other invested assets (Schedule BA)	345,923,098	0	345,923,098	338,358,265
9. Receivables for securities	735,450		735,450	182,280
10. Securities lending reinvested collateral assets (Schedule DL)	11,410,897		11,410,897	4,563,046
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,435,573,242	0	4,435,573,242	4,422,326,814
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	40,527,531		40,527,531	38,917,756
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	874,209		874,209	1,358,335
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	10,700,558		10,700,558	10,637,004
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,792,662		6,792,662	3,916,297
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	4,538,895		4,538,895	5,270,569
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit	669,240		669,240	748,170
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$ 0) and other amounts receivable	4,122,555	4,122,555	0	0
25. Aggregate write-ins for other than invested assets	2,625,580	0	2,625,580	3,121,382
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,506,424,472	4,122,555	4,502,301,917	4,486,296,327
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	81,354,208		81,354,208	83,347,258
28. Total (Lines 26 and 27)	4,587,778,680	4,122,555	4,583,656,125	4,569,643,585
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. CSV of Company Owned Life Insurance	2,313,089		2,313,089	2,798,990
2502. Employee Split Dollar	296,545		296,545	296,545
2503. Prepaid Dividends	15,946		15,946	25,847
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)	2,625,580	0	2,625,580	3,121,382

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 3,337,340,709 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	3,337,340,709	3,407,946,846
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	368,892	429,180
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	331,272,728	351,420,500
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	39,545,644	42,949,415
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	40,369	40,469
5. Policyholders' dividends/refunds to members \$ 5,250 and coupons \$ due and unpaid (Exhibit 4, Line 10)	5,250	7,278
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)	9,343,020	9,810,020
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	173,400	151,828
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 5,616,237 ceded	5,616,237	4,289,031
9.4 Interest maintenance reserve (IMR, Line 6)	7,778,311	11,632,750
10. Commissions to agents due or accrued-life and annuity contracts \$ 346,434 accident and health \$ and deposit-type contract funds \$	346,434	510,924
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	209,107	48,756
13. Transfers to Separate Accounts due or accrued (net) (including \$ (381,010) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(2,056,018)	(624,684)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,777,657	2,522,195
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	1,188,419	1,245,430
17. Amounts withheld or retained by reporting entity as agent or trustee	44,542	11,700
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	5,643,460	1,647,736
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	26,692,375	25,204,351
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	74,552,335	40,296,428
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	6,102,552	5,294,408
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	49,884,477	16,563,880
24.09 Payable for securities	370,627	231,421
24.10 Payable for securities lending	81,477,928	63,638,760
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	114,991,857	131,323,437
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	4,092,710,312	4,116,592,059
27. From Separate Accounts Statement	81,354,208	83,347,258
28. Total liabilities (Lines 26 and 27)	4,174,064,520	4,199,939,317
29. Common capital stock	10,000,000	10,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	506,778,653	506,778,653
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	(107,187,048)	(147,074,385)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	399,591,605	359,704,268
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	409,591,605	369,704,268
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	4,583,656,125	4,569,643,585
DETAILS OF WRITE-INS		
2501. Unfunded commitment to low income housing tax credit properties	77,373,964	121,086,987
2502. Payable for Collateral on Derivatives	36,250,000	8,470,000
2503. Uncashed drafts of checks that are pending escheatment to the state	909,750	904,071
2598. Summary of remaining write-ins for Line 25 from overflow page	458,143	862,379
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	114,991,857	131,323,437
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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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)	264,128,500	294,103,787
2. Considerations for supplementary contracts with life contingencies	681,078	1,542,044
3. Net investment income (Exhibit of Net Investment Income, Line 17)	188,658,094	178,608,107
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	851,642	1,668,657
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,490,833	1,454,470
8.2 Charges and fees for deposit-type contracts	470,681	499,751
8.3 Aggregate write-ins for miscellaneous income	499,207	149,065
9. Total (Lines 1 to 8.3)	456,780,035	478,025,881
10. Death benefits	133,150,713	161,833,443
11. Matured endowments (excluding guaranteed annual pure endowments)	389,856	597,951
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	29,793,541	29,211,847
13. Disability benefits and benefits under accident and health contracts	813,144	780,498
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	216,535,660	119,655,123
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	14,794,713	8,547,219
18. Payments on supplementary contracts with life contingencies	1,205,600	2,012,862
19. Increase in aggregate reserves for life and accident and health contracts	(70,666,425)	37,509,822
20. Totals (Lines 10 to 19)	326,016,802	360,148,765
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	50,553,893	63,520,723
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	52,175,370	47,891,983
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	7,386,686	7,703,783
25. Increase in loading on deferred and uncollected premiums	(138,982)	279,143
26. Net transfers to or (from) Separate Accounts net of reinsurance	(10,988,510)	(6,055,960)
27. Aggregate write-ins for deductions	8,709,725	(1,533,765)
28. Totals (Lines 20 to 27)	433,714,984	471,954,672
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	23,065,051	6,071,209
30. Dividends to policyholders and refunds to members	9,627,810	10,036,489
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	13,437,241	(3,965,280)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(9,041,987)	(14,295,353)
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)	22,479,228	10,330,073
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (549,463) (excluding taxes of \$ (798,212) transferred to the IMR)	(7,140,280)	(10,743,297)
35. Net income (Line 33 plus Line 34)	15,338,948	(413,224)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	369,704,268	372,440,791
37. Net income (Line 35)	15,338,948	(413,224)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 12,322,835	46,357,334	(60,752,040)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	12,322,834	(16,149,276)
41. Change in nonadmitted assets	124,128	(368,433)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(34,255,907)	24,946,450
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	50,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	39,887,337	(2,736,522)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	409,591,605	369,704,268
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	85,107	122,571
08.302. Company owned life insurance	414,100	26,494
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	499,207	149,065
2701. Benefits for Employees not included elsewhere	4,911,137	(2,945,172)
2702. Securities lending interest expense	3,798,588	1,411,407
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	8,709,725	(1,533,765)
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	265,390,704	294,831,571
2. Net investment income	206,872,705	192,942,946
3. Miscellaneous income	2,946,622	2,076,791
4. Total (Lines 1 through 3)	475,210,031	489,851,308
5. Benefit and loss related payments	401,636,257	324,642,417
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(9,557,176)	(11,619,528)
7. Commissions, expenses paid and aggregate write-ins for deductions	115,720,349	122,751,257
8. Dividends paid to policyholders	10,096,838	10,333,806
9. Federal and foreign income taxes paid (recovered) net of \$ 1,850,793 tax on capital gains (losses)	(11,121,335)	(9,252,757)
10. Total (Lines 5 through 9)	506,774,933	436,855,195
11. Net cash from operations (Line 4 minus Line 10)	(31,564,902)	52,996,113
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	377,052,822	453,288,451
12.2 Stocks	10,012,103	5,102,721
12.3 Mortgage loans	34,003,970	66,180,503
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	9,483	3,544
12.7 Miscellaneous proceeds	139,206	7,847,278
12.8 Total investment proceeds (Lines 12.1 to 12.7)	421,217,584	532,422,497
13. Cost of investments acquired (long-term only):		
13.1 Bonds	366,570,591	499,119,644
13.2 Stocks	10,790,791	7,996,312
13.3 Mortgage loans	0	62,677,360
13.4 Real estate	0	0
13.5 Other invested assets	47,190,901	31,593,299
13.6 Miscellaneous applications	41,736,038	52,650,275
13.7 Total investments acquired (Lines 13.1 to 13.6)	466,288,321	654,036,890
14. Net increase/(decrease) in contract loans and premium notes	12,651,746	7,129,408
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(57,722,483)	(128,743,801)
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	50,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(20,147,772)	10,142,872
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	75,732,115	16,899,359
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	55,584,343	77,042,231
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)	(33,703,042)	1,294,543
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	68,903,051	67,608,508
19.2 End of year (Line 18 plus Line 19.1)	35,200,009	68,903,051

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	264,128,500	232,086,521	0	32,039,558	0	2,421			0
2. Considerations for supplementary contracts with life contingencies	681,078	XXX	XXX	681,078		XXX	XXX		XXX
3. Net investment income	188,658,094	133,965,456	0	46,581,743	96,518	19,294		7,995,083	0
4. Amortization of Interest Maintenance Reserve (IMR)	851,642	604,747	0	127,178	436	87		119,194	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX		0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,490,833	1,490,833	0	0	0	0	XXX		0
8.2 Charges and fees for deposit-type contracts	470,681	470,681	0	0	0	XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	499,207	49,794	0	0	0	0	0	449,413	0
9. Totals (Lines 1 to 8.3)	456,780,035	368,668,032	0	79,429,557	96,954	21,802	0	8,563,690	0
10. Death benefits	133,150,713	133,150,713	0	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	389,856	389,856	0	0	0	XXX	XXX		0
12. Annuity benefits	29,793,541	XXX	XXX	29,390,400	403,141	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	813,144	682,506	0	0	0	130,638	XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX		0
15. Surrender benefits and withdrawals for life contracts	216,535,660	81,175,283	0	135,360,377	0	XXX	XXX		0
16. Group conversions	0	0	0	0	0	0	XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	14,794,713	350,665	0	14,444,048	0	0	XXX		0
18. Payments on supplementary contracts with life contingencies	1,205,600	0	0	1,205,600	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(70,666,425)	35,255,681	0	(105,751,098)	(110,720)	(60,288)	XXX		0
20. Totals (Lines 10 to 19)	326,016,802	251,004,704	0	74,649,327	292,421	70,350	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	50,553,893	48,757,754		1,796,139	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses.....	52,175,370	37,758,950	0	2,751,615	149	17,530		11,647,126	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,386,686	7,078,960	0	269,757	0	805		37,164	0
25. Increase in loading on deferred and uncollected premiums	(138,982)	(138,982)	0	0	0	0	XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(10,988,510)	(44,333)	0	(10,944,177)	0	0	XXX		0
27. Aggregate write-ins for deductions	8,709,725	857,026	0	71,474	0	472	0	7,780,753	0
28. Totals (Lines 20 to 27)	433,714,984	345,274,079	0	68,594,135	292,570	89,157	0	19,465,043	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	23,065,051	23,393,953	0	10,835,422	(195,616)	(67,355)	0	(10,901,353)	0
30. Dividends to policyholders and refunds to members	9,627,810	9,627,810	0	0	0	0	XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	13,437,241	13,766,143	0	10,835,422	(195,616)	(67,355)	0	(10,901,353)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(9,041,987)	2,890,890	0	2,275,439	(41,079)	(14,145)		(14,153,092)	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)	22,479,228	10,875,253	0	8,559,983	(154,537)	(53,210)	0	3,251,739	0
34. Policies/certificates in force end of year	118,999	109,906	0	9,050	36	7	XXX		0
DETAILS OF WRITE-INS									
08.301. Miscellaneous Income	85,107	49,794						35,313	
08.302. Company owned Life Insurance	414,100							414,100	
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	499,207	49,794	0	0	0	0	0	449,413	0
2701. Benefits for Employees not included elsewhere	4,911,137	857,026		71,474		472		3,982,165	
2702. Securities lending interest expense	3,798,588							3,798,588	
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	8,709,725	857,026	0	71,474	0	472	0	7,780,753	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	232,086,521		13,589,835	8,830,528	145,780,373	15,857,308	47,741,966		286,511			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	133,965,456		17,460,647	7,307,282	28,655,080	20,575,919	59,784,442	0	182,086			
4. Amortization of Interest Maintenance Reserve (IMR)	604,747		78,821	32,987	129,355	92,884	269,878		822			
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0											
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,490,833				2,768				1,488,065			
8.2 Charges and fees for deposit-type contracts	470,681								470,681			
8.3 Aggregate write-ins for miscellaneous income	49,794	0	350	625	1,300	300	650	0	46,569	0	0	0
9. Totals (Lines 1 to 8.3)	368,668,032	0	31,129,653	16,171,422	174,568,876	36,526,411	107,796,936	0	2,474,734	0	0	0
10. Death benefits	133,150,713		21,546,562	2,612,005	6,226,600	47,827,288	54,933,240		5,018			
11. Matured endowments (excluding guaranteed annual pure endowments)	389,856		407,244			(17,388)						
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	682,506		100,429	39,417		403,626	139,034					
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	81,175,283		7,544,905	39,339	30,048,516	11,778,557	30,498,983		1,264,983			
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	350,665		519,119	(1,201)	165,369	(337,331)	4,709					
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts ...	35,255,681		(6,957,068)	4,993,979	72,220,949	(21,749,914)	(13,452,842)		200,577			
20. Totals (Lines 10 to 19)	251,004,704	0	23,161,191	7,683,539	108,661,434	37,904,838	72,123,124	0	1,470,578	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	48,757,754		389	995,418	43,195,744	8,408	4,518,282		39,513			XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	37,758,950		1,043,890	3,891,254	15,672,963	4,320,778	12,557,263		272,802			
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,078,960		414,509	269,343	4,446,503	496,606	1,443,260		8,739			
25. Increase in loading on deferred and uncollected premiums	(138,982)		(11,677)	(127,305)								
26. Net transfers to or (from) Separate Accounts net of reinsurance	(44,333)								(44,333)			
27. Aggregate write-ins for deductions	857,026	0	28,435	96,942	188,606	185,704	351,097	0	6,242	0	0	0
28. Totals (Lines 20 to 27)	345,274,079	0	24,636,737	12,809,191	172,165,250	42,916,334	90,993,026	0	1,753,541	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	23,393,953	0	6,492,916	3,362,231	2,403,626	(6,389,923)	16,803,910	0	721,193	0	0	0
30. Dividends to policyholders and refunds to members	9,627,810		9,627,810									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	13,766,143	0	(3,134,894)	3,362,231	2,403,626	(6,389,923)	16,803,910	0	721,193	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	2,890,890		(658,328)	706,069	504,761	(1,341,884)	3,528,821		151,451			
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)	10,875,253	0	(2,476,566)	2,656,162	1,898,865	(5,048,039)	13,275,089	0	569,742	0	0	0
34. Policies/certificates in force end of year	109,906		21,737	17,297	26,046	23,242	20,772		812			
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	49,794		350	625	1,300	300	650		46,569			
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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	49,794	0	350	625	1,300	300	650	0	46,569	0	0	0
2701. Benefits for Employees not included elsewhere	857,026		28,435	96,942	188,606	185,704	351,097		6,242			
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)	857,026	0	28,435	96,942	188,606	185,704	351,097	0	6,242	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts	32,039,558	17,069,232	13,859,109			1,111,217	
2. Considerations for supplementary contracts with life contingencies	681,078	XXX	XXX	XXX	XXX	681,078	XXX
3. Net investment income	46,581,743	18,368,428	7,110,474			1,282,071	19,820,770
4. Amortization of Interest Maintenance Reserve (IMR)	127,178	82,919	32,098			5,788	6,373
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	79,429,557	35,520,579	21,001,681	0	0	3,080,154	19,827,143
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	29,390,400	22,442,548	4,831,379			2,116,473	
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0					
15. Surrender benefits and withdrawals for life contracts	135,360,377	121,169,135	14,191,242				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	14,444,048	187,114	30,139				14,226,795
18. Payments on supplementary contracts with life contingencies	1,205,600					1,205,600	
19. Increase in aggregate reserves for life and accident and health contracts	(105,751,098)	(104,496,692)	(1,137,726)			(116,680)	
20. Totals (Lines 10 to 19)	74,649,327	39,302,105	17,915,034	0	0	3,205,393	14,226,795
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,796,139	560,959	1,106,455			44,557	84,168
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	2,751,615	1,806,475	576,888			368,252	
24. Insurance taxes, licenses and fees, excluding federal income taxes	269,757	144,936	115,386			9,435	
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(10,944,177)	(10,944,177)					
27. Aggregate write-ins for deductions	71,474	48,092	12,535	0	0	0	10,847
28. Totals (Lines 20 to 27)	68,594,135	30,918,390	19,726,298	0	0	3,627,637	14,321,810
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	10,835,422	4,602,189	1,275,383	0	0	(547,483)	5,505,333
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)	10,835,422	4,602,189	1,275,383	0	0	(547,483)	5,505,333
32. Federal income taxes incurred (excluding tax on capital gains)	2,275,439	966,460	267,830			(114,971)	1,156,120
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)	8,559,983	3,635,729	1,007,553	0	0	(432,512)	4,349,213
34. Policies/certificates in force end of year	9,050	7,136	1,522			392	
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. Benefits for Employees not included elsewhere	71,474	48,092	12,535				10,847
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)	71,474	48,092	12,535	0	0	0	10,847

(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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	0						
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	96,518					96,518	
4. Amortization of Interest Maintenance Reserve (IMR)	436					436	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	96,954	0	0	0	0	96,954	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	403,141					403,141	
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	0						
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	0						
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	(110,720)	0				(110,720)	
20. Totals (Lines 10 to 19)	292,421	0	0	0	0	292,421	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0						
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	149		0			149	
24. Insurance taxes, licenses and fees, excluding federal income taxes	0						
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	292,570	0	0	0	0	292,570	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(195,616)	0	0	0	0	(195,616)	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(195,616)	0	0	0	0	(195,616)	0
32. Federal income taxes incurred (excluding tax on capital gains)	(41,079)					(41,079)	
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)	(154,537)	0	0	0	0	(154,537)	0
34. Policies/certificates in force end of year	36					36	
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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company
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
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	2,421	.0	.0	.0	.0	.0	.0	.0	.0	.0	2,421	.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	19,294	.0	.0	.0	.0	.0	.0	.0	.0	.0	19,294	.0	.0
4. Amortization of Interest Maintenance Reserve (IMR)	87	.0	.0	.0	.0	.0	.0	.0	.0	.0	87	.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 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.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	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	21,802	0	0	0	0	0	0	0	0	0	21,802	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	130,638	.0	.0	.0	.0	.0	.0	.0	.0	.0	130,638	.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	(60,288)	0	0	0	0	0	0	0	0	0	(60,288)	0	0
20. Totals (Lines 10 to 19)	70,350	.0	.0	.0	.0	.0	.0	.0	.0	.0	70,350	.0	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
22. Commissions and expense allowances on reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	17,530	.0	.0	.0	.0	.0	.0	.0	.0	.0	17,530	.0	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	805	.0	.0	.0	.0	.0	.0	.0	.0	.0	805	.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	472	0	0	0	0	0	0	0	0	0	472	0	0
28. Totals (Lines 20 to 27)	89,157	0	0	0	0	0	0	0	0	0	89,157	0	0
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(67,355)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(67,355)	.0	.0
30. Dividends to policyholders and refunds to members	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)	(67,355)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(67,355)	.0	.0
32. Federal income taxes incurred (excluding tax on capital gains)	(14,145)	0	0								(14,145)		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)	(53,210)	0	0	0	0	0	0	0	0	0	(53,210)	0	0
34. Policies/certificates in force end of year	7	0	0	0	0	0	0	0	0	0	7	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	.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	0	0	0	0	0	0
2701. Benefits for Employees not included elsewhere	472										472		.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)	472	0	0	0	0	0	0	0	0	0	472	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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	2,675,079,659	0	370,124,269	149,224,254	533,573,035	420,167,153	1,198,575,935	0	3,415,013	0	0	0
2. Tabular net premiums or considerations	260,560,707		12,504,584	7,365,451	148,380,117	19,477,178	71,454,762		1,378,615			
3. Present value of disability claims incurred	811,814		122,326	0	0	0	689,488		0			
4. Tabular interest	105,639,194		15,349,779	5,309,789	15,981,401	19,697,201	41,785,042		7,515,982			
5. Tabular less actual reserve released	(53,525)		0	0	0	0	0		(53,525)			
6. Increase in reserve on account of change in valuation basis	0		0	0	0	0	0		0			
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	378,990	XXX	0	378,990	0	0	0		0	XXX		
7. Other increases (net)	78,126		77,765	(12,482)	0	0	0		12,843			
8. Totals (Lines 1 to 7)	3,042,494,965	0	398,178,723	162,266,002	697,934,553	459,341,532	1,312,505,227	0	12,268,928	0	0	0
9. Tabular cost	147,646,906		11,037,818	3,769,128	56,616,889	31,852,019	43,066,413		1,304,639			
10. Reserves released by death	82,170,626		16,855,986	399,063	1,715,909	17,270,282	45,923,739		5,647			
11. Reserves released by other terminations (net)	95,586,245		7,359,621	3,743,030	33,807,772	11,398,366	38,252,950		1,024,506			
12. Annuity, supplementary contract and disability payments involving life contingencies	646,963		64,887	39,417	0	403,625	139,034		0			
13. Net transfers to or (from) Separate Accounts	6,108,888		0	0	0	0	0		6,108,888			
14. Total Deductions (Lines 9 to 13)	332,159,628	0	35,318,312	7,950,638	92,140,570	60,924,292	127,382,136	0	8,443,680	0	0	0
15. Reserve December 31 of current year	2,710,335,337	0	362,860,411	154,315,364	605,793,983	398,417,240	1,185,123,091	0	3,825,248	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	1,771,167,899		347,761,229	0	582,701,472	387,439,693	450,332,555		2,932,950			
17. Amount Available for Policy Loans Based upon Line 16 CSV	1,694,928,500		338,367,900	0	547,578,400	366,621,200	440,667,400		1,693,600			

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

(N/A Fraternal)

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	730,368,187	517,271,641	180,580,555	0	0	32,515,991	0
2. Tabular net premiums or considerations	32,799,924	17,069,232	13,859,109			1,871,583	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	24,108,805	17,075,386	5,843,961			1,189,458	
5. Tabular less actual reserve released	(11,869,422)	(11,416,685)	(593,125)			140,388	
6. Increase in reserve on account of change in valuation basis	0	0	0			0	
7. Other increases (net)	40,968	40,968	0			0	
8. Totals (Lines 1 to 7)	775,448,462	540,040,542	199,690,500	0	0	35,717,420	0
9. Tabular cost	0	0	0			0	
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	156,662,534	136,414,864	20,247,670			0	
12. Annuity, supplementary contract and disability payments involving life contingencies	3,318,109	0	0			3,318,109	
13. Net transfers to or (from) Separate Accounts	(9,149,270)	(9,149,270)	0			0	
14. Total Deductions (Lines 9 to 13)	150,831,373	127,265,594	20,247,670	0	0	3,318,109	0
15. Reserve December 31 of current year	624,617,089	412,774,948	179,442,830	0	0	32,399,311	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	580,506,273	410,766,601	169,739,672			0	
17. Amount Available for Policy Loans Based upon Line 16 CSV	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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)

(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	2,499,002	0	0	0	0	2,499,002	0
2. Tabular net premiums or considerations	0					0	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	142,348					142,348	
5. Tabular less actual reserve released	236,411					236,411	
6. Increase in reserve on account of change in valuation basis	0					0	
7. Other increases (net)	0					0	
8. Totals (Lines 1 to 7)	2,877,761	0	0	0	0	2,877,761	0
9. Tabular cost	0					0	
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0					0	
12. Annuity, supplementary contract and disability payments involving life contingencies	489,479					489,479	
13. Net transfers to or (from) Separate Accounts	0					0	
14. Total Deductions (Lines 9 to 13)	489,479	0	0	0	0	489,479	0
15. Reserve December 31 of current year	2,388,282	0	0	0	0	2,388,282	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	0					0	
17. Amount Available for Policy Loans Based upon Line 16 CSV	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.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 845,328	..... 864,510
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 159,888,264	..... 160,939,062
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) 1,069,933	..... 1,069,933
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	..... 4,616,084	..... 4,719,096
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) 22,557,416	..... 22,539,994
4.	Real estate	(d) .....	.....
5	Contract loans .....	..... 3,879,945	..... 4,383,095
6	Cash, cash equivalents and short-term investments	(e) 1,812,113	..... 1,807,963
7	Derivative instruments	(f) .....	..... 1
8.	Other invested assets .....	..... (5,055,012)	..... (5,054,829)
9.	Aggregate write-ins for investment income .....	..... 8,472	..... 8,472
10.	Total gross investment income	189,622,543	191,277,297
11.	Investment expenses		(g) 2,246,351
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 4,576
13.	Interest expense		(h) 368,276
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		..... 0
16.	Total deductions (Lines 11 through 15) .....		..... 2,619,203
17.	Net investment income (Line 10 minus Line 16)		188,658,094
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee .....	..... 240,507	..... 240,507
0902.	Miscellaneous .....	..... (232,035)	..... (232,035)
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)	8,472	8,472
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		..... 0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 4,059,024 accrual of discount less \$ 14,338,631 amortization of premium and less \$ 1,739,118 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 \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ 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 \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	..... 0	..... 0	..... 0	..... 0	..... 0
1.1	Bonds exempt from U.S. tax .....	.....	.....	..... 0	.....	.....
1.2	Other bonds (unaffiliated) .....	..... (3,940,846)	..... (2,366,935)	..... (6,307,781)	..... 479,392	..... 0
1.3	Bonds of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.1	Preferred stocks (unaffiliated) .....	..... 0	..... (2,022,579)	..... (2,022,579)	..... 2,481,351	..... 0
2.11	Preferred stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 2,149,901	..... (1,647,645)	..... 502,256	..... 18,419,668	..... 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
5.	Contract loans .....	.....	.....	..... 0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	..... 9,483	.....	..... 9,483	.....	.....
7.	Derivative instruments .....	..... (2,929,011)	.....	..... (2,929,011)	..... 22,867,888	.....
8.	Other invested assets .....	.....	..... (743,124)	..... (743,124)	..... 14,431,868	..... 0
9.	Aggregate write-ins for capital gains (losses) .....	..... 0	..... 0	..... 0	..... 0	..... 0
10.	Total capital gains (losses)	(4,710,473)	(6,780,283)	(11,490,756)	58,680,167	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	..... 0	..... 0	..... 0	..... 0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	(29,591)	(29,591)						
2. Deferred and accrued	435,089	435,089						
3. Deferred , accrued and uncollected:								
3.1 Direct	441,878	441,878						
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	36,380	36,380						
3.4 Net (Line 1 + Line 2)	405,498	405,498	0	0	0	0	0	0
4. Advance	120	120						
5. Line 3.4 - Line 4	405,378	405,378	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	53,265,164	53,265,164						
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	518,252	518,252						
6.4 Net	52,746,912	52,746,912	0	0	0	0	0	0
7. Line 5 + Line 6.4	53,152,290	53,152,290	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	475,416	475,416		0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	53,156,623	53,156,623						
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	479,749	479,749						
9.4 Net (Line 7 - Line 8)	52,676,874	52,676,874	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	39,884,430	8,108,631		31,775,799				
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	39,884,430	8,108,631	0	31,775,799	0	0	0	0
RENEWAL								
11. Uncollected	(5,190,604)	(5,190,604)						
12. Deferred and accrued	8,064,944	8,064,944						
13. Deferred, accrued and uncollected:								
13.1 Direct	8,454,197	8,454,197						
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	5,579,857	5,579,857						
13.4 Net (Line 11 + Line 12)	2,874,340	2,874,340	0	0	0	0	0	0
14. Advance	173,280	173,280						
15. Line 13.4 - Line 14	2,701,060	2,701,060	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct	215,566,667	215,300,486		263,760		2,421		
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	42,639,335	42,639,335						
16.4 Net	172,927,332	172,661,151	0	263,760	0	2,421	0	0
17. Line 15 + Line 16.4	175,628,392	175,362,211	0	263,760	0	2,421	0	0
18. Prior year (uncollected + deferred and accrued - advance)	4,061,196	4,061,196		0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	215,572,240	215,306,059		263,760		2,421		
19.2 Reinsurance assumed	0							
19.3 Reinsurance ceded	44,005,044	44,005,044						
19.4 Net (Line 17 - Line 18)	171,567,196	171,301,015	0	263,760	0	2,421	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	308,613,293	276,571,313	0	32,039,559	0	2,421	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	44,484,793	44,484,793	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	264,128,500	232,086,520	0	32,039,559	0	2,421	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	580,784	580,784						
22. All other	8,172,604	8,172,604						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0							
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0							
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	0							
25.2 Reinsurance assumed	0							
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	43,636,277	43,636,277						
28. Single	1,507,226			1,507,226				
29. Renewal	5,326,222	5,121,477		204,745				
30. Deposit-type contract funds	84,168			84,168				
31. Totals (to agree with Page 6, Line 21)	50,553,893	48,757,754	0	1,796,139	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1. Rent	1,481,928		1,434	628,440	56,614		2,168,416
2. Salaries and wages	22,449,968		11,574	4,558,206	1,296,725		28,316,473
3.11 Contributions for benefit plans for employees	2,247,812		1,853	583,910	191,820		3,025,395
3.12 Contributions for benefit plans for agents	871,347						871,347
3.21 Payments to employees under non-funded benefit plans							0
3.22 Payments to agents under non-funded benefit plans							0
3.31 Other employee welfare	330,727		159	290,210	933		622,029
3.32 Other agent welfare	7,270			(453,266)			(445,996)
4.1 Legal fees and expenses				492,803			492,803
4.2 Medical examination fees	1,323,342			0			1,323,342
4.3 Inspection report fees	368,858						368,858
4.4 Fees of public accountants and consulting actuaries	269,756			136,312			406,068
4.5 Expense of investigation and settlement of policy claims	1,856,172		164	160,651			2,016,987
5.1 Traveling expenses	604,231		25	290,750	12,599		907,605
5.2 Advertising	474,972			942,843			1,417,815
5.3 Postage, express, telegraph and telephone	401,083		443	177,094	287		578,907
5.4 Printing and stationery	159,454		52	14,167	85		173,758
5.5 Cost or depreciation of furniture and equipment ...	7,158		6	89,778	33		96,975
5.6 Rental of equipment	37,027		13	81,451	78		118,569
5.7 Cost or depreciation of EDP equipment and software	633,044		27	198,896	1,246		833,213
6.1 Books and periodicals	46,189		10	6,722	94		53,015
6.2 Bureau and association fees	61,153		36	119,603	57		180,849
6.3 Insurance, except on real estate	127,876			189,506			317,382
6.4 Miscellaneous losses	0		1	5,116			5,117
6.5 Collection and bank service charges	118,501			63,808			182,309
6.6 Sundry general expenses	996,578		607	1,258,247	429,184		2,684,616
6.7 Group service and administration fees				4,771			4,771
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)	380,782			0			380,782
7.3 Agency conferences other than local meetings	1,137,939			165			1,138,104
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses				1,541			1,541
9.2 Investment expenses not included elsewhere	5,540			5,307	26,596		37,443
9.3 Aggregate write-ins for expenses	4,105,535	0	1,126	1,806,567	230,000	0	6,143,228
10. General expenses incurred	40,504,242	0	17,530	11,653,598	2,246,351	(b) 0	(a) ... 54,421,721
11. General expenses unpaid Dec. 31, prior year	35,728		18	10,649	2,361		48,756
12. General expenses unpaid Dec. 31, current year ...	155,631		67	44,777	8,631		209,106
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12-13+14)	40,384,339	0	17,481	11,619,470	2,240,081	0	54,261,371
DETAILS OF WRITE-INS							
09.301. Equipment and software maintenance	2,666,469		1,104	1,600,389	32,122		4,300,084
09.302. Consulting	1,439,066		22	206,178	197,878		1,843,144
09.303.							
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)	4,105,535	0	1,126	1,806,567	230,000	0	6,143,228

(a) Includes management fees of \$ 38,206,110 to affiliates and \$ 79,018 to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):
1. Charitable\$; 2. Institutional . \$; 3. Recreational and Health \$; 4. Educational \$
5. Religious\$; 6. Membership \$; 7. Other\$; 8. Total\$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
2.	State insurance department licenses and fees	970,959	8				970,967
3.	State taxes on premiums	4,963,876	43				4,963,919
4.	Other state taxes, including \$						
	for employee benefits	18,512	32	1,433	197		20,174
5.	U.S. Social Security taxes	915,132	719	31,885	4,379		952,115
6.	All other taxes	484,083	4				484,087
7.	Taxes, licenses and fees incurred	7,352,562	806	33,318	4,576	0	7,391,262
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	1,774,003	21				1,774,024
9.	Taxes, licenses and fees unpaid Dec. 31, current year.....	1,108,408	9				1,108,417
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	8,018,157	818	33,318	4,576	0	8,056,869

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	580,784	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	8,102,869	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	8,683,653	0
6. Paid in cash	928,723	
7. Left on deposit	414,727	
8. Aggregate write-ins for dividend or refund options	69,735	0
9. Total Lines 5 through 8	10,096,838	0
10. Amount due and unpaid	5,250	
11. Provision for dividends or refunds payable in the following calendar year	9,343,020	
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	9,348,270	0
16. Total from prior year	9,817,298	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	9,627,810	0
DETAILS OF WRITE-INS		
0801. Policy loan and Interest Payments	69,735	
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	69,735	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 3% 41-47	1,511,529		1,511,529		
0100002. AE 3.5% 25-40	232,578		232,578		
0100003. 41 CSO 2.5% 48-65	10,297,138		10,297,138		
0100004. 41 CSO 2.5% CRVM 48-65	6,072,633		6,072,633		
0100005. 41 CSO 3% 54-65	453,610		453,610		
0100006. 58 CSO/CET 2.5% 65-84	46,729,976		46,729,976		
0100007. 58 CSO/CET 2.5% CRVM 65-84	30,000,169		30,000,169		
0100008. 58 CSO/CET 3% 65-77	5,303		5,303		
0100009. 58 CSO/CET 3% CRVM 69-77	624,551		624,551		
0100010. 58 CSO/CET 3.5% 77-84	69,900		69,900		
0100011. 58 CSO/CET 3.5% CRVM 77-88	98,073		98,073		
0100012. 58 CSO/CET 4% 79-88	2,599,472		2,599,472		
0100013. 58 CSO/CET 4% CRVM 79-88	3,769,905		3,769,905		
0100014. 58 CSO/CET 4.5% 80-88	21,157,303		21,157,303		
0100015. 58 CSO/CET 4.5% CRVM 80-88	122,258,511		122,258,511		
0100016. 60 CSG 3% 65-94	117,991		117,991		
0100017. 80 CSO/CET 4% CRVM 94-08	47,261,588		47,261,588		
0100018. 80 CSO/CET 4.5% 88-05	109,301		109,301		
0100019. 80 CSO/CET 4.5% CRVM 88-05	343,313,996		343,313,996		
0100020. 80 CSO/CET 5% 88-94	5,139		5,139		
0100021. 80 CSO/CET 5% CRVM 88-94	72,650,396		72,650,396		
0100022. 80 CSO/CET 5.5% CRVM 87-92	210,178,428		210,178,428		
0100023. 80 CSO/CET 6% CRVM 83-86	9,896,060		9,896,060		
0100024. 2001 CSO 3.5% CRVM 13-16	670,629,656		670,629,656		
0100025. 2001 CSO 4% CRVM 06-12	435,864,809		435,864,809		
0100026. 2001 CSO 4.5% CRVM 04-05	43,241,679		43,241,679		
0100027. 2017 CSO 3% CRVM 21-23	2,398		2,398		
0100028. 2017 CSO 3.5% CRVM 17-20	490,188,567		490,188,567		
0100029. 2017 CSO 3.75% CRVM 21-23	3,976		3,976		
0100030. 2017 CSO 4.5% CRVM 20	2,067		2,067		
0100031. 2017 CSO 3% VM-20 NPR 21-23	129,625,435		129,625,435		
0100032. 2017 CSO 3.5% VM-20 NPR 20	42,359,111		42,359,111		
0100033. 2017 CSO 3.75% VM-20 NPR 21-23	4,353,424		4,353,424		
0100034. 2017 CSO 4.5% VM-20 NPR 20	1,429,943		1,429,943		
0100035. VM-20DET/STO	378,990		378,990		
0100036. UNEARNED PREMIUM	6		6		
0199997. Totals (Gross)	2,747,493,611	0	2,747,493,611	0	0
0199998. Reinsurance ceded	49,171,468		49,171,468		
0199999. Life Insurance: Totals (Net)	2,698,322,143	0	2,698,322,143	0	0
0200001. 3% DEFERRED FLEXIBLE 94-08	17,631,772	XXX	17,631,772	XXX	
0200002. 3.5% DEFERRED 77-79	1,128	XXX	1,128	XXX	
0200003. 3.5% DEFERRED FLEXIBLE 76-79	125,507	XXX	125,507	XXX	
0200004. 4% / 10 / 3.5% DEFERRED FLEXIBLE 79-82	2,939,198	XXX	2,939,198	XXX	
0200005. 5% / 2 / 4% DEFERRED FLEXIBLE 93-97	8,097,787	XXX	8,097,787	XXX	
0200006. 5% / 5 / 4% DEFERRED FLEXIBLE 91-94	14,204,099	XXX	14,204,099	XXX	
0200007. 5.5% / 2 / 5% / 3 / 4% DEFERRED FLEXIBLE 89-94					
	15,017,482	XXX	15,017,482	XXX	
0200008. 6% / 5 / 4% DEFERRED FLEXIBLE 82-89	55,686,465	XXX	55,686,465	XXX	
0200009. DEFERRED 3.00% CARVM 21	22,838,931	XXX	22,838,931	XXX	
0200010. DEFERRED 3.25% CARVM 20, 22	59,311,985	XXX	59,311,985	XXX	
0200011. DEFERRED 3.50% CARVM 17-18	132,619,679	XXX	132,619,679	XXX	
0200012. DEFERRED 3.75% CARVM 12-13, 15-16, 19	117,087,842	XXX	117,087,842	XXX	
0200013. DEFERRED 4.00% CARVM 14	14,173,260	XXX	14,173,260	XXX	
0200014. DEFERRED 4.25% CARVM 11, 23	35,242,776	XXX	35,242,776	XXX	
0200015. DEFERRED 4.50% CARVM 05-06, 10	25,316,967	XXX	25,316,967	XXX	
0200016. DEFERRED 4.75% CARVM 03-04, 07-08	31,810,318	XXX	31,810,318	XXX	
0200017. DEFERRED 5.00% CARVM 98-99	28,502,118	XXX	28,502,118	XXX	
0200018. DEFERRED 5.25% CARVM 97, 01-02	3,504,730	XXX	3,504,730	XXX	
0200019. DEFERRED 5.50% CARVM 00-02	7,973,177	XXX	7,973,177	XXX	
0200020. DEFERRED 5.75% CARVM 00	132,557	XXX	132,557	XXX	
0200021. 71 IAM 7.5% IMMEDIATE	27,325	XXX	27,325	XXX	
0200022. 83a 7.5% IMMEDIATE	63,028	XXX	63,028	XXX	
0200023. a-2000 [3.00%-3.25%)	740,992	XXX	740,992	XXX	
0200024. a-2000 [3.25%-3.50%)	532,521	XXX	532,521	XXX	
0200025. a-2000 3.05%	861,573	XXX	861,573	XXX	
0200026. a-2000 3.7%	418,546	XXX	418,546	XXX	
0200027. a-2000 4.4%	1,388,294	XXX	1,388,294	XXX	
0200028. a-2000 5.25%	19,501	XXX	19,501	XXX	
0200029. a-2000 5.5%	822,003	XXX	822,003	XXX	
0200030. a-2000 6%	1,042,473	XXX	1,042,473	XXX	
0200031. 2012 IAR 4.00%	3,686,956	XXX	3,686,956	XXX	
0200032. 2012 IAR 3.75%	1,686,388	XXX	1,686,388	XXX	
0200033. 2012 IAR VM-22 Non-Jumbo [5.00%, 5.50%) 23 ...	897,394	XXX	897,394	XXX	
0200034. 2012 IAR VM-22 Non-Jumbo [4.50%, 5.00%) 23 ...	174,002	XXX	174,002	XXX	
0200035. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19, 22					
	5,497,398	XXX	5,497,398	XXX	
0200036. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19, 22					
	2,295,937	XXX	2,295,937	XXX	
0200037. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-19					
	1,282,006	XXX	1,282,006	XXX	
0200038. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 20-22					
	1,079,536	XXX	1,079,536	XXX	
0200039. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20-22					
	275,669	XXX	275,669	XXX	
0200040. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20-22					
	121,788	XXX	121,788	XXX	
0200041. 71 GAM 6% IMMEDIATE	56,609	XXX		XXX	56,609
0200042. 83 GAM 6% IMMEDIATE	2,331,673	XXX		XXX	2,331,673
0299997. Totals (Gross)	617,519,390	XXX	615,131,108	XXX	2,388,282
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	617,519,390	XXX	615,131,108	XXX	2,388,282
0300001. 55 AA 4%	3,633		3,633		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300002. 71 IAM 7.5%	610		610		
0300003. 83a 6.5%	357,458		357,458		
0300004. 83a 7%	27,329		27,329		
0300005. 83a 7.5%	115,564		115,564		
0300006. a-2000 [2.75%-3.00%)	285,793		285,793		
0300007. a-2000 [3.25%-3.50%)	527,817		527,817		
0300008. a-2000 3.65%	85,141		85,141		
0300009. a-2000 3.75%	339,043		339,043		
0300010. a-2000 4%	541,680		541,680		
0300011. a-2000 5.25%	113,705		113,705		
0300012. a-2000 5.5%	202,605		202,605		
0300013. a-2000 6%	19,332		19,332		
0300014. a-2000 6.25%	183,178		183,178		
0300015. a-2000 6.5%	108,017		108,017		
0300016. 2012 IAR 4.00%	1,807,400		1,807,400		
0300017. 2012 IAR 3.75%	400,813		400,813		
0300018. 2012 IAR VM-22 Non-Jumbo [5.00%, 5.50%) 23 ..	333,744		333,744		
0300019. 2012 IAR VM-22 Non-Jumbo [4.50%, 5.00%) 23 ...	333,636		333,636		
0300020. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%) 18-19, 22	452,398		452,398		
0300021. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%) 18-19, 22	466,344		466,344		
0300022. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%) 18-19	216,751		216,751		
0300023. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18-21	787,533		787,533		
0300024. 2012 IAR VM-22 Non-Jumbo [2.00%, 2.50%) 20-21	659,816		659,816		
0300025. 2012 IAR VM-22 Non-Jumbo [1.50%, 2.00%) 20-21	1,116,641		1,116,641		
0399997. Totals (Gross)	9,485,981	0	9,485,981	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	9,485,981	0	9,485,981	0	0
0400001. INTERCO DI & 41 CSO 2.5% 53-65	30		30		
0400002. 59 ADB & 58 CSO/CET 3% 64-89	24,912		24,912		
0400003. 59 ADB & 80 CSO/CET 4% 95-03	283		283		
0400004. 59 ADB & 80 CSO/CET 4.5% 89-05	20,700		20,700		
0400005. 59 ADB & 2001 CSO/CET 3.5% 13-20	3,240		3,240		
0400006. 59 ADB & 2001 CSO/CET 4% 10-12	4,420		4,420		
0400007. 59 ADB & 2017 CSO 3% 21-23	1,849		1,849		
0400008. 59 ADB & 2017 CSO 3.5% 17-20	4,502		4,502		
0499997. Totals (Gross)	59,936	0	59,936	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	59,936	0	59,936	0	0
0500001. 52 INTERCO DISA & 41 CSO 2.5% 46-65	19		19		
0500002. 52 INTERCO DISA & 58 CSO 3% 65-88	73,857		73,857		
0500003. 52 INTERCO DISA & 80 CSO 4% 89-07	434,162		434,162		
0500004. 52 INTERCO DISA & 80 CSO 4.5% 88-05	18,412		18,412		
0500005. 52 INTERCO DISA & 2001 CSO 3.5% 13-20	928,279		928,279		
0500006. 52 INTERCO DISA & 2001 CSO 4% 10-12	1,425,137		1,425,137		
0500007. 52 INTERCO DISA & 2017 CSO 3% 21-23	43,158		43,158		
0500008. 52 INTERCO DISA & 2017 CSO 3.5% 20	44,312		44,312		
0599997. Totals (Gross)	2,967,336	0	2,967,336	0	0
0599998. Reinsurance ceded	768		768		
0599999. Disability-Active Lives: Totals (Net)	2,966,568	0	2,966,568	0	0
0600001. 52 INTERCO DISA 3.5%	8,986,690		8,986,690		
0699997. Totals (Gross)	8,986,690	0	8,986,690	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	8,986,690	0	8,986,690	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	3,337,340,708	0	3,334,952,426	0	2,388,282

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

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [] 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?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

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

6.

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

Yes [] No [X]

6.1

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

\$

6.2

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

\$

Attach statement of methods employed in their valuation.

7.

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

Yes [] No [X]

7.1

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

\$

7.2

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

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

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

Yes [] No [X]

8.1

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

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

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

Yes [X] No []

9.1

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

\$70,823,236

9.2

State the amount of reserves established for this business:

\$7,810,441

9.3

Identify where the reserves are reported in the blank:

Exhibit 5 - Annuities

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	70										70		
2. Additional contract reserves (b)	1,326										1,326		
3. Additional actuarial reserves-Asset/Liability analysis	0												
4. Reserve for future contingent benefits	0												
5. Reserve for rate credits	0												
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	1,396	0	0	0	0	0	0	0	0	0	1,396	0	0
8. Reinsurance ceded	0												
9. Totals (Net)	1,396	0	0	0	0	0	0	0	0	0	1,396	0	0
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	375,149										375,149		
11. Additional actuarial reserves-Asset/Liability analysis	0												
12. Reserve for future contingent benefits	0												
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	375,149	0	0	0	0	0	0	0	0	0	375,149	0	0
15. Reinsurance ceded	7,653										7,653		
16. Totals (Net)	367,496	0	0	0	0	0	0	0	0	0	367,496	0	0
17. TOTAL (Net)	368,892	0	0	0	0	0	0	0	0	0	368,892	0	0
18. TABULAR FUND INTEREST	17,321										17,321		
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.

Two Year Preliminary Term, Mid-Terminal and Gross Premium valuations (as required). Morbidity, lapses and claim costs are based on best estimate assumptions. Mortality rates are based on the 1980 CSO for policies issued prior to 2008 and 2001 CSO for policies issued after 2008. Interest is based on the required statutory valuation rate.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	351,420,500	0	9,552,112	27,473,123	21,982,780	292,412,485
2. Deposits received during the year	2,188,226,958		3,468,530	4,289,620	553,247	2,179,915,561
3. Investment earnings credited to the account	8,744,753		299,152	666,495	627,361	7,151,745
4. Other net change in reserves	(708,778)		0	0	0	(708,778)
5. Fees and other charges assessed	0		0	0	0	0
6. Surrender charges	0		0	0	0	0
7. Net surrender or withdrawal payments	2,216,410,705		3,017,071	8,275,434	2,694,767	2,202,423,433
8. Other net transfers to or (from) Separate Accounts	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)	331,272,728	0	10,302,723	24,153,804	20,468,621	276,347,580
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
12. Net change in reinsurance ceded	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)	331,272,728	0	10,302,723	24,153,804	20,468,621	276,347,580

(a) FHLB Funding Agreements:

1.

Reported as GICs (captured in column 2)

\$
2.

Reported as Annuities Certain (captured in column 3)

\$
3.

Reported as Supplemental Contracts (captured in column 4)

\$
4.

Reported as Dividend Accumulations or Refunds (captured in column 5)

\$
5.

Reported as Premium or Other Deposit Funds (captured in column 6)

\$

262,051,211
6.

Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5)

\$

262,051,211

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct	0							
	1.2 Reinsurance assumed	0							
	1.3 Reinsurance ceded	0							
	1.4 Net	0	0	0	0	0	0	0	0
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct	0							
	2.12 Reinsurance assumed	0							
	2.13 Reinsurance ceded	0							
	2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
	2.2 Other								
	2.21 Direct	54,019,821	54,019,821						
	2.22 Reinsurance assumed	0							
	2.23 Reinsurance ceded	18,941,177	18,941,177						
	2.24 Net	35,078,644	(b) 35,078,644	(b) 0	(b) 0	0	(b) 0	0	0
3.	Incurred but unreported:								
	3.1 Direct	6,251,979	6,209,288				42,691		
	3.2 Reinsurance assumed	0	0				0		
	3.3 Reinsurance ceded	1,744,610	1,742,288				2,322		
	3.4 Net	4,507,369	(b) 4,467,000	(b) 0	(b) 0	0	(b) 40,369	0	0
4.	TOTALS								
	4.1 Direct	60,271,800	60,229,109	0	0	0	42,691	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	20,685,787	20,683,465	0	0	0	2,322	0	0
	4.4 Net	39,586,013	(a) 39,545,644	(a) 0	0	0	40,369	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ 2,457,986 Group Life \$, and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	212,577,300	181,442,624		30,596,000	403,141	135,535		
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	40,944,210	40,939,413				4,797		
1.4 Net	(c) 171,633,090	140,503,211	0	30,596,000	403,141	130,738	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	60,271,800	60,229,109	0	0	0	42,691	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	20,685,787	20,683,465	0	0	0	2,322	0	0
2.4 Net	39,586,013	39,545,644	0	0	0	40,369	0	0
3. Amounts recoverable from reinsurers December 31, current year	6,792,662	6,792,662						
4. Liability December 31, prior year:								
4.1 Direct	60,272,520	60,229,729		0	0	42,791		
4.2 Reinsurance assumed	0			0	0	0		
4.3 Reinsurance ceded	17,282,636	17,280,314		0	0	2,322		
4.4 Net	42,989,884	42,949,415	0	0	0	40,469	0	0
5. Amounts recoverable from reinsurers December 31, prior year	3,916,297	3,916,297		0		0		
6. Incurred Benefits								
6.1 Direct	212,576,580	181,442,004	0	30,596,000	403,141	135,435	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	47,223,726	47,218,929	0	0	0	4,797	0	0
6.4 Net	165,352,854	134,223,075	0	30,596,000	403,141	130,638	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 389,856 in Line 1.1, \$ 389,856 in Line 1.4.
\$ 389,856 in Line 6.1, and \$ 389,856 in Line 6.4.

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

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable	4,122,555	4,246,683	124,128
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)	4,122,555	4,246,683	124,128
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	4,122,555	4,246,683	124,128
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
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.		0	0
2502.		0	0
2503.		0	0
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

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Columbus Life Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The 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. 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. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company’s net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

Ohio Administrative Code 3901-1-67, *Alternative derivative and reserve accounting practices*, allows the Company to follow a prescribed practice related to its derivative instruments purchased to hedge indexed products. The Company elected to adopt this practice effective January 1, 2021. In accordance with the practice, the Company included unrealized and realized capital gains (losses) associated with these derivative instruments in net investment income. Only unrealized capital gains (losses) included in net investment income had an impact on the statutory net income when compared to what would be reported under NAIC SAP. In the third quarter of 2022, the Company received approval from the Ohio Department of Insurance to discontinue use of the prescribed practice and reclassify the 2022 year-to-date net investment income effects of the prescribed practice to the unrealized and realized capital gains (losses) associated with these derivative transactions in accordance with NAIC SAP.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	15,338,948	(413,224)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
Derivatives to hedge indexed products				—	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	15,338,948	(413,224)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	409,591,605	369,704,268
(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	409,591,605	369,704,268

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

The preparation of financial statements in conformity with statutory accounting practices 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. Amounts received on deposit-type contracts are entered directly as a liability 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 costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Company’s Board of Directors. The aggregate amount of policyholders’ dividends is related to actual interest, mortality, morbidity and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value. All SVO-Identified securities are reported at fair value. The Company has not reacquired any SVO-Identified securities during the reporting period.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of its non-life insurance subsidiaries, which are stated at GAAP equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index exposure embedded in indexed universal life policies and equity indexed annuities. The Company purchases and writes call options to correlate with changes in the universal life and annuity features due to movements in the S&P 500 and Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) Loss liabilities for long term disability coverages are based on standard industry tables.
- (12) The Company does not capitalize assets. Therefore, there is no capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:

– the length of time and the extent to which the fair value is below the book/adjusted carry value;

– the financial condition and near term prospects of the issuer, including specific events that may affect its operations;

– for equity securities and debt securities with credit related declines in fair value, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for debt securities with interest related declines in fair value, the Company’s intent to sell the security before recovery of its book/adjusted carry value;

– for loan-backed securities, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for loan-backed securities, the Company’s intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

D. Going Concern. Management has not raised any doubts about the entity's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

The Company did not have any material accounting changes in 2023 or 2022.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans issued during 2023 were.

Farm Loans	None
City Loans	None
Purchase money mortgages	None
Mezzanine Loans	None

- (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 mortgages was: 80%

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

(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:Investment in Impaired Loans With or Without Allowance for Credit Losses:

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

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

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

(7) Allowance for credit losses:

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

(8) Mortgage Loans Derecognized as a Result of Foreclosure. None.

(9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2023, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2023, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
12667G-7H-0	637,169	633,125	4,044	633,125	618,910	06/30/2023
12667G-BD-4	74,374	60,659	13,715	60,659	60,656	06/30/2023
52520Q-AG-9	224,513	213,321	11,192	213,321	203,264	06/30/2023
52521H-AD-5	388,745	384,942	3,803	384,942	359,624	06/30/2023
05604L-AJ-1	1,998,406	—	1,998,406	—	105,709	09/30/2023
Total	XXX	XXX	2,031,160	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed 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 as of December 31, 2023:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	1,624,464
2. 12 Months or Longer	29,053,470
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	52,727,264
2. 12 Months or Longer	424,841,579

(5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2023, the Company has loaned \$79.3 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2022, the Company had loaned \$62.1 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2023 and 2022, the Company did not non-admit any portion of the loaned securities.

(2) Not Applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	80,927,866
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	80,927,866
(g) Securities Received	—
(h) Total Collateral Received	80,927,866
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	—
(g) Securities Received	—
(h) Total Collateral Received	—

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- b.

The fair value of that collateral and of the portion of that collateral that it has sold or replighted is \$80.9 million.
- c.

The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.
- (4)

The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2023 and 2022.

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	35,966,131	35,965,439
(c) 31 to 60 Days	4,667,318	4,667,475
(d) 61 to 90 Days	1,294,790	1,294,545
(e) 91 to 120 Days	428,161	428,712
(f) 121 to 180 Days	2,180,811	2,183,871
(g) 181 to 365 Days	1,998,704	1,997,085
(h) 1 to 2 years	6,500,000	6,508,568
(i) 2 to 3 years	—	—
(j) Greater than 3 years	27,882,171	27,882,171
(k) Subtotal	80,918,086	80,927,866
(l) Securities Received	—	—
(m) Total Collateral Reinvested	80,918,086	80,927,866
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	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

- b.

At December 31, 2023, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$81.5 million in collateral calls that could come due under a worst-case scenario.

- (6)

The Company does not accept collateral that is not permitted by contract or custom to sell or replight.

- (7)

The Company does not have any transactions that extend beyond one year from the reporting date.

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 Credit Property Investments.

- (1)

There is a range of 2 to 12 years of unexpired tax credits remaining. The required holding period is 17 to 22 years.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

- (2) The Company recognized \$19.9 million and \$7.7 million in LIHTC and other tax benefits, in 2023 and 2022, respectively.
- (3) The Company has investment balances of \$126.1 million and \$136.2 million in LIHTC partnerships, in 2023 and 2022, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company’s investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company recognized \$0.7 million of impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	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	80,918,086	—	—	—	80,918,086	63,407,068	17,511,018	—	80,918,086	1.764 %	1.765 %
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	15,545,500	—	—	—	15,545,500	16,577,200	(1,031,700)	—	15,545,500	0.339 %	0.339 %
j. On deposit with states	4,633,126	—	—	—	4,633,126	4,604,702	28,424	—	4,633,126	0.101 %	0.101 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	565,000,640	—	—	—	565,000,640	441,109,368	123,891,272	—	565,000,640	12.315 %	12.326 %
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	666,097,352	—	—	—	666,097,352	525,698,338	140,399,014	—	666,097,352	14.519 %	14.532 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

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

Description of Assets	Gross Restricted							Percentage		
	Current Year						7	8	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total	—	—	—	—	—	—	—	—	0.000%	0.000%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

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

Description of Assets	Gross Restricted						8	Percentage		
	Current Year					6		7	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

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

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	14,097,015	14,097,015	0.313 %	0.313 %
b. Schedule D, Part 1	55,410,174	55,419,954	1.230 %	1.231 %
c. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
d. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
e. Schedule B	—	—	0.000 %	0.000 %
f. Schedule A	—	—	0.000 %	0.000 %
g. Schedule BA, Part 1	—	—	0.000 %	0.000 %
h. Schedule DL, Part 1	11,410,897	11,410,897	0.253 %	0.253 %
i. Other	—	—	0.000 %	0.000 %
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	80,918,086	80,927,866	1.796 %	1.797 %
Separate Account:				
k. Cash	—	—	0.000 %	0.000 %
l. Schedule D, Part 1	—	—	0.000 %	0.000 %
m. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
n. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
o. Schedule B	—	—	0.000 %	0.000 %
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)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged.

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	81,477,928	1.991 %
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.

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N. Offsetting and Netting of Assets and Liabilities

Information related to the Company’s derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	90,941,925	—	90,941,925

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(49,884,477)	—	(49,884,477)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

O. 5GI Securities. Information related to the Company's 5GI securities:

	Number of 5GI Securities: Current Year	Number of 5GI Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) Bonds - AC	—	—	—	—	—	—
(2) LB&SS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	—	—	—	—	—	—

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	16	1
Aggregate Amount of Investment Income	(1,898,496)	—

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

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company recognized the following impairment/write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods.

Description	Amount of Impairment
CINNAIRE FUND FOR HOUSING LP 31	743,124
Total	<u><u>\$743,124</u></u>

7. Investment Income

- A. Due and accrued income is excluded from surplus on the following bases:

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

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

- B. The total amount excluded was \$0 for bonds and \$0 for mortgage loans.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 40,527,531
2. Nonadmitted	\$ —
3. Admitted	\$ 40,527,531

D. The aggregate deferred interest.

Amount
Aggregate Deferred Interest \$ —

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 \$ —

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in unrealized gains and losses during the reporting period related to the call options was \$22,968,048. The net loss recognized in net income within realized gains and losses during the reporting period related to the call options was \$(3,045,966). The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company’s behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2023, \$36,250,000 cash collateral has been posted to the Company.

9. Income Taxes

A. The components of net deferred tax asset/(liability) at December 31 are as follows:

1.

		As of End of Current Period			12/31/2022			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	75,171,135	3,677,409	78,848,544	78,035,142	3,626,918	81,662,060	(2,864,007)	50,491	(2,813,516)
(b)	Statutory Valuation Allowance Adjustment	61,182,017	—	61,182,017	73,064,906	—	73,064,906	(11,882,889)	—	(11,882,889)
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	13,989,118	3,677,409	17,666,527	4,970,236	3,626,918	8,597,154	9,018,882	50,491	9,069,373
(d)	Deferred Tax Assets Nonadmitted	—	—	—	(2,724,145)	2,724,145	—	2,724,145	(2,724,145)	—
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	13,989,118	3,677,409	17,666,527	7,694,381	902,773	8,597,154	6,294,737	2,774,636	9,069,373
(f)	Deferred Tax Liabilities	10,134,726	7,531,801	17,666,527	7,694,381	902,773	8,597,154	2,440,345	6,629,028	9,069,373
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	3,854,392	(3,854,392)	—	—	—	—	3,854,392	(3,854,392)	—

2.

		As of End of Current Period			12/31/2022			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(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)	—	—	—	—	—	—	—	—	—
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	—	—	—	—	—	—	—	—	—
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	72,528,560	XXX	XXX	55,306,237	XXX	XXX	17,222,323
(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.	13,989,118	3,677,409	17,666,527	7,694,381	902,773	8,597,154	6,294,737	2,774,636	9,069,373
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total 2(a) + 2 (b) + 2(c))	13,989,118	3,677,409	17,666,527	7,694,381	902,773	8,597,154	6,294,737	2,774,636	9,069,373

3.

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	878.389	732.037
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above. *	488,815,450	414,905,706

4.

	As of End of Current Period		12/31/2022		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(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).	13,989,118	3,677,409	4,970,236	3,626,918	9,018,882	50,491
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	— %	20.82 %	— %	— %	— %	20.82 %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e).	13,989,118	3,677,409	7,694,381	902,773	6,294,737	2,774,636
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	— %	20.82 %	— %	— %	— %	20.82 %

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

B. Deferred tax liabilities are not recognized for the following amounts: None.

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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	(9,041,986)	(14,295,353)	5,253,367
(b) Foreign	—	—	—
(c) Subtotal (1a + 1b)	(9,041,986)	(14,295,353)	5,253,367
(d) Federal income tax on net capital gains	(1,347,675)	(756,185)	(591,490)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	(10,389,661)	(15,051,538)	4,661,877
2 Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	38,198,323	40,602,676	(2,404,353)
(4) Investments	345	1,715,159	(1,714,814)
(5) Deferred acquisition costs	29,450,478	26,948,226	2,502,252
(6) Policyholder dividends accrual	1,116,358	2,060,104	(943,746)
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	5,123,960	5,453,447	(329,487)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	917,870	891,803	26,067
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other	363,801	363,727	74
(99) Subtotal (sum of 2a1 through 2a13)	75,171,135	78,035,142	(2,864,007)
(b) Statutory valuation allowance adjustment	61,182,017	73,064,906	(11,882,889)
(c) Nonadmitted	—	(2,724,145)	2,724,145
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	13,989,118	7,694,381	6,294,737
(e) Capital:			—
(1) Investments	3,677,409	3,626,918	50,491
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	3,677,409	3,626,918	50,491
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	2,724,145	(2,724,145)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	3,677,409	902,773	2,774,636
(i) Admitted deferred tax assets (2d + 2h)	17,666,527	8,597,154	9,069,373
3 Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	6,254,504	3,146,866	3,107,638
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	2,359,175	2,376,268	(17,093)
(4) Policyholder reserves	1,521,047	2,171,247	(650,200)
(5) Other	—	—	—
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	10,134,726	7,694,381	2,440,345
(b) Capital:			
(1) Investments	7,531,801	902,773	6,629,028
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	7,531,801	902,773	6,629,028
(c) Deferred tax liabilities (3a99 + 3b99)	17,666,527	8,597,154	9,069,373
4 Net deferred tax assets/liabilities (2i - 3c)	—	—	—

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D. Among the more significant book to tax adjustments were the following:

	12/31/2023	Effective Tax Rate
Provision computed at statutory rate	\$ 1,039,350	21.00 %
Dividends received deduction	(361,052)	(7.30)%
Tax credits	(10,393,977)	(210.01)%
Other invested assets and nonadmitted change	1,608,410	32.50 %
Statutory valuation allowance	(11,882,889)	(240.09)%
Other	(2,722,338)	(55.00)%
Total statutory income taxes	\$ (22,712,496)	(458.90)%
Federal and foreign income taxes incurred	\$ (10,389,661)	(209.92)%
Change in net deferred income taxes	(12,322,835)	(248.98)%
Total statutory income taxes	\$ (22,712,496)	(458.90)%

	12/31/2022	Effective Tax Rate
Provision computed at statutory rate	\$ (3,895,832)	21.00 %
Dividends received deduction	(454,568)	2.45 %
Tax credits	(6,622,629)	35.70 %
Other invested assets and nonadmitted change	103,175	(0.56)%
Statutory valuation allowance	12,141,434	(65.45)%
Other	(173,842)	0.94 %
Total statutory income taxes	\$ 1,097,738	(5.92)%
Federal and foreign income taxes incurred	\$ (15,051,538)	81.13 %
Change in net deferred income taxes	16,149,276	(87.05)%
Total statutory income taxes	\$ 1,097,738	(5.92)%

E. At December 31, 2023, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future capital losses:

2023	\$ —
2022	\$ —
2021	\$ 9,078,152

F. The Company’s federal income tax return is consolidated with the following entities:

The Western and Southern Life Insurance Company
Western & Southern Mutual Holding Company
Western & Southern Financial Group, Inc.
Western-Southern Life Assurance Company and Subsidiaries
Columbus Life Insurance Company
Integrity Life Insurance Company and Subsidiary
The Lafayette Life Insurance Company and Subsidiary
Western-Southern Agency, Inc.
Eagle Realty Investments, Inc.
Fort Washington Investment Advisors, Inc.

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2023, the Company has a receivable/(payable) of \$4,538,895.

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. None

H. Repatriation Transition Tax (RTT) - Not Applicable

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

10. Information Concerning Parent, Subsidiaries and Affiliates

A. & B.

At December 31, 2023 and 2022, the Company had \$122.8 million and \$108.2 million respectively, invested in various private debt funds managed by Fort Washington Investment Advisors, Inc., an indirect subsidiary of Western and Southern Life Insurance Company.

The Company received a \$50.0 million capital contribution from The Western and Southern Life Insurance Company in December 2022. The contribution was in the form of cash.

On July 1, 1986, the Company entered into an agreement (the “agreement”) with The Western and Southern Life Insurance Company where the Company reinsured the liabilities of, and began servicing and administering the former business of Columbus Mutual Life Insurance Company (Columbus Mutual), a former affiliate of The Western and Southern Life Insurance Company which merged with The Western and Southern Life Insurance Company. The agreement is anticipated to last until all obligations for policies issued by Columbus Mutual are settled. Reserves reflected on the Company’s balance sheets for policies and contracts included under the agreement are:

	12/31/2023	12/31/2022
Life and annuity reserves	\$421,093,952	\$443,359,186
Accidental and health reserves	\$376,475	\$437,580

C. (1) Detail of Material Related Party Transactions

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Written Agreement (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
0001	6/1/2018	Queen City Square, LLC	Loan to an affiliate of parent company	Loan	Yes	12/1/2039	\$ 62,099,714
0002	6/1/2018	Queen City Square, LLC	Loan to an affiliate of parent company	Loan	Yes	12/1/2039	\$ 11,675,037
0003	9/1/2017	Lytle Park Inn, LLC	Loan to an affiliate of parent company	Loan	Yes	7/1/2026	\$ 20,945,255
0004	7/22/2016	Lytle Park Inn, LLC	Loan to an affiliate of parent company	Loan	Yes	7/1/2026	\$ 7,724,745

- Options for Type of Transaction:
- Loan
 - Exchange of Assets or Liabilities (e/g/, buys, sells and secured borrowing transactions)
 - Management Services
 - Cost-Sharing Agreement
 - Other Transactions Involving Services
 - Guarantee (e.g., guarantees to related parties, on behalf of, and when beneficiary is related party)
 - Other

(4) Detail of Amounts Owed To/From a Related Party

Ref #	Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period (Amount Due To)	Amount Offset in Financial Statement (if qualifying)	Net Amount Recoverable/ (Payable) by Related Party	Admitted Recoverable
	Queen City Square, LLC	\$ 73,774,751	\$ —	\$ —	\$ 73,774,751	\$ 73,774,751
	Lytle Park Inn, LLC	28,670,000	—	—	28,670,000	28,670,000
Total		\$ 102,444,751	\$ —	\$ —	\$ 102,444,751	\$ 102,444,751

- D. The Company did not have any amounts receivable from parent, subsidiaries and affiliates as of December 31, 2023 or 2022. The Company had \$6.1 million and \$5.3 million payable to parent, subsidiaries and affiliates as of December 31, 2023 and 2022, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- F. The Company had no guarantees or undertakings for the benefit of an affiliate which resulted in a material contingent exposure of the Company’s assets or liabilities.
- G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. Not applicable.
- L. Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

M. All SCA Investments

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
Total SSAP No. 97 8b(iii) Entities	xxx	—	—	—
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	—	—	—
f. Aggregate Total (a+e)	xxx	—	—	—

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N. Not applicable.

O. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements.

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company’s strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$370.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

2. FHLB Capital Stock

a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	3,655,715	3,655,715	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	11,153,870	11,153,870	—
(d) Excess Stock	735,915	735,915	—
(e) Aggregate Total (a+b+c+d)	15,545,500	15,545,500	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	370,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	3,702,998	3,702,998	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	11,941,370	11,941,370	—
(d) Excess Stock	932,832	932,832	—
(e) Aggregate Total (a+b+c+d)	16,577,200	16,577,200	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	330,000,000	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 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	3,655,715	3,655,715	—	—	—	—
2. Class B	—	—	—	—	—	—

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)

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	528,990,869	565,000,640	262,111,000
2. Current Year General Account Total Collateral Pledged	528,990,869	565,000,640	262,111,000
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	407,892,022	441,109,368	279,611,000

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	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	513,664,957	567,814,469	281,064,400
2. Current Year General Account Maximum Collateral Pledged	513,664,957	567,814,469	281,064,400
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	407,892,022	441,109,368	279,611,000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

4. Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	262,111,000	262,111,000	—	262,051,211
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	262,111,000	262,111,000	—	262,051,211
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	279,611,000	279,611,000	—	278,488,600
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	279,611,000	279,611,000	—	278,488,600

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	32,000,000	32,000,000	—
2. Funding Agreements	264,464,400	264,464,400	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	296,464,400	296,464,400	—

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

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains a deferred compensation plan for qualifying independent producers/agents who sell the Company's insurance products. Eligible participants may elect to have all or any portion of their commission payments credited to a defined investment account, subject to provisions of the plan. The Company's expense for the deferred compensation plan was \$3.8 million and \$(4.9) million for 2023 and 2022, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company's share of net expense for the qualified pension plan was \$1.1 million and \$1.9 million for 2023 and 2022, respectively.

H. Postemployment Benefits and Compensated Absences. Not applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

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

A. The Company has one class of common stock with a par value of \$1 per share. At December 31, 2023, the Company had 10,000,000 shares authorized, 10,000,000 shares issued and 10,000,000 shares outstanding.

B. The Company has no preferred stock outstanding.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

- C. The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company’s surplus as of the prior December 31, or (ii) the Company’s net income for the twelve month period ending the prior December 31. Dividends are noncumulative.
- D. Not applicable.
- E. Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions placed on the Company’s surplus.
- G. There are no advances of surplus.
- H. There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- I. The Company does not hold any special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$78,579,849
- K. There were no surplus debentures or similar item outstanding during the statement periods.
- L. There have been no restatements of surplus due to quasi-reorganizations.
- M. Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$1,848,827.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$77,373,965.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2023.

B. The Company is not involved in any contracts in which it acts as a lessor.

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

- (1) As of December 31, 2023, the Company had commitments to fund \$9,966,514 of debt capital.
- (2) Commitments to fund debt capital are agreements to provide additional debt capital, provided there is no violation of any condition established in the contract. The Company enters into these agreements to commit to future fundings at a predetermined interest rate. Commitments generally have fixed expiration dates or other termination clauses.
- (3) For commitments to fund debt capital, the amounts presented in part 1 above do not represent amounts at risk if the counterparty defaults.
- (4) There is no collateral held for commitments to fund debt capital.

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

A. Transfers of Receivables as Sales. None.

- B. (1) See Note 5E for information regarding securities lending.
- (2) Not applicable.
- (3) Not applicable.
- (4) Not applicable.
- (5) Not applicable.
- (6) Not applicable.
- (7) Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

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

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators. None.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2023

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds: Industrial & miscellaneous	—	582,469	—	—	582,469
Bonds: Exchange traded funds	2,897,950	—	—	—	2,897,950
Common stock: Unaffiliated	107,910,433	—	—	—	107,910,433
Common stock: Mutual funds	18,227,162	—	—	—	18,227,162
Preferred stock	—	19,969,959	—	—	19,969,959
Derivative assets: Options, purchased	—	88,424,336	2,517,601	—	90,941,937
Separate account assets*	44,622,636	—	—	—	44,622,636
Total assets at fair value	173,658,181	108,976,764	2,517,601	—	285,152,546

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	(49,884,487)	—	—	(49,884,487)
Total liabilities at fair value	—	(49,884,487)	—	—	(49,884,487)

*Separate account assets measured at fair value in this table do not include assets backing market value adjusted annuities, which are held at amortized cost, with the exception of securities rated NAIC 6 where the security’s fair value is below amortized cost.

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

Year Ended at 12/31/2023

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										
Derivative assets: Options, purchased	1,717,860	—	—	(1,040,317)	718,854	1,504,166	—	—	(382,962)	2,517,601
Total Assets	1,717,860	—	—	(1,040,317)	718,854	1,504,166	—	—	(382,962)	2,517,601

(3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.

(4) Included in Level 2 are NAIC 6 rated industrial and miscellaneous bonds. The fair value of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

The fair value of preferred stock included in Level 2 has been determined by utilizing market observable inputs from third-party pricing services.

Derivative instruments included in Level 2 consist of options. The fair values of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

The derivatives in Level 3 consist of options on the Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

B. Not applicable.

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C. The carrying amounts and fair values of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	3,080,088,715	3,227,934,994	8,196,620	3,041,215,669	30,676,426	—	—
Common stock: Unaffiliated **	123,455,933	123,455,933	123,455,933	—	—	—	—
Common stock: Mutual funds	18,227,162	18,227,162	18,227,162	—	—	—	—
Preferred stock	19,969,959	19,969,959	—	19,969,959	—	—	—
Mortgage loans	436,200,081	470,567,462	—	—	436,200,081	—	—
Cash, cash equivalents, & short-term investments	35,202,574	35,200,009	35,202,574	—	—	—	—
Other invested assets: Surplus notes	76,748,940	78,635,823	—	76,748,940	—	—	—
Securities lending reinvested collateral assets	11,410,897	11,410,897	11,410,897	—	—	—	—
Derivative assets	90,941,937	90,941,937	—	88,424,336	2,517,601	—	—
Separate account assets	77,925,464	81,354,208	45,070,414	32,855,050	—	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(697,630,081)	(709,241,193)	—	—	(697,630,081)	—	—
Fixed-indexed annuity contracts	(173,395,417)	(179,442,829)	—	—	(173,395,417)	—	—
Derivative liabilities	(49,884,487)	(49,884,487)	—	(49,884,487)	—	—	—
Cash collateral payable	(36,250,000)	(36,250,000)	—	(36,250,000)	—	—	—
Separate account liabilities *	(34,195,456)	(35,020,381)	—	—	(34,195,456)	—	—
Securities lending liability	(81,477,928)	(81,477,928)	—	(81,477,928)	—	—	—

*Variable universal life contracts are considered insurance contracts and therefore, are not included in separate account liabilities for purposes of this disclosure.

**Includes FHLB common stock which is held at cost.

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services’ valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company’s business, its value or financial position based on the fair value information of financial instruments presented below.

Debt Securities, Surplus Notes, and Equity Securities

The fair values of actively traded debt securities, asset/mortgage-backed securities, and surplus notes have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities.

Securities Lending Reinvested Collateral Assets

The fair value of securities lending reinvested collateral assets are from third-party sources utilizing publicly quoted prices.

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities and mutual funds. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities and Fixed-Indexed Annuity Contracts

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company’s margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company’s overall management of interest rate risk.

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The fair value of liabilities for fixed indexed annuities is based on embedded derivatives that have been bifurcated from the host contract. The fair value of embedded derivatives is calculated based on actuarial and capital market assumptions reflecting the projected cash flows over the life of the contract and incorporating expected policyholder behavior. The host is adjusted for acquisition costs with revised accretion rates.

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

The liability represents the Company’s obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

Separate Account Liabilities

Certain separate account liabilities are classified as investment contracts and are carried at an amount equal to the related separate account assets. Carrying value is a reasonable estimate of the fair value as it represents the exit value as evidenced by withdrawal transactions between contract holders and the Company.

- D. Not applicable.
- E. Not applicable.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items. None.
- D. Business Interruption Insurance Recoveries. None.
- E. State Transferable Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization.

Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	1,939,877	1,939,877	1,890,803	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	1,939,877	1,939,877	1,890,803	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 55.22%.

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G. Retained Assets

(1) The Company offered retained asset accounts as an optional form of settlement for life insurance policy proceeds in 2023. The retained asset account option provided to beneficiaries was the default method for satisfying life insurance claims in 2023 in states that did not require policyholders to explicitly select a settlement option. In states that require policyholders to explicitly select a settlement option, state regulations are adhered to and the retained asset account option does not serve as the default option. The Company’s retained asset accounts are serviced by an unaffiliated bank, with the assets and liabilities related to these accounts remaining on the Company’s financial statements. These retained asset accounts are included in the liability for deposit-type contracts.

The interest rate paid to retained asset account holders was 0.1% for the first month of 2023 and was then increased to 0.25% for the remainder of the year. Accountholders are not charged for routine administrative fees associated with these retained asset accounts; provided, however, that accountholders are responsible for certain fees associated with insufficient funds checks/drafts and stop-payment orders.

(2) The number and balance of retained asset accounts in force as of December 31, 2023 and December 31, 2022 are as follows:

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	8	857,248	8	981,702
b. 13 to 24 Months	5	543,618	6	261,200
c. 25 to 36 Months	5	16,046	5	142,505
d. 37 to 48 Months	2	80,164	10	260,916
e. 49 to 60 Months	6	104,878	7	385,830
f. Over 60 Months	129	3,710,723	163	4,943,184
g. Total	155	5,312,677	199	6,975,337

(3) The number and balance of retained assets accounts segregated between individual and group contracts are as follows:

	Individual		Group	
	(1) Number	(2) Balance/ Amount	(3) Number	(4) Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	199	6,975,337	—	—
b. Number/amount of retained asset accounts issued/added during the year	14	3,379,706	—	—
c. Investment earnings credited to retained asset accounts during the year	—	14,601	XXX	—
d. Fees and other charges assessed to retained asset account during the year	XXX	—	XXX	—
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
f. Number/amount of retained asset accounts closed/withdrawn during the year	58	5,056,967	—	—
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	155	5,312,677	—	—

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

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 28, 2024.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

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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 (☒)
- a.

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 is N/A.
- b.

The total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement is N/A.
- (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 (☒)

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 of anticipated experience of the business reinsured in making this estimate. \$0
- (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 (☐)
- (3)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$3,140,552

- B.

The Company had no uncollectible reinsurance balances written off through income or expense during the year.
- C.

The Company had no commutation of reinsurance reflected in income or expense during the year.
- D.

Certified reinsurer rating downgraded or status subject to revocation. None.
- E.

Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.
- F.

Reinsurance agreement with an affiliated captive reinsurer. None.
- G.

Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.
- H.

Reinsurance Credit. The Company has no reinsurance contracts subject to the disclosure requirements of this section.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

- A.

Method used to estimate accrued retrospective premium adjustments. None
- B.

Accrued Retrospective Premium. N/A
- C.

Amount of net premiums written that are subject to retrospective rating features. None
- D.

Medical loss ratio rebates required pursuant to the Public Health Service Act. None
- E.

Risk Sharing Provisions of the Affordable Care Act.
- (1)

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes (☐) No (☒)

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year		AMOUNT
a.	Permanent ACA Risk Adjustment Program	
	Assets	
	1. Premium adjustments receivable due to ACA Risk Adjustment	—
	Liabilities	
	2. Risk adjustment user fees payable for ACA Risk Adjustment	—
	3. Premium adjustments payable due to ACA Risk Adjustment	—
	Operations (Revenue & Expense)	
	4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	—
	5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	—
b.	Transitional ACA Reinsurance Program	
	Assets	
	1. Amounts recoverable for claims paid due to ACA Reinsurance	—
	2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
	3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
	Liabilities	
	4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	—
	5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
	6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	—
	Operations (Revenue & Expense)	
	7. Ceded reinsurance premiums due to ACA Reinsurance	—
	8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	—
	9. ACA Reinsurance contributions - not reported as ceded premium	—
c.	Temporary ACA Risk Corridors Program	
	Assets	
	1. Accrued retrospective premium due to ACA Risk Corridors	—
	Liabilities	
	2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
	Operations (Revenue & Expense)	
	3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
	4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

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(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments (payable)					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program					—	—				—	—
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program					—	—				—	—
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Risk Corridors Program Year	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium					—	—			A	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			B	—	—
b. 2015											
1. Accrued retrospective premium					—	—			C	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			D	—	—
c. 2016											
1. Accrued retrospective premium					—	—			E	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			F	—	—
d. Total Risk Corridors	—	—	—	—	—	—	—	—		—	—

(5) ACA Risk Corridors Receivable as of Reporting Date

Risk Corridors Program Year	1	2	3	4	5	6
	Estimated Amount to be Filed or Final Amount Filed	Non-acrued Amounts for Impairment or Other Reasons	Amounts	Asset Balance (Gross of Non-admissions)	Non-admitted Amount	Net Admitted Asset (4 - 5)
a. 2014						
b. 2015						
c. 2016						
d. Total (a + b + c)	—	—	—	—	—	—

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- 25. Change in Incurred Losses and Loss Adjustment Expenses. None.
- 26. Intercompany Pooling Arrangements. None.
- 27. Structured Settlements. None.
- 28. Health Care Receivables. None.
- 29. Participating Policies. None.
- 30. Premium Deficiency Reserves. None.
- 31. Reserves for Life Contracts and Annuity Contracts
 - 1. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
 - 2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
 - 3. As of December 31, 2023, the Company had \$2,667,617,363 of 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. Reserves to cover this insurance totaled \$60,232,518 at year-end and are reported in Exhibit 5, Life Insurance and Annuities sections.
 - 4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
 - 5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
 - 6. The details for other changes: None.

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

A. Individual Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	35,020,381	—	35,020,381	5.3
b. At book value less current surrender charge of 5% or more	106,864,210	—	—	106,864,210	16.2
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	106,864,210	35,020,381	—	141,884,591	21.5
e. At book value without adjustment (minimal or no charge or adjustment)	485,353,568	—	—	485,353,568	73.6
(2) Not subject to discretionary withdrawal	32,399,311	—	—	32,399,311	4.9
(3) Total (gross: direct + assumed)	624,617,089	35,020,381	—	659,637,470	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	624,617,089	35,020,381	—	659,637,470	
Amount included in A(01)b above that will move to A(01)e for the first time within the year after the settlement date	34,952,482	—	—	34,952,482	

B. Group Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—
(2) Not subject to discretionary withdrawal	2,388,282	—	—	2,388,282	100.0
(3) Total (gross: direct + assumed)	2,388,282	—	—	2,388,282	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	2,388,282	—	—	2,388,282	
Amount included in B(01)b above that will move to B(01)e for the first time within the year after the settlement date	—	—	—	—	

C. Deposit-type contracts (no life contingencies)

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	34,764,991	—	—	34,764,991	10.5
(2) Not subject to discretionary withdrawal	296,507,738	—	—	296,507,738	89.5
(3) Total (gross: direct + assumed)	331,272,729	—	—	331,272,729	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	331,272,729	—	—	331,272,729	
Amount included in C(01)b above that will move to C(01)e for the first time within the year after the settlement date	—	—	—	—	

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

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		Amount
D. Life & Accident & Health Annual Statement:		
1. Exhibit 5, Annuities Section, Total (net)		617,519,390
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)		9,485,981
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1		331,272,729
4. Subtotal		958,278,100
Separate Accounts Annual Statement:		
5. Exhibit 3, Line 0299999, Column 2		35,020,381
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		35,020,381
12. Combined Total		993,298,481

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				387,476,577	387,439,693	400,620,424
c. Universal Life with Secondary Guarantees				501,350,299	450,332,555	1,209,737,147
d. Indexed Universal Life				—	—	—
e. Indexed Universal Life with Secondary Guarantees				699,267,335	582,701,472	608,198,255
f. Indexed Life				—	—	—
g. Other Permanent Cash Value Life Insurance				—	347,761,229	362,037,527
h. Variable Life				—	—	—
i. Variable Universal Life				2,940,113	2,932,950	5,218,475
j. Miscellaneous Reserves				—	—	—
(2) Not subject to discretionary withdrawal or no cash values:						
a. Term Policies without Cash Value				XXX	XXX	161,681,783
b. Accidental Death Benefits				XXX	XXX	59,936
c. Disability - Active Lives				XXX	XXX	2,967,336
d. Disability - Disabled Lives				XXX	XXX	8,986,690
e. Miscellaneous Reserves				XXX	XXX	—
(3) Total (gross: direct + assumed)				1,591,034,324	1,771,167,899	2,759,507,573
(4) Reinsurance ceded				—	—	49,172,236
(5) Total (net) (3) - (4)				1,591,034,324	1,771,167,899	2,710,335,337
				Account Value	Cash Value	Reserve
B. Separate Account with Guarantees						
(1) Subject to discretionary withdrawal, surrender values, or policy loans:						
a. Term Policies with Cash Value				—	—	—
b. Universal Life				—	—	—
c. Universal Life with Secondary Guarantees				—	—	—
d. Indexed Universal Life				—	—	—
e. Indexed Universal Life with Secondary Guarantees				—	—	—
f. Indexed Life				—	—	—
g. Other Permanent Cash Value Life Insurance				—	—	—
h. Variable Life				—	—	—
i. Variable Universal Life				—	—	—
j. Miscellaneous Reserves				—	—	—
(2) Not subject to discretionary withdrawal or no cash values:						
a. Term Policies without Cash Value				XXX	XXX	—
b. Accidental Death Benefits				XXX	XXX	—
c. Disability - Active Lives				XXX	XXX	—
d. Disability - Disabled Lives				XXX	XXX	—
e. Miscellaneous Reserves				XXX	XXX	—
(3) Total (gross: direct + assumed)				—	—	—
(4) Reinsurance ceded				—	—	—
(5) Total (net) (3) - (4)				—	—	—

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	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	—	—	—
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	—	—
h. Variable Life	—	—	—
i. Variable Universal Life	44,622,636	44,510,431	44,282,066
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)	44,622,636	44,510,431	44,282,066
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	44,622,636	44,510,431	44,282,066
D. Life & Accident & Health Annual Statement:			
			Amount
(1) Exhibit 5, Life Insurance Section, Total (net)			2,698,322,143
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)			59,936
(3) Exhibit 5, Disability - Active Lives Section, Total (net)			2,966,568
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)			8,986,690
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)			—
(6) Subtotal			2,710,335,337
Separate Accounts Statement			
(7) Exhibit 3, Line 0199999, column 2			44,282,066
(8) Exhibit 3, Line 0499999, column 2			—
(9) Exhibit 3, Line 0599999, column 2			—
(10) Subtotal (Lines (7) through (9))			44,282,066
(11) Combined Total (6) and (10))			2,754,617,403

34. Premiums and Annuity Consideration Deferred and Uncollected

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

Type	(1) Gross	(2) Net of Loading
(1) Industrial	—	—
(2) Ordinary new business	441,878	41,149
(3) Ordinary renewal	8,828,065	11,533,618
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals	9,269,943	11,574,767

35. Separate Accounts

A. Separate Account Activity

- (1) 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 period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:
- Variable Universal Life
 - Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable universal life insurance contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

- (2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

As of December 31, 2023 and 2022, the Company’s separate account statement included legally insulated assets of \$81,354,208 and \$83,347,258, respectively. The assets legally insulated from the general account as of December 31, 2023 are attributed to the following products:

(1) Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Universal Life	44,622,636	—
Market Value Adjusted Annuities	36,731,572	—
Total	81,354,208	—

- (3) Some liabilities under the separate account products are guaranteed by the general account. In accordance with the guarantees provided, if the investment proceeds of the separate account assets are insufficient to cover the guarantees for the product, the policyholder proceeds will be remitted by the general account.

To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

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

a.	2023	1,584
b.	2022	1,704
c.	2021	1,872
d.	2020	2,484
e.	2019	2,832

The Company's general account has paid the following amounts towards separate account guarantees for the past five years:

a.	2023	—
b.	2022	—
c.	2021	—
d.	2020	—
e.	2019	—

- (4) The Company does not engage in securities lending transactions within the separate accounts.

B. General Nature and Characteristics of Separate Account Business

The Company’s guaranteed separate account consists of non-indexed, guaranteed rate options that include market value adjustments. The guaranteed rate options are sold in a fixed annuity product. These options carry a minimum interest guarantee based on the guarantee period selected by the policyholder. The fixed annuity product provides a death benefit equal to the account value.

The Company’s nonguaranteed separate account consists of subaccounts available through variable universal life insurance policies. The net investment experience of each subaccount is credited directly to the variable universal life policyholders and can be positive or negative. The death benefit and cash value under the variable universal life insurance policies may vary with the investment performance of the underlying investments in the separate account. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company’s general account and annual statement.

Assets held in the separate account supporting variable universal life are carried at fair value. Assets held in the separate account supporting market value adjusted annuities are carried at the general account basis.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2023 is as follows:

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

	(1) Indexed	(2) Nonindexed Guarantee Less than/equal to 4%	(3) Nonindexed Guarantee More than 4%	(4) Nonguaranteed Separate Accounts	(5) Total
(1) Premiums, considerations or deposits as of the end of current period	—	338,911	—	1,181,322	1,520,233
Reserves as of the end of current period					—
(2) For accounts with assets at:					—
a. Fair value	—	—	—	44,282,066	44,282,066
b. Amortized cost	—	35,020,381	—	—	35,020,381
c. Total reserves*	—	35,020,381	—	44,282,066	79,302,447
(3) By withdrawal characteristics:					—
a. Subject to discretionary withdrawal:					—
1. With market value adjustment	—	35,020,381	—	—	35,020,381
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	—	—	44,282,066	44,282,066
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	35,020,381	—	44,282,066	79,302,447
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	35,020,381	—	44,282,066	79,302,447
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—	—

C. Reconciliation of Net Transfers To (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)	\$ 1,520,233
b. Transfers from Separate Accounts (Page 4, Line 10)	<u>12,627,247</u>
c. Net transfers to or (From) Separate Accounts (a) - (b)	\$ (11,107,014)
(2) Reconciling Adjustments:	
Policy deductions and other expenses	119,262
Other account adjustments	<u>\$ (758)</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u><u>\$ (10,988,510)</u></u>

36. Loss/Claim Adjustment Expenses. None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

Yes ☒ No ☐

1.2

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

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Ohio

1.4

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

Yes ☐ No ☒

1.5

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

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

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

12/31/2022

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.

12/31/2017

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).

05/30/2019

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 ☒

3.6

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

Yes ☐ No ☐ N/A ☒

4.1

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

Yes ☐ No ☒
Yes ☐ No ☒

4.2

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

Yes ☐ No ☒
Yes ☐ No ☒

5.1

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

Yes ☐ No ☒

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 ☒

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 ☒

7.2

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1

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

Yes [☐] No [☒]
- 8.2

If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3

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

Yes [☒] No [☐]
- 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
W&S Brokerage Services, Inc.	Cincinnati, Ohio .....	.....	.....	.....	YES.....
Fort Washington Investment Advisors, Inc.	Cincinnati, Ohio .....	.....	.....	.....	YES.....
Touchstone Advisors, Inc.	Cincinnati, Ohio .....	.....	.....	.....	YES.....
Touchstone Securities, Inc.	Cincinnati, Ohio .....	.....	.....	.....	YES.....
Eagle Realty Capital Partners, LLC	Cincinnati, Ohio .....	.....	.....	.....	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 [☒]
- 8.6

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

Yes [☐] No [☒] N/A [☐]
9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young
221 East 4th Street, Suite 2900
Cincinnati, OH 45202
- 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 [☒]
- 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 [☒]
- 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 [☒] 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?
Mark Hutchinson
400 Broadway
Cincinnati, OH 45202
Officer of the Company
- 12.1

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

Yes [☒] No [☐]
- 12.11

Name of real estate holding company ... Various
- 12.12

Number of parcels involved 8
- 12.13

Total book/adjusted carrying value\$126,096,972
- 12.2

If yes, provide explanation
The Company has investments on Schedule BA that are classified as LIHTCs.
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 [☒] 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 [☐]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
Minor wording changes applicable to all employees to the following sections: Prohibition of Retaliatory Action, Discrimination, Harassment and Employment Practices, Information Systems and Communication Tools, and Gifts and Entertainment; and added Suspected Fraud and Generative Artificial Intelligence sections.
- 14.3

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

Yes [☐] No [☒]
- 14.31

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

GENERAL INTERROGATORIES

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

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 [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
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 [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]

19.	Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?	Yes []	No [X]
20.1	Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):	20.11 To directors or other officers.....\$	
		20.12 To stockholders not officers.....\$	
		20.13 Trustees, supreme or grand (Fraternal Only)\$	
20.2	Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):	20.21 To directors or other officers.....\$	
		20.22 To stockholders not officers.....\$	
		20.23 Trustees, supreme or grand (Fraternal Only)\$	
21.1	Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?	Yes []	No [X]
21.2	If yes, state the amount thereof at December 31 of the current year:	21.21 Rented from others.....\$	
		21.22 Borrowed from others.....\$	
		21.23 Leased from others\$	
		21.24 Other\$	
22.1	Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?	Yes []	No [X]
22.2	If answer is yes:	22.21 Amount paid as losses or risk adjustment \$	
		22.22 Amount paid as expenses\$	
		22.23 Other amounts paid\$	
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes []	No [X]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	
24.1	Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?	Yes []	No [X]
24.2	If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.		

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

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)
DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E

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

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 80,927,866

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. \$ 80,927,866

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 80,918,086

25.093 Total payable for securities lending reported on the liability page. \$ 81,477,928

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 \$ 15,545,500

26.28 On deposit with states \$ 4,633,126

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 \$ 565,000,640

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 [X] No []

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

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

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

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

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

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

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

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

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

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

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

Yes [] No []

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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
FT WASHINGTON INVESTMENT ADVISORS	A.....

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
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYW3EHSEF8KM62609	Securities Exchange Commission	DS.....

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	3,251,561,118	3,103,717,409	(147,843,709)
31.2 Preferred stocks	19,969,959	19,969,959	0
31.3 Totals	3,271,531,077	3,123,687,368	(147,843,709)

- 31.4 Describe the sources or methods utilized in determining the fair values:
Fair values are generally obtained from ICE, Bloomberg, Markit, Princeton Financial Spread Pricing Module and/or Internal Pricing Committee/Internal Pricing Models.
- 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 [] No [X]
- 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:
Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions.
- 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]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

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

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 179,828
- 40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.
- | 1 | 2 |
|---------------------|--------------|
| Name | Amount Paid |
| LL Global Inc | 63,684 |
| | |
- 41.1 Amount of payments for legal expenses, if any?\$303,008
- 41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1 | 2 |
|----------------------------|--------------|
| Name | Amount Paid |
| Eversheds Sutherland |225,273 |
| | |
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$
- 42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.
- | 1 | 2 |
|------|-------------|
| Name | Amount Paid |
| | |

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

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

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

1.31 Reason for excluding:

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned\$0

1.62 Total incurred claims\$0

1.63 Number of covered lives0

All years prior to most current three years

1.64 Total premium earned\$0

1.65 Total incurred claims\$0

1.66 Number of covered lives0

1.7 Group policies:

Most current three years:

1.71 Total premium earned\$0

1.72 Total incurred claims\$0

1.73 Number of covered lives0

All years prior to most current three years

1.74 Total premium earned\$0

1.75 Total incurred claims\$0

1.76 Number of covered lives0

2. Health Test:

1Current Year

2Prior Year

2.1 Premium Numerator2,148.....3,954

2.2 Premium Denominator264,128,500.....294,103,787

2.3 Premium Ratio (2.1/2.2)0.000.....0.000

2.4 Reserve Numerator40,439.....40,812

2.5 Reserve Denominator3,377,295,614.....3,451,365,910

2.6 Reserve Ratio (2.4/2.5)0.000.....0.000

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?\$381,010

3.4 State the authority under which Separate Accounts are maintained:

3905.15 Ohio Revised Code

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

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

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

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

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

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

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

21

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.\$
- 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.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$267,141,986
- 7.2 Total Incurred Claims\$ 181,605,115
- 7.3 Number of Covered Lives 109,639

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

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\$38,206,110
- 9.22 Received.....\$ 269,292
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1\$
- 10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$.....506,778,653
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash\$392,024,415
- 12.12 Stock\$
- 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 premium0
13.32 Paid claims0
13.33 Claim liability and reserve (beginning of year)0
13.34 Claim liability and reserve (end of year)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	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

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

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?
.....
24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose? \$
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence?
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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)	16,980,726	14,966,620	13,864,911	14,175,248	13,483,944
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	8,221,276	9,980,488	9,947,019	8,222,597	8,141,103
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)	25,202,002	24,947,108	23,811,930	22,397,845	21,625,047
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	7,082,714	5,947,961	3,958,727	1,689,000	
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,482,873	1,895,468	1,951,662	1,338,036	1,422,828
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	397,669	432,842	434,514	462,307	578,656
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)	1,880,542	2,328,310	2,386,176	1,800,343	2,001,484
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	232,086,520	250,842,264	240,661,230	212,478,369	225,180,599
15. Group life (Line 20.4, Col. 3)	0	0	0	0	0
16. Individual annuities (Line 20.4, Col. 4)	32,039,559	43,257,422	32,965,822	31,955,539	50,809,871
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	2,421	4,101	6,698	9,565	16,637
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	264,128,500	294,103,787	273,633,750	244,443,473	276,007,107
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	4,502,301,917	4,486,296,327	4,525,995,113	4,203,956,107	4,184,835,551
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	4,092,710,312	4,116,592,059	4,153,554,322	3,919,226,482	3,920,610,788
23. Aggregate life reserves (Page 3, Line 1)	3,337,340,709	3,407,946,846	3,370,401,409	3,284,567,015	3,220,199,141
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	378,990	0	0	0	
24. Aggregate A & H reserves (Page 3, Line 2)	368,892	429,180	464,795	589,394	687,994
25. Deposit-type contract funds (Page 3, Line 3)	331,272,728	351,420,500	341,277,628	312,164,933	371,165,531
26. Asset valuation reserve (Page 3, Line 24.01)	74,552,335	40,296,428	65,242,878	43,196,267	57,933,148
27. Capital (Page 3, Lines 29 and 30)	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
28. Surplus (Page 3, Line 37)	399,591,605	359,704,268	362,440,791	274,729,625	254,224,763
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(31,564,902)	52,996,113	53,808,150	41,324,517	44,079,224
Risk-Based Capital Analysis					
30. Total adjusted capital	488,815,450	414,905,706	442,738,679	333,230,902	328,037,921
31. Authorized control level risk - based capital	55,649,112	56,678,263	52,086,526	43,021,609	42,450,063
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)	72.8	73.8	72.3	74.7	76.7
33. Stocks (Lines 2.1 and 2.2)	3.6	3.0	3.7	2.9	2.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	10.6	11.4	11.4	10.5	9.2
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)	0.8	1.6	1.5	2.8	3.2
37. Contract loans (Line 6)	2.1	1.8	1.6	1.7	1.6
38. Derivatives (Page 2, Line 7)	2.1	0.7	1.7	2.1	1.3
39. Other invested assets (Line 8)	7.8	7.7	7.5	5.4	4.7
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.3	0.1	0.3	0.0	0.4
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)		0	0	0	
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)			0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),		0	0	0	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					
49. All other affiliated	122,794,407	108,163,143	120,336,088	114,762,609	110,408,408
50. Total of above Lines 44 to 49	122,794,407	108,163,143	120,336,088	114,762,609	110,408,408
51. Total Investment in Parent included in Lines 44 to 49 above					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	4, 122, 555	4, 246, 683	3, 878, 250	3, 739, 145	3, 484, 715
53. Total admitted assets (Page 2, Line 28, Col. 3)	4, 583, 656, 125	4, 569, 643, 585	4, 628, 747, 618	4, 305, 719, 897	4, 286, 479, 294
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	188, 658, 094	178, 608, 109	220, 142, 396	187, 951, 552	183, 531, 333
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(7, 140, 280)	(10, 743, 297)	2, 040, 687	(4, 655, 854)	17, 025, 072
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	46, 357, 334	(60, 752, 040)	14, 807, 765	(16, 315, 655)	17, 888, 654
57. Total of above Lines 54, 55 and 56	227, 875, 148	107, 112, 772	236, 990, 848	166, 980, 043	218, 445, 059
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)	380, 552, 276	311, 936, 180	309, 037, 609	294, 067, 777	326, 020, 428
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	130, 638	142, 682	151, 395	210, 730	216, 889
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	35, 255, 681	80, 205, 791	127, 834, 539	103, 513, 491	134, 814, 129
61. Increase in A & H reserves (Line 19, Col. 6)	(60, 288)	(35, 615)	(124, 599)	(98, 600)	(28, 263)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	9, 627, 810	10, 036, 489	10, 249, 282	11, 400, 281	12, 044, 467
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	38.9	37.9	306.0	4.3	4.8
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	5.5	3.9	3.3	3.7	4.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	3, 287.8	2, 711.6	395.3	1, 101.6	1, 100.7
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	853.6	500.1	272.4	194.3	118.3
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)	492, 274	602, 842	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)	466, 403	495, 513	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0			
73. Individual whole life (Page 6.1, Col. 3)	(2, 476, 566)	(2, 477, 600)	(1, 163, 494)	(3, 798, 763)	(3, 247, 677)
74. Individual term life (Page 6.1, Col. 4)	2, 656, 162	793, 222	(109, 908)	555, 333	(2, 424, 685)
75. Individual indexed life (Page 6.1, Col. 5)	1, 898, 865	3, 808, 499	(5, 864, 706)	(5, 607, 833)	(2, 246, 967)
76. Individual universal life (Page 6.1, Col. 6)	(5, 048, 039)	(15, 710, 048)	(15, 284, 709)	(6, 732, 363)	(7, 582, 625)
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	13, 275, 089	3, 204, 931	(8, 060, 985)	(23, 658, 945)	(49, 840, 994)
78. Individual variable life (Page 6.1, Col. 8)	0	0			
79. Individual variable universal life (Page 6.1, Col. 9)	569, 742	494, 744	199, 705	(308, 538)	273, 028
80. Individual credit life (Page 6.1, Col. 10)	0	0			
81. Individual other life (Page 6.1, Col. 11)	0	0			
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0			
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	3, 635, 729	3, 489, 899	4, 661, 325	3, 967, 635	4, 946, 969
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	1, 007, 553	2, 627, 153	1, 953, 035	(20, 192)	(1, 735, 449)
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0			
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0			
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(432, 512)	(688, 708)	(276, 260)	(98, 568)	311, 531
96. Individual other annuities (Page 6.3, Col. 7)	4, 349, 213	3, 298, 243	3, 043, 008	3, 399, 264	2, 903, 680
97. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0			
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0			
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0			
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0			
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	(154, 537)	(212, 490)	(135, 765)	(103, 148)	(238, 740)
102. Group other annuities (Page 6.4, Col. 7)	0	0			
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0			
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0			
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0			
106. A & H-vision only (Page 6.5, Col. 5)	0	0			
107. A & H-dental only (Page 6.5, Col. 6)	0	0			
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0			
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0			
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0			
111. A & H-credit (Page 6.5, Col. 10)	0	0			
112. A & H-disability income (Page 6.5, Col. 11)	(53, 210)	(81, 185)			
113. A & H-long-term care (Page 6.5, Col. 12)	0	0			
114. A & H-other (Page 6.5, Col. 13)	0	0	(11, 913)	(73, 449)	(125, 646)
115. Aggregate of all other lines of business (Page 6, Col. 8)	3, 251, 739	11, 783, 413	14, 136, 375	11, 096, 547	(7, 327, 590)
116. Fraternal (Page 6, Col. 7)	0	0			
117. Total (Page 6, Col. 1)	22, 479, 228	10, 330, 073	(6, 914, 291)	(21, 383, 020)	(66, 335, 165)

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	110,090	24,947,108	0	0	0	0	0	24,947,108
2. Issued during year		0	5,759	1,880,542		0			0	1,880,542
3. Reinsurance assumed										0
4. Revived during year			7	2,316						2,316
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	5,766	1,882,858	0	0	0	0	0	1,882,858
7. Additions by dividends during year	XXX		XXX	14,150	XXX		XXX	XXX		14,150
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	115,856	26,844,116	0	0	0	0	0	26,844,116
Deductions during year:										
10. Death			1,956	241,501			XXX			241,501
11. Maturity			56	532			XXX			532
12. Disability							XXX			0
13. Expiry			56	1,880						1,880
14. Surrender			1,701	363,859						363,859
15. Lapse			2,126	1,005,638						1,005,638
16. Conversion			55	23,646			XXX	XXX	XXX	23,646
17. Decreased (net)				5,058						5,058
18. Reinsurance										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	5,950	1,642,114	0	0	0	0	0	1,642,114
21. In force end of year (b) (Line 9 minus Line 20)	0	0	109,906	25,202,002	0	0	0	0	0	25,202,002
22. Reinsurance ceded end of year	XXX		XXX	12,581,862	XXX		XXX	XXX		12,581,862
23. Line 21 minus Line 22	XXX	0	XXX	12,620,140	XXX	(a) 0	XXX	XXX	0	12,620,140
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 \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX.....	.....	XXX.....	212,072
25. Other paid-up insurance .....	.....	.....	6,405	45,329
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	.....	.....	.....	.....
28. Term policies - other	759	396,305	17,182	8,107,637
29. Other term insurance - decreasing	XXX.....	.....	XXX.....	.....
30. Other term insurance	XXX	1,364	XXX	100,383
31. Totals (Lines 27 to 30)	759	397,669	17,182	8,208,020
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX.....	.....	XXX.....	3,036
33. Totals, extended term insurance	XXX.....	XXX.....	689	10,220
34. Totals, whole life and endowment	5,000	1,482,873	92,035	16,980,726
35. Totals (Lines 31 to 34)	5,759	1,880,542	109,906	25,202,002

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....	.....	.....	.....	.....
37. Ordinary	1,880,542	.....	25,202,002	.....
38. Credit Life (Group and Individual) .....	.....	.....	.....	.....
39. Group .....	.....	.....	.....	.....
40. Totals (Lines 36 to 39)	1,880,542	0	25,202,002	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	82,077
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium	11,959	1,318,967	.....	.....	.....	.....
49. Disability Income
50. Extended Benefits	XXX.....	XXX.....	.....	.....	.....	.....
51. Other
52. Total	0	(a) 0	11,959	(a) 1,318,967	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

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	223	612	0	0
2. Issued during year	12	118		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	235	730	0	0
Deductions during year:				
6. Decreased (net)	19	171		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	19	171	0	0
9. In force end of year (line 5 minus line 8)	216	559	0	0
10. Amount on deposit		(a) 17,558,405		(a)
11. Income now payable	216	231		
12. Amount of income payable	(a) 1,237,248	(a) 2,899,991	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	296	10,392	1	36
2. Issued during year	32	261		1
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	328	10,653	1	37
Deductions during year:				
6. Decreased (net)	19	1,995		1
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	19	1,995	0	1
9. In force end of year (line 5 minus line 8)	309	8,658	1	36
Income now payable:				
10. Amount of income payable	(a) 4,961,976	XXX	XXX	(a) 489,479
Deferred fully paid:				
11. Account balance	XXX	(a) 629,642,263	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0		0		14	4,101
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	14	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	7	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	7	XXX
10. In force end of year (line 5 minus line 9)	0	(a)	0	(a)	7	(a) 2,421

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds Contracts		Dividend Accumulations Contracts
1. In force end of prior year	745		4,815
2. Issued during year	45		
3. Reinsurance assumed			
4. Increased during year (net)			
5. Totals (Lines 1 to 4)	790		4,815
Deductions During Year:			
6. Decreased (net)	121		327
7. Reinsurance ceded			
8. Totals (Lines 6 and 7)	121		327
9. In force end of year (line 5 minus line 8)	669		4,488
10. Amount of account balance	(a) 276,347,580	(a)	20,468,621

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	4	5	6	7
1.	Alabama	AL	L	3,964,788	0	0	0	3,964,788	0
2.	Alaska	AK	L	261,242	0	0	0	261,242	0
3.	Arizona	AZ	L	3,289,906	515,000	0	0	3,804,906	0
4.	Arkansas	AR	L	845,648	183,135	0	0	1,028,783	48,000
5.	California	CA	L	56,708,515	2,550,273	0	0	59,258,788	165,100
6.	Colorado	CO	L	5,529,372	870,530	0	0	6,399,902	0
7.	Connecticut	CT	L	780,425	805,132	0	0	1,585,557	0
8.	Delaware	DE	L	842,600	0	0	0	842,600	0
9.	District of Columbia	DC	L	254,184	0	0	0	254,184	0
10.	Florida	FL	L	17,923,484	5,476,361	0	0	23,399,845	87,640
11.	Georgia	GA	L	10,380,510	1,183,289	0	0	11,563,799	942,000
12.	Hawaii	HI	L	2,232,067	0	0	0	2,232,067	0
13.	Idaho	ID	L	748,519	0	0	0	748,519	0
14.	Illinois	IL	L	5,190,856	663,181	211	0	5,854,248	175,409
15.	Indiana	IN	L	6,106,812	1,151,583	0	0	7,258,395	0
16.	Iowa	IA	L	2,719,505	100,000	0	0	2,819,505	0
17.	Kansas	KS	L	946,757	0	0	0	946,757	0
18.	Kentucky	KY	L	3,056,299	2,346,067	0	0	5,402,366	0
19.	Louisiana	LA	L	1,312,502	150,000	0	0	1,462,502	0
20.	Maine	ME	L	201,098	0	0	0	201,098	0
21.	Maryland	MD	L	4,112,079	6,000	0	0	4,118,079	0
22.	Massachusetts	MA	L	4,519,945	2,137,520	0	0	6,657,465	125,000
23.	Michigan	MI	L	6,830,157	29,587	87	0	6,859,831	0
24.	Minnesota	MN	L	18,076,001	348,226	0	0	18,424,227	0
25.	Mississippi	MS	L	844,195	275,000	0	0	1,119,195	0
26.	Missouri	MO	L	3,824,894	248,060	0	0	4,072,954	41,813
27.	Montana	MT	L	524,782	600	0	0	525,382	0
28.	Nebraska	NE	L	1,911,641	519,655	0	0	2,431,296	0
29.	Nevada	NV	L	1,924,223	17,192	0	0	1,941,415	0
30.	New Hampshire	NH	L	512,870	0	0	0	512,870	0
31.	New Jersey	NJ	L	8,160,183	475,951	0	0	8,636,134	0
32.	New Mexico	NM	L	847,742	217,612	0	0	1,065,354	0
33.	New York	NY	N	1,657,490	0	0	0	1,657,490	0
34.	North Carolina	NC	L	7,944,771	2,959,356	0	0	10,904,127	0
35.	North Dakota	ND	L	396,350	0	0	0	396,350	0
36.	Ohio	OH	L	21,508,788	5,332,115	388	0	26,841,291	2,168,737,731
37.	Oklahoma	OK	L	4,520,513	55,194	0	0	4,575,707	0
38.	Oregon	OR	L	1,378,589	0	0	0	1,378,589	110,000
39.	Pennsylvania	PA	L	9,204,195	303,066	0	0	9,507,261	28,670
40.	Rhode Island	RI	L	429,074	0	0	0	429,074	0
41.	South Carolina	SC	L	3,227,195	225,900	0	0	3,453,095	0
42.	South Dakota	SD	L	267,070	0	0	0	267,070	0
43.	Tennessee	TN	L	4,396,536	710,094	0	0	5,106,630	220,194
44.	Texas	TX	L	19,350,149	541,940	0	0	19,892,089	433,671
45.	Utah	UT	L	5,216,509	384,270	0	0	5,600,779	214,215
46.	Vermont	VT	L	150,528	0	0	0	150,528	0
47.	Virginia	VA	L	5,866,581	960	0	0	5,867,541	50,000
48.	Washington	WA	L	2,823,806	1,002,908	0	0	3,826,714	0
49.	West Virginia	WV	L	455,307	252,000	0	0	707,307	0
50.	Wisconsin	WI	L	2,822,302	1,800	0	0	2,824,102	0
51.	Wyoming	WY	L	141,925	0	0	0	141,925	0
52.	American Samoa	AS	N	0	0	0	0	0	0
53.	Guam	GU	N	0	0	0	0	0	0
54.	Puerto Rico	PR	N	172	0	0	0	172	0
55.	U.S. Virgin Islands	VI	N	335	0	0	0	335	100,000
56.	Northern Mariana Islands	MP	N	0	0	0	0	0	0
57.	Canada	CAN	N	0	0	0	0	0	0
58.	Aggregate Other Alien	OT	XXX	776,705	0	0	0	776,705	0
59.	Subtotal	XXX		267,918,691	32,039,557	686	0	299,958,934	2,171,479,443
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		8,108,631	0	0	0	8,108,631	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		646,964	0	1,735	0	648,699	0
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		276,674,286	32,039,557	2,421	0	308,716,264	2,171,479,443
96.	Plus reinsurance assumed.....	XXX		0	0	0	0	0	0
97.	Totals (All Business).....	XXX		276,674,286	32,039,557	2,421	0	308,716,264	2,171,479,443
98.	Less reinsurance ceded.....	XXX		43,152,790	0	0	0	43,152,790	0
99.	Totals (All Business) less Reinsurance Ceded	XXX		233,521,496	32,039,557	(c) 2,421	0	265,563,474	2,171,479,443
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX		776,705	0	0	0	776,705	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		776,705	0	0	0	776,705	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..... 50

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..... 7

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

By state of residence of the policyholder

(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

	<u>NAIC#</u>	<u>TIN#</u>
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - WESTAD LEASING LLC, OH (NON-INSURER)		84-3195821
SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY - LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY - THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY - W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY - W&S FINANCIAL GROUP DISTRIBUTORS, INC., OH (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - GERBER LIFE INSURANCE COMPANY, NY (INSURER)	70939	13-2611847
SUBSIDIARY - GERBER LIFE AGENCY, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY - WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957
SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)		31-1301863
SUBSIDIARY - FABRIC TECHNOLOGIES, INC., NY (NON-INSURER)		47-5482199

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Columbus Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Outstanding disbursement checks written awaiting booking	323,119	388,747
2505.	Interest payable for policy and contract funds	135,024	473,632
2597.	Summary of remaining write-ins for Line 25 from overflow page	458,143	862,379