



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

Universal Guaranty Life Insurance Company

NAIC Group Code (Current) (Prior) NAIC Company Code 70130 Employer's ID Number 31-0727974

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

Country of Domicile United States of America

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

Incorporated/Organized 11/15/1966 Commenced Business 12/31/1966

Statutory Home Office 65 East State Street, Suite 2100, Columbus, OH, US 43215-4260 (Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 111 W Main Street, Stanford, KY, US 40484-1253 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 410, Stanford, KY, US 40484-1253 (Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 111 W Main Street, Stanford, KY, US 40484-1253 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.utgins.com

Statutory Statement Contact Julie Ann Abel, accounting@utgins.com, 217-241-6300 (Name) (E-mail Address) (Area Code) (Telephone Number) (FAX Number)

OFFICERS

President Daniel Thomas Roberts #

Treasurer Julie Ann Abel

Secretary Bradley John Betack

OTHER

Julie Ann Abel, Vice President	Jacob Joncarl Andrew, Chief Investment Officer	Michael Keith Borden, Chief Operating Officer
Jesse Thomas Correll, Chairman & CEO	Casey Jonathan Willis, Vice President	Donald Shay Pendencygraft, Vice President
Theodore Clayton Miller, Senior Vice President & CFO	Micheal Wayne Taylor, Assistant Vice President	Douglas Paul Ditto, Vice President

DIRECTORS OR TRUSTEES

Preston Howard Correll	John Michael Cortines	Jesse Thomas Correll
Thomas Francis Darden II	Howard Lape Dayton Jr	Thomas Eugene Harmon
Peter Loyd Ochs	Gabriel John Molnar	April Rene Chapman

State of Kentucky SS

County of Lincoln

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.

Daniel Thomas Roberts President

Bradley John Betack Secretary

Julie Ann Abel Treasurer

Subscribed and sworn to before me this day of

a. Is this an original filing? .....

b. If no, 1. State the amendment number..... 2. Date filed ..... 3. Number of pages attached.....

Yes [ X ] No [ ]





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Alabama DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....								500	535			1,035
2. Whole .....9,492	9,492		665	114	10,314		11,093	133,896	7,098	14,156		155,150
3. Term .....	1,549											
4. Indexed .....												
5. Universal .....24,237	24,237							32,315		6,851		39,166
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	35,278		665	114	10,314		11,093	166,711	7,633	21,007		195,351
Group Life												
12. Whole .....												
13. Term .....266	266							5,000				5,000
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life	266							5,000				5,000
Individual Annuities												
20. Fixed .....1,825	1,825											
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities	1,825											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	37,369 (c)		665	114	10,314		11,093	171,711	7,633	21,007		200,351



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Alabama		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial .....		1,035		3		1,035				3	1,035			2	1,500	14	17,284		
2. Whole .....		142,065	89			140,994				89	140,994	11,050		(98)	(118,119)	1,859	3,049,793		
3. Term .....															(56)	15	217,365		
4. Indexed .....																			
5. Universal .....		10,450	1			32,315				1	32,315	3,135		(4)	(117,210)	35	1,708,305		
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		153,550	93			174,344				93	174,344	14,185		(100)	(233,885)	1,923	4,992,747		
Group Life																			
12. Whole .....																			
13. Term .....		5,000	1			5,000				1	5,000			(1)	(5,000)	1	7,500		
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)															(a)		
19. Total Group Life		5,000	1			5,000				1	5,000			(1)	(5,000)	1	7,500		
Individual Annuities																			
20. Fixed .....															6,398	20	123,509		
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities															6,398	20	123,509		
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL		158,550	94			179,344				94	179,344	14,185		(101)	(232,487)	1,944	5,123,756		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000		BUSINESS IN THE STATE OF Alaska		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits
Individual Life												
1. Industrial .....												
2. Whole .....		190		22				22				
3. Term .....												
4. Indexed .....												
5. Universal .....												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life		190		22				22				
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....		80										
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities		80										
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)		(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total		270 (c)		22				22				



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Alaska		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....																	
2. Whole .....																12	34,222
3. Term .....																3	18,605
4. Indexed .....																	
5. Universal .....																	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life																15	52,827
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....															1,178	4	29,484
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities															1,178	4	29,484
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL																1,178	19

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Arizona DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	88											
2. Whole ..... 5,149			930	351	129		1,410	15,926		2,391		18,317
3. Term .....	96							1,000				1,000
4. Indexed .....												
5. Universal ..... 8,549									26,659	763		27,422
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life	13,882		930	351	129		1,410	16,926	26,659	3,154		46,739
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed ..... 1,977												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities	1,977											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual ..... (d)								XXX	XXX	XXX		
35. Comprehensive group ..... (d)								XXX	XXX	XXX		
36. Medicare Supplement ..... (d)								XXX	XXX	XXX		
37. Vision only ..... (d)								XXX	XXX	XXX		
38. Dental only ..... (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan ..... (d)								XXX	XXX	XXX		
40. Title XVIII Medicare ..... (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid ..... (d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income ..... (d)								XXX	XXX	XXX		
44. Long-term care ..... (d)								XXX	XXX	XXX		
45. Other health ..... (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	15,859 (c)		930	351	129		1,410	16,926	26,659	3,154		46,739



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Arizona		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14  Number of Pols/ Certs	15  Amount	16  Number of Pols/ Certs	17  Amount	18  Number of Pols/ Certs	19  Amount	20  Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....														(3)	(6,007)	13	12,250
2. Whole .....		8,426	4	15,926					4	15,926				(1)	215	146	859,293
3. Term .....			1	1,000					1	1,000				(2)	(34,118)	16	152,938
4. Indexed .....																	
5. Universal .....		26,659	1	26,659					1	26,659				(3)	(144,618)	22	1,441,686
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life		35,085	6	43,585					6	43,585				(9)	(184,528)	197	2,466,167
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....		551									551				10,346	12	146,172
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities		551									551				10,346	12	146,172
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL		35,636	6	43,585					6	43,585	551			(9)	(174,182)	209	2,612,339

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Arkansas DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	2,370							6,726	2,542	1,398		10,666
2. Whole .....	24,051		544	60	1,683		2,287	79,434	16,120	17,924		113,478
3. Term .....	606							1,000		6,097		7,097
4. Indexed .....												
5. Universal .....	23,306											
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	50,333		544	60	1,683		2,287	87,160	18,662	25,419		131,241
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	80											
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	80											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	50,413 (c)		544	60	1,683		2,287	87,160	18,662	25,419		131,241



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF						Arkansas		DURING THE YEAR		2023		NAIC Company Code		70130							
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
		13		Claims Settled During Current Year						23										24		25		26	
		Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount	
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount														
Individual Life																									
1. Industrial .....			10,750	30	9,268				30	9,268	1,732			(83)	(68,708)	1,470	1,106,902								
2. Whole .....			112,743	32	95,554				32	95,554	23,689			(50)	(154,830)	896	2,914,109								
3. Term .....			1,000	1	1,000				1	1,000				(19)	(55,552)	420	1,151,891								
4. Indexed .....																									
5. Universal .....			112,054								112,054			(1)	(54,363)	47	2,616,384								
6. Universal with secondary guarantees .....																									
7. Variable .....																									
8. Variable universal .....																									
9. Credit .....																									
10. Other .....		(f)																							
11. Total Individual Life			236,547	63	105,822				63	105,822	137,475			(153)	(333,453)	2,833	7,789,286								
Group Life																									
12. Whole .....																									
13. Term .....																									
14. Universal .....																									
15. Variable .....																									
16. Variable universal .....																									
17. Credit .....																									
18. Other .....		(f)																	(a)						
19. Total Group Life																									
Individual Annuities																									
20. Fixed .....															925	5	21,599								
21. Indexed .....																									
22. Variable with guarantees .....																									
23. Variable without guarantees .....																									
24. Life contingent payout .....																									
25. Other .....		(f)																							
26. Total Individual Annuities															925	5	21,599								
Group Annuities																									
27. Fixed .....																									
28. Indexed .....																									
29. Variable with guarantees .....																									
30. Variable without guarantees .....																									
31. Life contingent payout .....																									
32. Other .....		(f)																							
33. Total Group Annuities																									
Accident and Health																									
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX														
47. TOTAL			236,547	63	105,822				63	105,822	137,475			(153)	(332,528)	2,838	7,810,886								

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_ Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF California DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	402							8,194	74	2,448		10,716
2. Whole .....	11,850		1,587	321	398		2,306	39,554	1,812	22,092		63,458
3. Term .....	44							10,000				10,000
4. Indexed .....												
5. Universal .....	7,473											
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	19,769		1,587	321	398		2,306	57,748	1,886	24,540		84,174
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	484									8,300		8,300
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	484									8,300		8,300
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	20,253 (c)		1,587	321	398		2,306	57,748	1,886	32,840		92,474



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		California		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
		14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount									
Individual Life																			
1. Industrial .....		8,268	10	8,268					10	8,268			(1)	(835)	58	50,502			
2. Whole .....		41,366	10	41,366					10	41,366			(10)	(185,075)	291	2,411,431			
3. Term .....			1	10,000					1	10,000			(3)	128,166	40	324,477			
4. Indexed .....																			
5. Universal .....		(6,621)											(3)	(73,472)	31	2,147,354			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		43,013	21	59,634					21	59,634			(17)	(131,216)	420	4,933,764			
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....													(1)	943	26	217,207			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities													(1)	943	26	217,207			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL		43,013	21	59,634					21	59,634			(18)	(130,273)	446	5,150,971			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	74							1,000				1,000
2. Whole .....	9,919		1,560	424	572		2,556	85,255	4,504	26,756		116,515
3. Term .....	3,716									2,856		2,856
4. Indexed .....												
5. Universal .....	14,156							244,727		9,406		254,133
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	27,865		1,560	424	572		2,556	330,982	4,504	39,018		374,504
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	540									47		47
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	540									47		47
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	28,405 (c)		1,560	424	572		2,556	330,982	4,504	39,065		374,551



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Colorado		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14	15	16	17	18	19	20	21			Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount									
Individual Life																			
1. Industrial .....		1,000	1	1,000					1	1,000				1	1,000	21	18,534		
2. Whole .....		93,093	8	89,759					8	89,759	3,333		(13)	(262,879)	306	2,016,205			
3. Term .....													(2)	(102,000)	24	452,296			
4. Indexed .....																			
5. Universal .....		2,551	2	244,727					2	244,727			(6)	(522,649)	30	1,557,301			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		96,644	11	335,486					11	335,486	3,333		(20)	(886,528)	381	4,044,336			
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....													(1)	4,191	30	269,988			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities													(1)	4,191	30	269,988			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL			96,644	11	335,486				11	335,486	3,333		(21)	(882,337)	411	4,314,324			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Connecticut DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....831			119	36			155	1,012				1,012
3. Term .....												
4. Indexed .....												
5. Universal .....208												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	1,039		119	36			155	1,012				1,012
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....800												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities	800											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	1,839 (c)		119	36			155	1,012				1,012



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Connecticut		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial .....																5	2,250		
2. Whole .....		1,012	1	1,012					1	1,012				(1)	(1,000)	14	55,402		
3. Term .....																3	4,500		
4. Indexed .....																			
5. Universal .....																1	100,000		
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		1,012	1	1,012					1	1,012				(1)	(1,000)	23	162,152		
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....															5,033	4	96,655		
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities															5,033	4	96,655		
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL		1,012	1	1,012					1	1,012				(1)	4,033	27	258,807		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole ..... 1,107								10,000				10,000
3. Term .....												
4. Indexed .....												
5. Universal ..... 333												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life ..... 1,440								10,000				10,000
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life .....												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities .....												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities .....												
Accident and Health												
34. Comprehensive individual ..... (d)								XXX	XXX	XXX		
35. Comprehensive group ..... (d)								XXX	XXX	XXX		
36. Medicare Supplement ..... (d)								XXX	XXX	XXX		
37. Vision only ..... (d)								XXX	XXX	XXX		
38. Dental only ..... (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan ..... (d)								XXX	XXX	XXX		
40. Title XVIII Medicare ..... (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid ..... (d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income ..... (d)								XXX	XXX	XXX		
44. Long-term care ..... (d)								XXX	XXX	XXX		
45. Other health ..... (d)								XXX	XXX	XXX		
46. Total Accident and Health .....								XXX	XXX	XXX		
47. Total ..... 1,440 (c)								10,000				10,000



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Delaware		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial .....																2	1,500		
2. Whole .....		10,000		1	10,000					1	10,000			(1)	(10,000)	18	100,820		
3. Term .....																1	1,000		
4. Indexed .....																			
5. Universal .....															(319)	2	138,860		
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		10,000		1	10,000					1	10,000			(1)	(10,319)	23	242,180		
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....															97	11	3,893		
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities															97	11	3,893		
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL			10,000		1	10,000					1	10,000			(1)	(10,222)	34	246,073	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code		0000		BUSINESS IN THE STATE OF		District of Columbia		DURING THE YEAR		2023		NAIC Company Code		70130	
Line of Business				1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members			Claims and Benefits Paid						
						3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life															
1. Industrial .....				128						250					250
2. Whole .....				691			75					5,000			5,000
3. Term .....									75						
4. Indexed .....															
5. Universal .....				773											
6. Universal with secondary guarantees .....															
7. Variable .....															
8. Variable universal .....															
9. Credit .....															
10. Other .....				(f)											
11. Total Individual Life				1,592			75			75	250	5,000			5,250
Group Life															
12. Whole .....															
13. Term .....															
14. Universal .....															
15. Variable .....															
16. Variable universal .....															
17. Credit .....															
18. Other .....				(f)											
19. Total Group Life															
Individual Annuities															
20. Fixed .....															
21. Indexed .....															
22. Variable with guarantees .....															
23. Variable without guarantees .....															
24. Life contingent payout .....															
25. Other .....				(f)											
26. Total Individual Annuities															
Group Annuities															
27. Fixed .....															
28. Indexed .....															
29. Variable with guarantees .....															
30. Variable without guarantees .....															
31. Life contingent payout .....															
32. Other .....				(f)											
33. Total Group Annuities															
Accident and Health															
34. Comprehensive individual .....				(d)						XXX	XXX	XXX			
35. Comprehensive group .....				(d)						XXX	XXX	XXX			
36. Medicare Supplement .....				(d)						XXX	XXX	XXX			
37. Vision only .....				(d)						XXX	XXX	XXX			
38. Dental only .....				(d)						XXX	XXX	XXX			
39. Federal Employees Health Benefits Plan .....				(d)						XXX	XXX	XXX			
40. Title XVIII Medicare .....				(d)	(e)					XXX	XXX	XXX			
41. Title XIX Medicaid .....				(d)						XXX	XXX	XXX			
42. Credit A&H .....										XXX	XXX	XXX			
43. Disability income .....				(d)						XXX	XXX	XXX			
44. Long-term care .....				(d)						XXX	XXX	XXX			
45. Other health .....				(d)						XXX	XXX	XXX			
46. Total Accident and Health										XXX	XXX	XXX			
47. Total				1,592 (c)			75			75	250	5,000			5,250



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		District of Columbia		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial .....		250		1		250								(1)		20	22,000		
2. Whole .....		5,000		1		5,000								(5)	(18,749)	19	181,016		
3. Term .....																11	44,000		
4. Indexed .....																			
5. Universal .....															5,008	2	119,186		
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		5,250		2		5,250				2	5,250			(6)	(13,991)	52	366,202		
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)															(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....																			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities																			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL			5,250	2		5,250				2	5,250			(6)	(13,991)	52	366,202		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000		BUSINESS IN THE STATE OF Florida		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members			7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1.	Industrial .....	139						500		555		1,055
2.	Whole .....	22,765		5,531	998	8,109	14,638	84,119	1,827	35,644		121,590
3.	Term .....	6,971						1,000		18,666		19,666
4.	Indexed .....											
5.	Universal .....	144,931						605,691		32,638		638,329
6.	Universal with secondary guarantees .....											
7.	Variable .....											
8.	Variable universal .....											
9.	Credit .....											
10.	Other .....	(f)										
11.	Total Individual Life	174,806		5,531	998	8,109	14,638	691,310	1,827	87,503		780,640
Group Life												
12.	Whole .....											
13.	Term .....	752						7,512				7,512
14.	Universal .....											
15.	Variable .....											
16.	Variable universal .....											
17.	Credit .....											
18.	Other .....	(f)										
19.	Total Group Life	752						7,512				7,512
Individual Annuities												
20.	Fixed .....	2,819								62,774		62,774
21.	Indexed .....											
22.	Variable with guarantees .....											
23.	Variable without guarantees .....											
24.	Life contingent payout .....											
25.	Other .....	(f)										
26.	Total Individual Annuities	2,819								62,774		62,774
Group Annuities												
27.	Fixed .....											
28.	Indexed .....											
29.	Variable with guarantees .....											
30.	Variable without guarantees .....											
31.	Life contingent payout .....											
32.	Other .....	(f)										
33.	Total Group Annuities											
Accident and Health												
34.	Comprehensive individual .....	(d)						XXX	XXX	XXX		
35.	Comprehensive group .....	(d)						XXX	XXX	XXX		
36.	Medicare Supplement .....	(d)						XXX	XXX	XXX		
37.	Vision only .....	(d)						XXX	XXX	XXX		
38.	Dental only .....	(d)						XXX	XXX	XXX		
39.	Federal Employees Health Benefits Plan .....	(d)						XXX	XXX	XXX		
40.	Title XVIII Medicare .....	(d) (e)						XXX	XXX	XXX		
41.	Title XIX Medicaid .....	(d)						XXX	XXX	XXX		
42.	Credit A&H .....							XXX	XXX	XXX		
43.	Disability income .....	(d)						XXX	XXX	XXX		
44.	Long-term care .....	(d)						XXX	XXX	XXX		
45.	Other health .....	(d)						XXX	XXX	XXX		
46.	Total Accident and Health	23						XXX	XXX	XXX		
47.	Total	178,400 (c)		5,531	998	8,109	14,638	698,822	1,827	150,277		850,926



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Florida		DURING THE YEAR				2023		NAIC Company Code		70130		
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount	
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																		
1. Industrial .....			1	500					1	500				(4)	(3,000)	44	39,371	
2. Whole .....		85,946	15	85,946					15	85,946				(52)	(249,220)	2,034	5,085,432	
3. Term .....		5,000	1	1,000					1	1,000	5,000				(203,240)	65	722,006	
4. Indexed .....																		
5. Universal .....		630,691	14	605,691					14	605,691	25,000				(21)	(1,766,623)	255	15,087,189
6. Universal with secondary guarantees .....																		
7. Variable .....																		
8. Variable universal .....																		
9. Credit .....																		
10. Other .....		(f)																
11. Total Individual Life		721,637	31	693,137					31	693,137	30,000			(77)	(2,222,083)	2,398	20,933,998	
Group Life																		
12. Whole .....																		
13. Term .....		7,512	1	7,512					1	7,512						4	20,000	
14. Universal .....																		
15. Variable .....																		
16. Variable universal .....																		
17. Credit .....																		
18. Other .....		(f)															(a)	
19. Total Group Life		7,512	1	7,512					1	7,512						4	20,000	
Individual Annuities																		
20. Fixed .....														(1)	29,820	63	455,732	
21. Indexed .....																		
22. Variable with guarantees .....																		
23. Variable without guarantees .....																		
24. Life contingent payout .....																		
25. Other .....		(f)																
26. Total Individual Annuities														(1)	29,820	63	455,732	
Group Annuities																		
27. Fixed .....																		
28. Indexed .....																		
29. Variable with guarantees .....																		
30. Variable without guarantees .....																		
31. Life contingent payout .....																		
32. Other .....		(f)																
33. Total Group Annuities																		
Accident and Health																		
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2	200	
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2	200	
47. TOTAL		729,149	32	700,649					32	700,649	30,000			(78)	(2,192,263)	2,467	21,409,930	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ ..... Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ....., current year \$ .....

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: ..... 2) covering number of lives: ..... 3) face amount \$ .....

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ ..... Group: \$ ..... Total: \$ .....

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000		BUSINESS IN THE STATE OF Georgia		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits
Individual Life												
1.	Industrial .....	1,168								500	1,269	1,769
2.	Whole .....	11,009		795	60	259	1,114	29,361	7,500	28,496		65,357
3.	Term .....	3,722								1,835		1,835
4.	Indexed .....											
5.	Universal .....	61,637						113,264		59,432		172,696
6.	Universal with secondary guarantees .....											
7.	Variable .....											
8.	Variable universal .....											
9.	Credit .....											
10.	Other .....	(f)										
11.	Total Individual Life	77,536		795	60	259	1,114	142,625	8,000	91,032		241,657
Group Life												
12.	Whole .....											
13.	Term .....	180										
14.	Universal .....											
15.	Variable .....											
16.	Variable universal .....											
17.	Credit .....											
18.	Other .....	(f)										
19.	Total Group Life	180										
Individual Annuities												
20.	Fixed .....	293						28,092				28,092
21.	Indexed .....											
22.	Variable with guarantees .....											
23.	Variable without guarantees .....											
24.	Life contingent payout .....											
25.	Other .....	(f)										
26.	Total Individual Annuities	293						28,092				28,092
Group Annuities												
27.	Fixed .....											
28.	Indexed .....											
29.	Variable with guarantees .....											
30.	Variable without guarantees .....											
31.	Life contingent payout .....											
32.	Other .....	(f)										
33.	Total Group Annuities											
Accident and Health												
34.	Comprehensive individual .....	(d)						XXX	XXX	XXX		
35.	Comprehensive group .....	(d)						XXX	XXX	XXX		
36.	Medicare Supplement .....	(d)						XXX	XXX	XXX		
37.	Vision only .....	(d)						XXX	XXX	XXX		
38.	Dental only .....	(d)						XXX	XXX	XXX		
39.	Federal Employees Health Benefits Plan .....	(d)						XXX	XXX	XXX		
40.	Title XVIII Medicare .....	(d) (e)						XXX	XXX	XXX		
41.	Title XIX Medicaid .....	(d)						XXX	XXX	XXX		
42.	Credit A&H .....							XXX	XXX	XXX		
43.	Disability income .....	(d)						XXX	XXX	XXX		
44.	Long-term care .....	(d)						XXX	XXX	XXX		
45.	Other health .....	(d)						XXX	XXX	XXX		
46.	Total Accident and Health							XXX	XXX	XXX		
47.	Total	78,009 (c)		795	60	259	1,114	170,717	8,000	91,032		269,749



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Georgia		DURING THE YEAR		2023		NAIC Company Code		70130									
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																					
		13  Incurred During Current Year		Claims Settled During Current Year								22  Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)					
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28				
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
Individual Life																							
1. Industrial .....		1,000		1		500				1		500				(7)		(4,332)		107		117,375	
2. Whole .....		45,551		22		36,861				22		36,861			10,000	(29)		(170,108)		340		1,849,185	
3. Term .....																2		136,836		45		665,719	
4. Indexed .....																							
5. Universal .....		113,264		4		113,264				4		113,264				(11)		(509,239)		110		6,347,727	
6. Universal with secondary guarantees .....																							
7. Variable .....																							
8. Variable universal .....																							
9. Credit .....																							
10. Other .....		(f)																					
11. Total Individual Life		159,815		27		150,625				27		150,625			10,500		(45)	(546,843)		602		8,980,006	
Group Life																							
12. Whole .....																							
13. Term .....																				1		5,000	
14. Universal .....																							
15. Variable .....																							
16. Variable universal .....																							
17. Credit .....																							
18. Other .....		(f)																				(a)	
19. Total Group Life																				1		5,000	
Individual Annuities																							
20. Fixed .....		28,092		1		28,092				1		28,092					(1)	(6,406)		22		187,560	
21. Indexed .....																							
22. Variable with guarantees .....																							
23. Variable without guarantees .....																							
24. Life contingent payout .....																							
25. Other .....		(f)																					
26. Total Individual Annuities		28,092		1		28,092				1		28,092					(1)	(6,406)		22		187,560	
Group Annuities																							
27. Fixed .....																							
28. Indexed .....																							
29. Variable with guarantees .....																							
30. Variable without guarantees .....																							
31. Life contingent payout .....																							
32. Other .....		(f)																					
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(100)					
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(100)					
47. TOTAL			187,907	28		178,717				28		178,717			10,500		(1)	(146)		(553,249)	625		9,172,566

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....608			169	64			233					
3. Term .....												
4. Indexed .....												
5. Universal .....137												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	745		169	64			233					
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	745 (c)		169	64			233					



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Hawaii		DURING THE YEAR		2023		NAIC Company Code		70130														
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit		In Force December 31, Current Year (b)												
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)														
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23		24		25		26		27		28						
		Incurred During Current Year		14 Number of Pols/ Certs		15 Amount		16 Number of Pols/ Certs		17 Amount		18 Number of Pols/ Certs		19 Amount		20 Number of Pols/ Certs		21 Amount		Unpaid December 31, Current Year		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount
Individual Life																												
1. Industrial .....																												
2. Whole .....																												
3. Term .....																												
4. Indexed .....																												
5. Universal .....																												
6. Universal with secondary guarantees .....																												
7. Variable .....																												
8. Variable universal .....																												
9. Credit .....																												
10. Other .....																												
11. Total Individual Life																												
Group Life																												
12. Whole .....																												
13. Term .....																												
14. Universal .....																												
15. Variable .....																												
16. Variable universal .....																												
17. Credit .....																												
18. Other .....																												
19. Total Group Life																												
Individual Annuities																												
20. Fixed .....																												
21. Indexed .....																												
22. Variable with guarantees .....																												
23. Variable without guarantees .....																												
24. Life contingent payout .....																												
25. Other .....																												
26. Total Individual Annuities																												
Group Annuities																												
27. Fixed .....																												
28. Indexed .....																												
29. Variable with guarantees .....																												
30. Variable without guarantees .....																												
31. Life contingent payout .....																												
32. Other .....																												
33. Total Group Annuities																												
Accident and Health																												
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47. TOTAL																												

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ....., current year \$ ..... Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ....., current year \$ .....

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: ..... 2) covering number of lives: ..... 3) face amount \$ .....

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ ..... Group: \$ ..... Total: \$ .....

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ ..... Column 7) \$ ..... Column 12) \$ .....





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000		BUSINESS IN THE STATE OF Idaho		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits
Individual Life												
1. Industrial .....												
2. Whole .....		879		103				103	10,000			10,000
3. Term .....												
4. Indexed .....												
5. Universal .....		2,149							10,461			10,461
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life		3,028		103				103	20,461			20,461
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)		(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total		3,028 (c)		103				103	20,461			20,461



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Idaho		DURING THE YEAR				2023		NAIC Company Code				70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)					
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount				
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount											
Individual Life																					
1. Industrial .....																			1	1,000	
2. Whole .....		10,000	1	10,000					1	10,000				(1)	(10,000)	19	137,188				
3. Term .....																					
4. Indexed .....																					
5. Universal .....		10,461	1	10,461					1	10,461				(1)	(9,546)	9	284,824				
6. Universal with secondary guarantees .....																					
7. Variable .....																					
8. Variable universal .....																					
9. Credit .....																					
10. Other .....		(f)																			
11. Total Individual Life		20,461	2	20,461					2	20,461				(2)	(19,546)	29	423,012				
Group Life																					
12. Whole .....																					
13. Term .....																					
14. Universal .....																					
15. Variable .....																					
16. Variable universal .....																					
17. Credit .....																					
18. Other .....		(f)																	(a)		
19. Total Group Life																					
Individual Annuities																					
20. Fixed .....																					
21. Indexed .....																					
22. Variable with guarantees .....																					
23. Variable without guarantees .....																					
24. Life contingent payout .....																					
25. Other .....		(f)																			
26. Total Individual Annuities																					
Group Annuities																					
27. Fixed .....																					
28. Indexed .....																					
29. Variable with guarantees .....																					
30. Variable without guarantees .....																					
31. Life contingent payout .....																					
32. Other .....		(f)																			
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
47. TOTAL			20,461	2	20,461					2	20,461				(2)	(19,546)	29	423,012			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_ Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Illinois DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	1,380							2,051	500	129		2,680
2. Whole .....	283,003		69,256	21,935	25,654		116,845	532,249	13,934	375,842		922,025
3. Term .....	747							4,144		5,429		9,573
4. Indexed .....												
5. Universal .....	695,899							1,773,675		90,062		1,863,737
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	981,029		69,256	21,935	25,654		116,845	2,312,119	14,434	471,462		2,798,015
Group Life												
12. Whole .....												
13. Term .....	659											
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	659											
Individual Annuities												
20. Fixed .....	47,299							72,013		172,021		244,034
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	47,299							72,013		172,021		244,034
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX	25,000	25,000
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX	25,000	25,000
47. Total	1,028,987 (c)		69,256	21,935	25,654		116,845	2,384,132	14,434	643,483	25,000	3,067,049



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Illinois		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial .....		2, 431	5	2, 551				5	2, 551	380				(56)	(47, 386)	717	598, 741
2. Whole .....		611, 566	65	546, 183				65	546, 183	123, 760				(151)	(4, 299, 111)	4, 020	72, 370, 605
3. Term .....		1, 144	2	4, 144				2	4, 144					(15)	(93, 254)	348	2, 145, 954
4. Indexed .....																	
5. Universal .....		1, 835, 675	21	1, 773, 675				21	1, 773, 675	461, 999				(63)	(5, 476, 651)	1, 013	93, 163, 695
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		2, 450, 816	93	2, 326, 553				93	2, 326, 553	586, 139				(285)	(9, 916, 402)	6, 098	168, 278, 995
Group Life																	
12. Whole .....																4	40, 300
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)															(a)
19. Total Group Life																4	40, 300
Individual Annuities																	
20. Fixed .....		95, 151	7	72, 013				7	72, 013	29, 267				(29)	37, 073	725	6, 614, 542
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities		95, 151	7	72, 013				7	72, 013	29, 267				(29)	37, 073	725	6, 614, 542
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(5, 000)		
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(5, 000)		
47. TOTAL		2, 545, 967	100	2, 398, 566				100	2, 398, 566	615, 406				(315)	(9, 884, 329)	6, 827	174, 933, 837

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Indiana DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	20											
2. Whole .....	70,039		10,874	975	985		12,834	153,851	25,163	42,809		221,823
3. Term .....	5,328							5,000		1,470		6,470
4. Indexed .....												
5. Universal .....	69,424							130,139		63,866		194,005
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	144,811		10,874	975	985		12,834	288,990	25,163	108,145		422,298
Group Life												
12. Whole .....												
13. Term .....	210											
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	210											
Individual Annuities												
20. Fixed .....	14,892							2,932		11,474		14,406
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	14,892							2,932		11,474		14,406
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 2,483							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health	2,483							XXX	XXX	XXX		
47. Total	162,396 (c)		10,874	975	985		12,834	291,922	25,163	119,619		436,704



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Indiana		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year				Total Settled During Current Year					Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial .....														(2)	(3,000)	19	24,000
2. Whole .....		177,916	43	179,014				43	179,014	1,632			(49)	(270,200)	975	9,728,329	
3. Term .....		5,000	1	5,000				1	5,000				(4)	(27,626)	67	750,086	
4. Indexed .....																	
5. Universal .....		104,530	6	130,139				6	130,139				(6)	(154,326)	166	9,240,717	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		287,446	50	314,153				50	314,153	1,632			(61)	(455,152)	1,227	19,743,132	
Group Life																	
12. Whole .....																	
13. Term .....													1	2,500	2	10,000	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)														(a)	
19. Total Group Life													1	2,500	2	10,000	
Individual Annuities																	
20. Fixed .....		4,103	2	2,932				2	2,932	1,171			(6)	83,245	245	2,181,720	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities		4,103	2	2,932				2	2,932	1,171			(6)	83,245	245	2,181,720	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(8)	(800)	30	3,000	
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(8)	(800)	30	3,000	
47. TOTAL			291,549	52	317,085			52	317,085	2,803			(74)	(370,207)	1,504	21,937,852	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000		BUSINESS IN THE STATE OF Iowa		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members			7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1.	Industrial .....											
2.	Whole .....28,901			9,861	575	1,024	11,460	132,432		41,389		173,821
3.	Term .....2,769									(2,763)		(2,763)
4.	Indexed .....											
5.	Universal .....154,074							220,674		10,740		231,414
6.	Universal with secondary guarantees .....											
7.	Variable .....											
8.	Variable universal .....											
9.	Credit .....											
10.	Other .....(f)											
11.	Total Individual Life	185,744		9,861	575	1,024	11,460	353,106		49,366		402,472
Group Life												
12.	Whole .....											
13.	Term .....											
14.	Universal .....											
15.	Variable .....											
16.	Variable universal .....											
17.	Credit .....											
18.	Other .....(f)											
19.	Total Group Life											
Individual Annuities												
20.	Fixed .....24,542							186,684		38,105		224,789
21.	Indexed .....											
22.	Variable with guarantees .....											
23.	Variable without guarantees .....											
24.	Life contingent payout .....											
25.	Other .....(f)											
26.	Total Individual Annuities	24,542						186,684		38,105		224,789
Group Annuities												
27.	Fixed .....											
28.	Indexed .....											
29.	Variable with guarantees .....											
30.	Variable without guarantees .....											
31.	Life contingent payout .....											
32.	Other .....(f)											
33.	Total Group Annuities											
Accident and Health												
34.	Comprehensive individual .....(d)							XXX	XXX	XXX		
35.	Comprehensive group .....(d)							XXX	XXX	XXX		
36.	Medicare Supplement .....(d)							XXX	XXX	XXX		
37.	Vision only .....(d)							XXX	XXX	XXX		
38.	Dental only .....(d)							XXX	XXX	XXX		
39.	Federal Employees Health Benefits Plan .....(d)							XXX	XXX	XXX		
40.	Title XVIII Medicare .....(d)							XXX	XXX	XXX		
41.	Title XIX Medicaid .....(d)							XXX	XXX	XXX		
42.	Credit A&H .....							XXX	XXX	XXX		
43.	Disability income .....(d)							XXX	XXX	XXX		
44.	Long-term care .....(d)							XXX	XXX	XXX		
45.	Other health .....(d)							XXX	XXX	XXX		
46.	Total Accident and Health							XXX	XXX	XXX		
47.	Total	210,286 (c)		9,861	575	1,024	11,460	539,790		87,471		627,261



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF						Iowa		DURING THE YEAR				2023		NAIC Company Code				70130					
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year																					
						Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28							
				14	15	16	17	18	19	20	21																
				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount								
Individual Life																											
1. Industrial .....																											
2. Whole .....				147,144	11	132,432					11	132,432	14,712			(25)	(453,755)	6	2,850	442	8,222,999						
3. Term .....																1	66,400	14	409,706								
4. Indexed .....																											
5. Universal .....				520,674	1	220,674					1	220,674	300,000			(11)	(1,236,193)	129	13,647,334								
6. Universal with secondary guarantees .....																											
7. Variable .....																											
8. Variable universal .....																											
9. Credit .....																											
10. Other .....				(f)																							
11. Total Individual Life				667,818	12	353,106					12	353,106	314,712			(35)	(1,623,548)	591	22,282,889								
Group Life																											
12. Whole .....																											
13. Term .....																											
14. Universal .....																											
15. Variable .....																											
16. Variable universal .....																											
17. Credit .....																											
18. Other .....				(f)																	(a)						
19. Total Group Life																											
Individual Annuities																											
20. Fixed .....				188,436	8	186,685					8	186,685	1,752			(18)	(102,426)	379	3,181,659								
21. Indexed .....																											
22. Variable with guarantees .....																											
23. Variable without guarantees .....																											
24. Life contingent payout .....																											
25. Other .....				(f)																							
26. Total Individual Annuities				188,436	8	186,685					8	186,685	1,752			(18)	(102,426)	379	3,181,659								
Group Annuities																											
27. Fixed .....																											
28. Indexed .....																											
29. Variable with guarantees .....																											
30. Variable without guarantees .....																											
31. Life contingent payout .....																											
32. Other .....				(f)																							
33. Total Group Annuities																											
Accident and Health																											
34. Comprehensive individual .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
35. Comprehensive group .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
36. Medicare Supplement .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
37. Vision only .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
38. Dental only .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
39. Federal Employees Health Benefits Plan .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
40. Title XVIII Medicare .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
41. Title XIX Medicaid .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
42. Credit A&H .....					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
43. Disability income .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
44. Long-term care .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
45. Other health .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
46. Total Accident and Health					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
47. TOTAL					856,254	20	539,791				20	539,791	316,464			(53)	(1,725,974)	970	25,464,548								

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Kansas DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	548								2,150	1,040		3,190
2. Whole .....	28,554		5,267	380	2,021		7,668	229,559	17,726	36,589		283,874
3. Term .....	172,366							461,834		34,185		496,019
4. Indexed .....												
5. Universal .....	126,571							62,653		89,388		152,041
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	328,039		5,267	380	2,021		7,668	754,046	19,876	161,202		935,124
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	1,740							1,251		27,541		28,792
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	1,740							1,251		27,541		28,792
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)	(e)						XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)	223						XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)	734						XXX	XXX	XXX	16,800	16,800
46. Total Accident and Health		957						XXX	XXX	XXX	16,800	16,800
47. Total	330,736 (c)		5,267	380	2,021		7,668	755,297	19,876	188,743	16,800	980,716



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Kansas		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....		2, 150	5	2, 150					5	2, 150			(18)	(14, 750)	410	342, 727	
2. Whole .....		234, 575	41	247, 285					41	247, 285			(56)	(272, 714)	1, 081	5, 922, 940	
3. Term .....		511, 834	6	461, 834					6	461, 834	50, 000		(24)	(1, 122, 156)	204	5, 777, 804	
4. Indexed .....																	
5. Universal .....		73, 764	3	62, 653					3	62, 653	11, 111		(14)	(481, 259)	271	11, 801, 612	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life		822, 323	55	773, 922					55	773, 922	61, 111		(112)	(1, 890, 879)	1, 966	23, 845, 083	
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....		13, 659	1	1, 251					1	1, 251	12, 408		(3)	(16, 065)	44	527, 963	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities		13, 659	1	1, 251					1	1, 251	12, 408		(3)	(16, 065)	44	527, 963	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				4	1, 600	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				4	1, 600	
47. TOTAL		835, 982	56	775, 173					56	775, 173	73, 519		(115)	(1, 906, 944)	2, 014	24, 374, 646	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Kentucky DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....	10,597		548	484	868		1,900	17,665	2,474	18,344		38,483
3. Term .....	6,566							1,000				1,000
4. Indexed .....												
5. Universal .....	17,473											
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	34,636		548	484	868		1,900	18,665	2,474	18,344		39,483
Group Life												
12. Whole .....												
13. Term .....	6,846							33,300				33,300
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	6,846							33,300				33,300
Individual Annuities												
20. Fixed .....	1,171									2,023		2,023
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	1,171									2,023		2,023
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 223							XXX	XXX	XXX	320	320
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d) 2							XXX	XXX	XXX		
46. Total Accident and Health	225							XXX	XXX	XXX	320	320
47. Total	42,878 (c)		548	484	868		1,900	51,965	2,474	20,367	320	75,126



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Kentucky		DURING THE YEAR							2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year																				
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year														
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
Individual Life																								
1. Industrial .....																	(1)	(500)	12	13,620				
2. Whole .....		28,639	5	20,139					5	20,139	10,000						(7)	(42,515)	212	1,434,679				
3. Term .....		1,000	1	1,000					1	1,000							1	4,000	39	405,016				
4. Indexed .....																								
5. Universal .....		200,000									200,000						(2)	(248,242)	38	3,034,972				
6. Universal with secondary guarantees .....																								
7. Variable .....																								
8. Variable universal .....																								
9. Credit .....																								
10. Other .....		(f)																						
11. Total Individual Life		229,639	6	21,139					6	21,139	210,000						(9)	(287,257)	301	4,888,287				
Group Life																								
12. Whole .....																								
13. Term .....		18,000	5	33,300					5	33,300							(4)	(36,500)	42	516,000				
14. Universal .....																								
15. Variable .....																								
16. Variable universal .....																								
17. Credit .....																								
18. Other .....		(f)																		(a)				
19. Total Group Life		18,000	5	33,300					5	33,300							(4)	(36,500)	42	516,000				
Individual Annuities																								
20. Fixed .....																		16,525	15	344,809				
21. Indexed .....																								
22. Variable with guarantees .....																								
23. Variable without guarantees .....																								
24. Life contingent payout .....																								
25. Other .....		(f)																						
26. Total Individual Annuities																		16,525	15	344,809				
Group Annuities																								
27. Fixed .....																								
28. Indexed .....																								
29. Variable with guarantees .....																								
30. Variable without guarantees .....																								
31. Life contingent payout .....																								
32. Other .....		(f)																						
33. Total Group Annuities																								
Accident and Health																								
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								2	200				
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						(2)	(200)	2	200				
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						(2)	(200)	4	400				
47. TOTAL			247,639	11	54,439				11	54,439	210,000						(15)	(307,432)	362	5,749,496				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Louisiana DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	18,308							50,359	26,205	10,464		87,028
2. Whole .....	67,614		274	196	720		1,190	90,343	2,000	17,208		109,551
3. Term .....	11,079									6,202		6,202
4. Indexed .....												
5. Universal .....	73,401							85,038		55,670		140,708
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	170,402		274	196	720		1,190	225,740	28,205	89,544		343,489
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	936								1,647	168		1,815
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	936								1,647	168		1,815
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	171,338 (c)		274	196	720		1,190	225,740	29,852	89,712		345,304



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Louisiana		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13  Incurred During Current Year	Claims Settled During Current Year								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial .....		74,564	138	76,563				138	76,563	4,000			(378)	(312,698)	8,312	7,275,378	
2. Whole .....		90,343	27	92,343				27	92,343	5,000			(66)	(250,791)	1,125	4,416,373	
3. Term .....		2,000								2,000			(23)	(75,157)	566	2,667,858	
4. Indexed .....																	
5. Universal .....		85,038	4	85,038				4	85,038				(15)	(899,879)	134	9,413,079	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		251,945	169	253,944				169	253,944	11,000			(482)	(1,538,525)	10,137	23,772,688	
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....													(2)	4,505	28	149,418	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities													(2)	4,505	28	149,418	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL			251,945	169	253,944				169	253,944	11,000			(484)	(1,534,020)	10,165	23,922,106

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000		BUSINESS IN THE STATE OF Maine		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....	69		555					555				
3. Term .....												
4. Indexed .....												
5. Universal .....(38)										7,065		7,065
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	31		555					555		7,065		7,065
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	31 (c)		555					555		7,065		7,065



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Maine		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....																1	5,000
2. Whole .....														1	24,493	15	130,246
3. Term .....																	
4. Indexed .....																	
5. Universal .....														(1)	(19,007)	1	220,415
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life															5,486	17	355,661
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....														1	26,766	2	30,975
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities														1	26,766	2	30,975
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL														1	32,252	19	386,636

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Maryland DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	49							269				269
2. Whole .....	4,187		614				614	1,020		1,796		2,816
3. Term .....	3,820							5,000				5,000
4. Indexed .....												
5. Universal .....	1,649											
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	9,705		614				614	6,289		1,796		8,085
Group Life												
12. Whole .....												
13. Term .....	180											
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	180											
Individual Annuities												
20. Fixed .....	1,176											
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	1,176											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	11,061 (c)		614				614	6,289		1,796		8,085



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Maryland		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)			
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial .....		19	1	269				1	269				(1)	(250)	47	47,497	
2. Whole .....		1,020	1	1,020				1	1,020				(3)	(10,990)	91	735,718	
3. Term .....		5,000	1	5,000				1	5,000				3	15,000	28	272,087	
4. Indexed .....																	
5. Universal .....													(1)	(25,000)	6	230,798	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		6,039	3	6,289				3	6,289				(2)	(21,240)	172	1,286,100	
Group Life																	
12. Whole .....																	
13. Term .....															1	5,000	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)														(a)	
19. Total Group Life															1	5,000	
Individual Annuities																	
20. Fixed .....														8,459	11	191,576	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities														8,459	11	191,576	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL		6,039	3	6,289				3	6,289				(2)	(12,781)	184	1,482,676	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000		BUSINESS IN THE STATE OF Massachusetts		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole ..... 1,207			309	131			440					
3. Term .....												
4. Indexed .....												
5. Universal ..... 3,831												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life	5,038		309	131			440					
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed ..... 160												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities	160											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual ..... (d)								XXX	XXX	XXX		
35. Comprehensive group ..... (d)								XXX	XXX	XXX		
36. Medicare Supplement ..... (d)								XXX	XXX	XXX		
37. Vision only ..... (d)								XXX	XXX	XXX		
38. Dental only ..... (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan ..... (d)								XXX	XXX	XXX		
40. Title XVIII Medicare ..... (d)								XXX	XXX	XXX		
41. Title XIX Medicaid ..... (d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income ..... (d)								XXX	XXX	XXX		
44. Long-term care ..... (d)								XXX	XXX	XXX		
45. Other health ..... (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	5,198 (c)		309	131			440					



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Massachusetts		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....																	
2. Whole .....															(1,840)	33	267,527
3. Term .....																2	11,800
4. Indexed .....																	
5. Universal .....															(288)	9	2,211,892
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life															(2,128)	44	2,491,219
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....															1,522	5	36,736
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities															1,522	5	36,736
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL															(606)	49	2,527,955

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	161											
2. Whole .....	18,124		1,678	1,107	220		3,005	52,305	1,573	7,455		61,333
3. Term .....	8,583									12,367		12,367
4. Indexed .....												
5. Universal .....	86,163							111,645	48	40,196		151,889
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	113,031		1,678	1,107	220		3,005	163,950	1,621	60,018		225,589
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	992									765		765
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	992									765		765
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 112							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health	112							XXX	XXX	XXX		
47. Total	114,135 (c)		1,678	1,107	220		3,005	163,950	1,621	60,783		226,354



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Michigan		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs
Individual Life																			
1. Industrial .....															(3)	(2,250)	55	45,211	
2. Whole .....		85,452	12	53,878					12	53,878	31,573				(15)	(58,861)	389	2,179,166	
3. Term .....															(2)	(3,803)	38	671,311	
4. Indexed .....																			
5. Universal .....		206,435	3	111,693					3	111,693	94,741				(10)	(661,017)	155	8,247,454	
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		291,887	15	165,571					15	165,571	126,314				(30)	(725,931)	637	11,143,142	
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)																(a)	
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....																8,704	32	288,570	
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities																8,704	32	288,570	
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(1)	(100)	1	100	
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				(1)	(100)	1	100	
47. TOTAL		291,887	15	165,571					15	165,571	126,314				(31)	(717,327)	670	11,431,812	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code		0000	BUSINESS IN THE STATE OF		Minnesota		DURING THE YEAR				2023	NAIC Company Code		70130
Line of Business			1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
					3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life														
1.	Industrial .....										400	242	642	
2.	Whole .....	1,967		544	31	17		592	3,083				3,083	
3.	Term .....	3,355												
4.	Indexed .....													
5.	Universal .....	1,782										7,827	7,827	
6.	Universal with secondary guarantees .....													
7.	Variable .....													
8.	Variable universal .....													
9.	Credit .....													
10.	Other .....	(f)												
11.	Total Individual Life	7,104		544	31	17		592	3,083	400	8,069		11,552	
Group Life														
12.	Whole .....													
13.	Term .....													
14.	Universal .....													
15.	Variable .....													
16.	Variable universal .....													
17.	Credit .....													
18.	Other .....	(f)												
19.	Total Group Life													
Individual Annuities														
20.	Fixed .....													
21.	Indexed .....													
22.	Variable with guarantees .....													
23.	Variable without guarantees .....													
24.	Life contingent payout .....													
25.	Other .....	(f)												
26.	Total Individual Annuities													
Group Annuities														
27.	Fixed .....													
28.	Indexed .....													
29.	Variable with guarantees .....													
30.	Variable without guarantees .....													
31.	Life contingent payout .....													
32.	Other .....	(f)												
33.	Total Group Annuities													
Accident and Health														
34.	Comprehensive individual .....	(d)							XXX	XXX	XXX			
35.	Comprehensive group .....	(d)							XXX	XXX	XXX			
36.	Medicare Supplement .....	(d)							XXX	XXX	XXX			
37.	Vision only .....	(d)							XXX	XXX	XXX			
38.	Dental only .....	(d)							XXX	XXX	XXX			
39.	Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX			
40.	Title XVIII Medicare .....	(d)	(e)						XXX	XXX	XXX			
41.	Title XIX Medicaid .....	(d)							XXX	XXX	XXX			
42.	Credit A&H .....								XXX	XXX	XXX			
43.	Disability income .....	(d)							XXX	XXX	XXX			
44.	Long-term care .....	(d)							XXX	XXX	XXX			
45.	Other health .....	(d)							XXX	XXX	XXX			
46.	Total Accident and Health								XXX	XXX	XXX			
47.	Total	7,104 (c)		544	31	17		592	3,083	400	8,069		11,552	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Minnesota		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....		400	1	400					1	400					7	5,000	
2. Whole .....		3,083	1	3,083					1	3,083			(2)	(8,755)	77	656,716	
3. Term .....													(1)	(4,500)	7	119,949	
4. Indexed .....																	
5. Universal .....													(2)	(107,782)	5	158,488	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life		3,483	2	3,483					2	3,483			(5)	(121,037)	96	940,153	
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....														1,162	7	28,205	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities														1,162	7	28,205	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL		3,483	2	3,483					2	3,483				(5)	(119,875)	103	968,358

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	21,693							34,533	23,244	8,725		66,502
2. Whole .....	31,972		90	852	2,160		3,102	43,381	3,000	17,185		63,566
3. Term .....	16,078							111,500		9,873		121,373
4. Indexed .....												
5. Universal .....	44,608							84,829		28,973		113,802
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	114,351		90	852	2,160		3,102	274,243	26,244	64,756		365,243
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	811									9,458		9,458
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	811									9,458		9,458
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	115,162 (c)		90	852	2,160		3,102	274,243	26,244	74,214		374,701



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Mississippi		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13  Incurred During Current Year	Claims Settled During Current Year								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14  Number of Pols/ Certs	15  Amount	16  Number of Pols/ Certs	17  Amount	18  Number of Pols/ Certs	19  Amount	20  Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....		53,882	392	57,777				392	57,777	605			(830)	(386,621)	13,009	5,184,777	
2. Whole .....		45,381	13	46,381				13	46,381				(20)	18,567	612	2,204,833	
3. Term .....		110,500	4	111,500				4	111,500	2,000			(29)	(521,095)	388	1,729,228	
4. Indexed .....																	
5. Universal .....		84,829	2	84,829				2	84,829				(6)	(465,633)	87	6,329,317	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		294,592	411	300,487				411	300,487	2,605			(885)	(1,354,782)	14,096	15,448,155	
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)														(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....													(2)	12,176	21	294,268	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities													(2)	12,176	21	294,268	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL			294,592	411	300,487				411	300,487	2,605			(887)	(1,342,606)	14,117	15,742,421

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	1,585							6,000	6,968	973		13,941
2. Whole .....	44,917		5,197	1,334	349		6,880	249,941	17,238	79,629		346,808
3. Term .....	9,344							4,041				4,041
4. Indexed .....												
5. Universal .....	142,416							499,436		74,877		574,313
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	198,262		5,197	1,334	349		6,880	759,418	24,206	155,479		939,103
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	8,866							27,238		41,666		68,904
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	8,866							27,238		41,666		68,904
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)	(e)						XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX	8,496	8,496
46. Total Accident and Health	180							XXX	XXX	XXX	8,496	8,496
47. Total	207,308 (c)		5,197	1,334	349		6,880	786,656	24,206	197,145	8,496	1,016,503



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Missouri		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial		12,968	21	12,968					21	12,968			(39)	(34,525)	1,253	1,009,214	
2. Whole		272,076	59	267,179					59	267,179	22,907		(87)	(535,603)	1,297	8,034,598	
3. Term		6,041	1	4,041					1	4,041	2,000		(6)	(14,713)	213	1,511,250	
4. Indexed																	
5. Universal		533,833	12	499,436					12	499,436	84,398		(25)	(1,399,924)	320	17,753,848	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other (f)																	
11. Total Individual Life		824,918	93	783,624					93	783,624	109,305		(157)	(1,984,765)	3,083	28,308,910	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		29,956	3	27,237					3	27,237	2,718		(12)	(6,766)	151	1,591,530	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other (f)																	
26. Total Individual Annuities		29,956	3	27,237					3	27,237	2,718		(12)	(6,766)	151	1,591,530	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	100	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	100	
47. TOTAL		854,874	96	810,861					96	810,861	112,023		(169)	(1,991,531)	3,235	29,900,540	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000		BUSINESS IN THE STATE OF Montana		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members			7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1.	Industrial .....											
2.	Whole .....	1, 102						10,000		7,719		17,719
3.	Term .....									1,559		1,559
4.	Indexed .....											
5.	Universal .....	24, 267								14,756		14,756
6.	Universal with secondary guarantees .....											
7.	Variable .....											
8.	Variable universal .....											
9.	Credit .....											
10.	Other .....	(f)										
11.	Total Individual Life	25,369						10,000		24,034		34,034
Group Life												
12.	Whole .....											
13.	Term .....											
14.	Universal .....											
15.	Variable .....											
16.	Variable universal .....											
17.	Credit .....											
18.	Other .....	(f)										
19.	Total Group Life											
Individual Annuities												
20.	Fixed .....	160										
21.	Indexed .....											
22.	Variable with guarantees .....											
23.	Variable without guarantees .....											
24.	Life contingent payout .....											
25.	Other .....	(f)										
26.	Total Individual Annuities	160										
Group Annuities												
27.	Fixed .....											
28.	Indexed .....											
29.	Variable with guarantees .....											
30.	Variable without guarantees .....											
31.	Life contingent payout .....											
32.	Other .....	(f)										
33.	Total Group Annuities											
Accident and Health												
34.	Comprehensive individual .....	(d)						XXX	XXX	XXX		
35.	Comprehensive group .....	(d)						XXX	XXX	XXX		
36.	Medicare Supplement .....	(d)						XXX	XXX	XXX		
37.	Vision only .....	(d)						XXX	XXX	XXX		
38.	Dental only .....	(d)						XXX	XXX	XXX		
39.	Federal Employees Health Benefits Plan .....	(d)						XXX	XXX	XXX		
40.	Title XVIII Medicare .....	(d)						XXX	XXX	XXX		
41.	Title XIX Medicaid .....	(d)	(e)					XXX	XXX	XXX		
42.	Credit A&H .....							XXX	XXX	XXX		
43.	Disability income .....	(d)						XXX	XXX	XXX		
44.	Long-term care .....	(d)						XXX	XXX	XXX		
45.	Other health .....	(d)						XXX	XXX	XXX		
46.	Total Accident and Health							XXX	XXX	XXX		
47.	Total	25,529 (c)						10,000		24,034		34,034



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Montana		DURING THE YEAR							2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)				
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount			
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount										
Individual Life																				
1. Industrial .....																				
2. Whole .....		10,000	1	10,000					1	10,000				(1)	(7,652)	37	242,120			
3. Term .....														1	9,162	3	20,383			
4. Indexed .....																				
5. Universal .....														(1)	(4,819)	45	1,766,561			
6. Universal with secondary guarantees .....																				
7. Variable .....																				
8. Variable universal .....																				
9. Credit .....																				
10. Other .....		(f)																		
11. Total Individual Life		10,000	1	10,000					1	10,000				(1)	(3,309)	85	2,029,064			
Group Life																				
12. Whole .....																				
13. Term .....																				
14. Universal .....																				
15. Variable .....																				
16. Variable universal .....																				
17. Credit .....																				
18. Other .....		(f)															(a)			
19. Total Group Life																				
Individual Annuities																				
20. Fixed .....															1,421	3	33,073			
21. Indexed .....																				
22. Variable with guarantees .....																				
23. Variable without guarantees .....																				
24. Life contingent payout .....																				
25. Other .....		(f)																		
26. Total Individual Annuities															1,421	3	33,073			
Group Annuities																				
27. Fixed .....																				
28. Indexed .....																				
29. Variable with guarantees .....																				
30. Variable without guarantees .....																				
31. Life contingent payout .....																				
32. Other .....		(f)																		
33. Total Group Annuities																				
Accident and Health																				
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
47. TOTAL		10,000	1	10,000					1	10,000				(1)	(1,888)	88	2,062,137			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	47											
2. Whole ..... 4,334			84	123	20		227	14,125		14,252		28,377
3. Term ..... 220										1,836		1,836
4. Indexed .....												
5. Universal ..... 42,633								157,000		58,384		215,384
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life	47,234		84	123	20		227	171,125		74,472		245,597
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed ..... 2,208								25,753		29,091		54,844
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities	2,208							25,753		29,091		54,844
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual ..... (d)								XXX	XXX	XXX		
35. Comprehensive group ..... (d)								XXX	XXX	XXX		
36. Medicare Supplement ..... (d)								XXX	XXX	XXX		
37. Vision only ..... (d)								XXX	XXX	XXX		
38. Dental only ..... (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan ..... (d)								XXX	XXX	XXX		
40. Title XVIII Medicare ..... (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid ..... (d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income ..... (d)								XXX	XXX	XXX		
44. Long-term care ..... (d)								XXX	XXX	XXX		
45. Other health ..... (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	49,442 (c)		84	123	20		227	196,878		103,563		300,441



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Nebraska		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial .....																3	3,500
2. Whole .....		14, 126	3	14, 125					3	14, 125				(9)	(86, 475)	74	651, 887
3. Term .....														(2)	(9, 070)	8	101, 718
4. Indexed .....																	
5. Universal .....		220, 350	1	157, 000					1	157, 000	63, 350			(2)	(210, 658)	68	6, 196, 719
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life .....		234, 476	4	171, 125					4	171, 125	63, 350			(13)	(306, 203)	153	6, 953, 824
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)															(a)
19. Total Group Life .....																	
Individual Annuities																	
20. Fixed .....		24, 219	4	25, 753					4	25, 753				(12)	(14, 920)	159	1, 058, 122
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities .....		24, 219	4	25, 753					4	25, 753				(12)	(14, 920)	159	1, 058, 122
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities .....																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL			258, 695	8	196, 878				8	196, 878	63, 350			(25)	(321, 123)	312	8, 011, 946

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	90											
2. Whole ..... 1,272			411		39		450	10,734		1,667		12,401
3. Term .....												
4. Indexed .....												
5. Universal ..... 3,843								87,343				87,343
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life	5,205		411		39		450	98,077		1,667		99,744
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual ..... (d)								XXX	XXX	XXX		
35. Comprehensive group ..... (d)								XXX	XXX	XXX		
36. Medicare Supplement ..... (d)								XXX	XXX	XXX		
37. Vision only ..... (d)								XXX	XXX	XXX		
38. Dental only ..... (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan ..... (d)								XXX	XXX	XXX		
40. Title XVIII Medicare ..... (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid ..... (d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income ..... (d)								XXX	XXX	XXX		
44. Long-term care ..... (d)								XXX	XXX	XXX		
45. Other health ..... (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	5,205 (c)		411		39		450	98,077		1,667		99,744



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Nevada		DURING THE YEAR							2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year								23	24	25	26	27			28					
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount								
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount															
Individual Life																								
1. Industrial .....																		8	9,500					
2. Whole .....		10,734	1	10,734					1	10,734				(4)	(58,314)	34	210,037							
3. Term .....														(1)	(3,000)	5	11,000							
4. Indexed .....																								
5. Universal .....		87,343	1	87,343					1	87,343				(2)	(110,399)	6	379,852							
6. Universal with secondary guarantees .....																								
7. Variable .....																								
8. Variable universal .....																								
9. Credit .....																								
10. Other .....		(f)																						
11. Total Individual Life		98,077	2	98,077					2	98,077				(7)	(171,713)	53	610,389							
Group Life																								
12. Whole .....																								
13. Term .....																								
14. Universal .....																								
15. Variable .....																								
16. Variable universal .....																								
17. Credit .....																								
18. Other .....		(f)																	(a)					
19. Total Group Life																								
Individual Annuities																								
20. Fixed .....															.626	4	15,948							
21. Indexed .....																								
22. Variable with guarantees .....																								
23. Variable without guarantees .....																								
24. Life contingent payout .....																								
25. Other .....		(f)																						
26. Total Individual Annuities															.626	4	15,948							
Group Annuities																								
27. Fixed .....																								
28. Indexed .....																								
29. Variable with guarantees .....																								
30. Variable without guarantees .....																								
31. Life contingent payout .....																								
32. Other .....		(f)																						
33. Total Group Annuities																								
Accident and Health																								
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
47. TOTAL			98,077	2	98,077					2	98,077				(7)	(171,087)	57	626,337						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000		BUSINESS IN THE STATE OF New Hampshire		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Life												
Industrial												
Whole	468		92		125		217	6,629		3,282		9,911
Term												
Indexed												
Universal												
Universal with secondary guarantees												
Variable												
Variable universal												
Credit												
Other (f)												
Total Individual Life	468		92		125		217	6,629		3,282		9,911
Group Life												
Whole												
Term												
Universal												
Variable												
Variable universal												
Credit												
Other (f)												
Total Group Life												
Annuities												
Fixed												
Indexed												
Variable with guarantees												
Variable without guarantees												
Life contingent payout												
Other (f)												
Total Individual Annuities												
Group Annuities												
Fixed												
Indexed												
Variable with guarantees												
Variable without guarantees												
Life contingent payout												
Other (f)												
Total Group Annuities												
Accident and Health												
Comprehensive individual (d)								XXX	XXX	XXX		
Comprehensive group (d)								XXX	XXX	XXX		
Medicare Supplement (d)								XXX	XXX	XXX		
Vision only (d)								XXX	XXX	XXX		
Dental only (d)								XXX	XXX	XXX		
Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
Title XIX Medicaid (d)								XXX	XXX	XXX		
Credit A&H								XXX	XXX	XXX		
Disability income (d)								XXX	XXX	XXX		
Long-term care (d)								XXX	XXX	XXX		
Other health (d)								XXX	XXX	XXX		
Total Accident and Health								XXX	XXX	XXX		
Total	468 (c)		92		125		217	6,629		3,282		9,911



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Hampshire		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13  Incurred During Current Year	Claims Settled During Current Year								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial .....																	
2. Whole .....		6,629	1	6,629					1	6,629				(2)	(9,846)	10	60,464
3. Term .....																	
4. Indexed .....																	
5. Universal .....														(1)	(25,000)	2	242,000
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life		6,629	1	6,629					1	6,629				(3)	(34,846)	12	302,464
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....															13	2	1,539
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities															13	2	1,539
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL		6,629	1	6,629					1	6,629				(3)	(34,833)	14	304,000

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF New Jersey DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	8							3,000				3,000
2. Whole .....2,691			207	105	99		411		2,000	87,628		89,628
3. Term .....										573		573
4. Indexed .....												
5. Universal .....787										30,256		30,256
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	3,486		207	105	99		411	3,000	2,000	118,457		123,457
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....240								1,245		1,320		2,565
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities	240							1,245		1,320		2,565
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	3,726 (c)		207	105	99		411	4,245	2,000	119,777		126,022



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Jersey		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1.	Industrial .....	3,000	2	3,000				2	3,000					5	4,500				
2.	Whole .....	2,000	3	2,000				3	2,000			(12)	(131,535)	37	433,038				
3.	Term .....											(2)	(3,000)	6	10,000				
4.	Indexed .....																		
5.	Universal .....											(2)	(55,127)	7	236,786				
6.	Universal with secondary guarantees .....																		
7.	Variable .....																		
8.	Variable universal .....																		
9.	Credit .....																		
10.	Other .....	(f)																	
11.	Total Individual Life	5,000	5	5,000				5	5,000			(16)	(189,662)	55	684,324				
Group Life																			
12.	Whole .....																		
13.	Term .....																		
14.	Universal .....																		
15.	Variable .....																		
16.	Variable universal .....																		
17.	Credit .....																		
18.	Other .....	(f)													(a)				
19.	Total Group Life																		
Individual Annuities																			
20.	Fixed .....	563	1	1,245				1	1,245			(1)	315	13	40,066				
21.	Indexed .....																		
22.	Variable with guarantees .....																		
23.	Variable without guarantees .....																		
24.	Life contingent payout .....																		
25.	Other .....	(f)																	
26.	Total Individual Annuities	563	1	1,245				1	1,245			(1)	315	13	40,066				
Group Annuities																			
27.	Fixed .....																		
28.	Indexed .....																		
29.	Variable with guarantees .....																		
30.	Variable without guarantees .....																		
31.	Life contingent payout .....																		
32.	Other .....	(f)																	
33.	Total Group Annuities																		
Accident and Health																			
34.	Comprehensive individual .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35.	Comprehensive group .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36.	Medicare Supplement .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37.	Vision only .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38.	Dental only .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39.	Federal Employees Health Benefits Plan .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40.	Title XVIII Medicare .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41.	Title XIX Medicaid .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42.	Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43.	Disability income .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44.	Long-term care .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45.	Other health .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46.	Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
47.	TOTAL	5,563	6	6,245				6	6,245			(17)	(189,347)	68	724,390				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000		BUSINESS IN THE STATE OF New Mexico		DURING THE YEAR 2023				NAIC Company Code 70130				
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits
Individual Life												
1. Industrial .....												
2. Whole .....		2,123		181				181	21,347			21,347
3. Term .....		4,623							5,000			5,000
4. Indexed .....												
5. Universal .....		8,437							25,000			25,000
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life		15,183		181				181	51,347			51,347
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....		879							4,104		950	5,054
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities		879							4,104		950	5,054
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual ..... (d)									XXX	XXX	XXX	
35. Comprehensive group ..... (d)									XXX	XXX	XXX	
36. Medicare Supplement ..... (d)									XXX	XXX	XXX	
37. Vision only ..... (d)									XXX	XXX	XXX	
38. Dental only ..... (d)									XXX	XXX	XXX	
39. Federal Employees Health Benefits Plan ..... (d)									XXX	XXX	XXX	
40. Title XVIII Medicare ..... (d)		(e)							XXX	XXX	XXX	
41. Title XIX Medicaid ..... (d)									XXX	XXX	XXX	
42. Credit A&H .....									XXX	XXX	XXX	
43. Disability income ..... (d)									XXX	XXX	XXX	
44. Long-term care ..... (d)									XXX	XXX	XXX	
45. Other health ..... (d)									XXX	XXX	XXX	
46. Total Accident and Health									XXX	XXX	XXX	
47. Total		16,062 (c)		181				181	55,451		950	56,401



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Mexico		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial .....																2	1,500
2. Whole .....		16,347	2	21,347					2	21,347				(3)	(30,277)	60	297,842
3. Term .....		4,736	1	5,000					1	5,000				1	39,861	18	312,928
4. Indexed .....																	
5. Universal .....		25,000	1	25,000					1	25,000				(2)	(111,264)	18	795,384
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		46,083	4	51,347					4	51,347				(4)	(101,680)	98	1,407,654
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)															(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....		4,104	1	4,104					1	4,104				(1)	(5,380)	17	125,380
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities		4,104	1	4,104					1	4,104				(1)	(5,380)	17	125,380
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL			50,187	5	55,451				5	55,451				(5)	(107,060)	115	1,533,034

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New York		DURING THE YEAR		2023		NAIC Company Code		70130	
Line of Business				1	2	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
						3	4	5	6	7	8	9	10	11	12
				Premiums and Annuities Considerations	Other Considerations	Paid in Cash or Left on Deposit	Applied to Pay Renewal Premiums	Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	Other	Total (Col. 3+4+5+6)	Death and Annuity Benefits	Matured Endowments	Surrender Values and Withdrawals for Life Contracts	All Other Benefits	Total (Sum Columns 8 through 11)
Individual Life															
1. Industrial															
2. Whole				2,023		509		31		540					
3. Term				403											
4. Indexed															
5. Universal				14,123							25,071				25,071
6. Universal with secondary guarantees															
7. Variable															
8. Variable universal															
9. Credit															
10. Other (f)															
11. Total Individual Life				16,549		509		31		540	25,071				25,071
Group Life															
12. Whole															
13. Term															
14. Universal															
15. Variable															
16. Variable universal															
17. Credit															
18. Other (f)															
19. Total Group Life															
Individual Annuities															
20. Fixed				186											
21. Indexed															
22. Variable with guarantees															
23. Variable without guarantees															
24. Life contingent payout															
25. Other (f)															
26. Total Individual Annuities				186											
Group Annuities															
27. Fixed															
28. Indexed															
29. Variable with guarantees															
30. Variable without guarantees															
31. Life contingent payout															
32. Other (f)															
33. Total Group Annuities															
Accident and Health															
34. Comprehensive individual (d)											XXX	XXX	XXX		
35. Comprehensive group (d)											XXX	XXX	XXX		
36. Medicare Supplement (d)											XXX	XXX	XXX		
37. Vision only (d)											XXX	XXX	XXX		
38. Dental only (d)											XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)											XXX	XXX	XXX		
40. Title XVIII Medicare (d)				(e)							XXX	XXX	XXX		
41. Title XIX Medicaid (d)											XXX	XXX	XXX		
42. Credit A&H											XXX	XXX	XXX		
43. Disability income (d)											XXX	XXX	XXX		
44. Long-term care (d)											XXX	XXX	XXX		
45. Other health (d)											XXX	XXX	XXX		
46. Total Accident and Health											XXX	XXX	XXX		
47. Total				16,735 (c)		509		31		540	25,071				25,071



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New York		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13  Incurred During Current Year		Claims Settled During Current Year								22  Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial .....																	13		15,500
2. Whole .....		10,000									10,000			(4)	(9,034)	84		593,971	
3. Term .....															(8,156)	14		72,844	
4. Indexed .....																			
5. Universal .....		25,071	1	25,071					1	25,071				(1)	(22,794)	12		568,576	
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		35,071	1	25,071					1	25,071	10,000			(5)	(39,984)	123		1,250,891	
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)																(a)	
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....															1,131	3		28,540	
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities															1,131	3		28,540	
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL			35,071	1	25,071				1	25,071	10,000			(5)	(38,853)	126		1,279,431	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	342							518	500			1,018
2. Whole .....	9,033		1,295	264	161		1,720	24,495		26,984		51,479
3. Term .....	9,293							5,000		3,459		8,459
4. Indexed .....												
5. Universal .....	108,762							91,675		22,310		113,985
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	127,430		1,295	264	161		1,720	121,688	500	52,753		174,941
Group Life												
12. Whole .....												
13. Term .....	1,203							5,000				5,000
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	1,203							5,000				5,000
Individual Annuities												
20. Fixed .....	1,926							1,299		9,972		11,271
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	1,926							1,299		9,972		11,271
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	130,559 (c)		1,295	264	161		1,720	127,987	500	62,725		191,212



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		North Carolina		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13  Incurred During Current Year	Claims Settled During Current Year								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial .....		1,518	1	1,018				1	1,018	500					48	44,275	
2. Whole .....		22,909	6	24,495				6	24,495				(11)	(58,673)	314	1,986,687	
3. Term .....		32,000	1	5,000				1	5,000	27,000			(7)	(153,994)	86	902,619	
4. Indexed .....																	
5. Universal .....		110,814	3	91,675				3	91,675	19,140			(13)	(605,276)	194	9,680,344	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		167,241	11	122,188				11	122,188	46,640			(31)	(817,943)	642	12,613,925	
Group Life																	
12. Whole .....																	
13. Term .....		5,000	1	5,000				1	5,000				(1)	(7,500)	6	40,000	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)														(a)	
19. Total Group Life		5,000	1	5,000				1	5,000				(1)	(7,500)	6	40,000	
Individual Annuities																	
20. Fixed .....		1,299		1,299					1,299				(2)	14,440	32	607,151	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities		1,299		1,299					1,299				(2)	14,440	32	607,151	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL		173,540	12	128,487				12	128,487	46,640			(34)	(811,003)	680	13,261,076	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$







ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		North Dakota		DURING THE YEAR							2023		NAIC Company Code		70130		
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year															
				Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28	
						14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																					
1. Industrial .....																					
2. Whole .....																	1	4,865			
3. Term .....																					
4. Indexed .....																					
5. Universal .....																	3	144,342			
6. Universal with secondary guarantees .....																					
7. Variable .....																					
8. Variable universal .....																					
9. Credit .....																					
10. Other .....				(f)																	
11. Total Individual Life																	4	149,207			
Group Life																					
12. Whole .....																					
13. Term .....																					
14. Universal .....																					
15. Variable .....																					
16. Variable universal .....																					
17. Credit .....																					
18. Other .....				(f)														(a)			
19. Total Group Life																					
Individual Annuities																					
20. Fixed .....																279	2	8,419			
21. Indexed .....																					
22. Variable with guarantees .....																					
23. Variable without guarantees .....																					
24. Life contingent payout .....																					
25. Other .....				(f)																	
26. Total Individual Annuities																279	2	8,419			
Group Annuities																					
27. Fixed .....																					
28. Indexed .....																					
29. Variable with guarantees .....																					
30. Variable without guarantees .....																					
31. Life contingent payout .....																					
32. Other .....				(f)																	
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H .....					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46. Total Accident and Health					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
47. TOTAL																279	6	157,626			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	109							1,028		1,186		2,214
2. Whole .....	223,508		88,330	6,105	16,568		111,003	763,515	20,842	252,364		1,036,721
3. Term .....	15,852							38,776	1,965	(17,825)		22,916
4. Indexed .....												
5. Universal .....	1,532,862							4,146,095	65,025	491,427		4,702,547
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	1,772,331		88,330	6,105	16,568		111,003	4,949,414	87,832	727,152		5,764,398
Group Life												
12. Whole .....												
13. Term .....	4,398							17,555				17,555
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	4,398							17,555				17,555
Individual Annuities												
20. Fixed .....	12,399							19,101		23,381		42,482
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	12,399							19,101		23,381		42,482
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 42							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health	57							XXX	XXX	XXX		
47. Total	1,789,227 (c)		88,330	6,105	16,568		111,003	4,986,070	87,832	750,533		5,824,435



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Ohio		DURING THE YEAR		2023		NAIC Company Code		70130														
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit		In Force December 31, Current Year (b)												
		13		Claims Settled During Current Year						23		Issued During Year		Other Changes to In Force (Net)		27												
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				24		25		26										
		Incurred During Current Year		14 Number of Pols/ Certs		15 Amount		16 Number of Pols/ Certs		17 Amount		18 Number of Pols/ Certs		19 Amount		20 Number of Pols/ Certs		21 Amount		Unpaid December 31, Current Year		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount
Individual Life																												
1. Industrial		1,028	2	1,029						2	1,029							(4)									51	33,674
2. Whole		793,413	90	784,356						90	784,356			101,897			(161)										4,453	60,324,469
3. Term		(17,859)	6	40,741						6	40,741			15,000			(38)									420	4,406,868	
4. Indexed																												
5. Universal		3,733,159	62	4,211,120						62	4,211,120			112,050			(170)									2,807	214,369,858	
6. Universal with secondary guarantees																												
7. Variable																												
8. Variable universal																												
9. Credit																												
10. Other (f)																												
11. Total Individual Life		4,509,741	160	5,037,246						160	5,037,246			228,947			(373)									7,731	279,134,869	
Group Life																												
12. Whole																												
13. Term		17,555	4	17,555						4	17,555						(4)									24	161,500	
14. Universal																												
15. Variable																												
16. Variable universal																												
17. Credit																												
18. Other (f)																												(a)
19. Total Group Life		17,555	4	17,555						4	17,555						(4)									24	161,500	
Individual Annuities																												
20. Fixed		37,196	3	19,101						3	19,101			19,196			(5)									134	1,758,430	
21. Indexed																												
22. Variable with guarantees																												
23. Variable without guarantees																												
24. Life contingent payout																												
25. Other (f)																												
26. Total Individual Annuities		37,196	3	19,101						3	19,101			19,196			(5)									134	1,758,430	
Group Annuities																												
27. Fixed																												
28. Indexed																												
29. Variable with guarantees																												
30. Variable without guarantees																												
31. Life contingent payout																												
32. Other (f)																												
33. Total Group Annuities																												
Accident and Health																												
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX												3	300	
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX														
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX			(1)									5	500	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX			(1)									8	800	
47. TOTAL		4,564,492	167	5,073,902						167	5,073,902			248,143			(383)									7,897	281,055,599	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Oklahoma DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	.884							.261	2,335	934		3,530
2. Whole .....	38,606		1,807	3,570			5,377	141,442	14,915	33,042		189,399
3. Term .....	107,556							101,485		9,794		111,279
4. Indexed .....												
5. Universal .....	28,042							50,000				50,000
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	175,088		1,807	3,570			5,377	293,188	17,250	43,770		354,208
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	3,202							5,507		10,123		15,630
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	3,202							5,507		10,123		15,630
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 57							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health	57							XXX	XXX	XXX		
47. Total	178,347 (c)		1,807	3,570			5,377	298,695	17,250	53,893		369,838



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Oklahoma		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13  Incurred During Current Year		Claims Settled During Current Year								22  Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial .....		2,364	8	2,596				8	2,596				(22)	(20,280)	749	592,849			
2. Whole .....		133,193	49	156,357				49	156,357	2,600			(58)	(191,334)	1,119	4,515,958			
3. Term .....		4,837	4	101,485				4	101,485	3,351			(21)	(104,323)	200	2,464,588			
4. Indexed .....																			
5. Universal .....		50,000	1	50,000				1	50,000				(2)	(137,775)	46	2,180,020			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		190,394	62	310,438				62	310,438	5,951			(103)	(453,712)	2,114	9,753,415			
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....		5,507	1	5,507				1	5,507				(3)	(41,080)	41	398,249			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities		5,507	1	5,507				1	5,507				(3)	(41,080)	41	398,249			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	100			
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	100			
47. TOTAL			195,901	63	315,945				63	315,945	5,951			(106)	(494,792)	2,156	10,151,764		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Oregon DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....										273		273
2. Whole .....1,003	1,003		245	100	80		425			3,775		3,775
3. Term .....	1,697											
4. Indexed .....												
5. Universal .....1,020	1,020									47,331		47,331
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	3,720		245	100	80		425			51,379		51,379
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	3,720 (c)		245	100	80		425			51,379		51,379



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Oregon		DURING THE YEAR		2023		NAIC Company Code		70130				
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount	
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount								
Individual Life																		
1. Industrial .....															1		1,000	
2. Whole .....														1	4,090	48	200,352	
3. Term .....														(1)	(100,000)	3	102,490	
4. Indexed .....																		
5. Universal .....														(1)	(81,800)	4	175,000	
6. Universal with secondary guarantees .....																		
7. Variable .....																		
8. Variable universal .....																		
9. Credit .....																		
10. Other .....		(f)																
11. Total Individual Life														(1)	(177,710)	56	478,842	
Group Life																		
12. Whole .....																		
13. Term .....																		
14. Universal .....																		
15. Variable .....																		
16. Variable universal .....																		
17. Credit .....																		
18. Other .....		(f)															(a)	
19. Total Group Life																		
Individual Annuities																		
20. Fixed .....															443	4	10,293	
21. Indexed .....																		
22. Variable with guarantees .....																		
23. Variable without guarantees .....																		
24. Life contingent payout .....																		
25. Other .....		(f)																
26. Total Individual Annuities															443	4	10,293	
Group Annuities																		
27. Fixed .....																		
28. Indexed .....																		
29. Variable with guarantees .....																		
30. Variable without guarantees .....																		
31. Life contingent payout .....																		
32. Other .....		(f)																
33. Total Group Annuities																		
Accident and Health																		
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL															(1)	(177,267)	60	489,135

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:  
2. Group Life - Other includes the following amounts related to Separate Account policies:  
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:  
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$  
Column 1) \$  
Column 1) \$  
Column 1) \$
- Column 7) \$  
Column 7) \$  
Column 7) \$  
Column 7) \$
- Column 12) \$  
Column 12) \$  
Column 12) \$  
Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	127											
2. Whole .....	46,889		1,362	367	564		2,293	130,238	10,140	20,066		160,444
3. Term .....	8,591											
4. Indexed .....												
5. Universal .....	85,638							287,472		33,212		320,684
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	141,245		1,362	367	564		2,293	417,710	10,140	53,278		481,128
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	9,868							5,809		32,474		38,283
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	9,868							5,809		32,474		38,283
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	151,113 (c)		1,362	367	564		2,293	423,519	10,140	85,752		519,411



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Pennsylvania				DURING THE YEAR				2023		NAIC Company Code				70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount						
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount													
Individual Life																							
1. Industrial .....																			19	19,600			
2. Whole .....		140,557	13	140,378					13	140,378	16,800			(19)	(227,834)	528		4,251,160					
3. Term .....														(1)	5,288	43		335,363					
4. Indexed .....																							
5. Universal .....		312,679	4	287,472					4	287,472	25,207			(17)	(1,099,274)	186		11,686,523					
6. Universal with secondary guarantees .....																							
7. Variable .....																							
8. Variable universal .....																							
9. Credit .....																							
10. Other .....		(f)																					
11. Total Individual Life		453,236	17	427,850					17	427,850	42,007			(37)	(1,321,820)	776		16,292,646					
Group Life																							
12. Whole .....																							
13. Term .....																							
14. Universal .....																							
15. Variable .....																							
16. Variable universal .....																							
17. Credit .....																							
18. Other .....		(f)																	(a)				
19. Total Group Life																							
Individual Annuities																							
20. Fixed .....		3,698	7	5,809					7	5,809				(10)	25,103	423		1,579,632					
21. Indexed .....																							
22. Variable with guarantees .....																							
23. Variable without guarantees .....																							
24. Life contingent payout .....																							
25. Other .....		(f)																					
26. Total Individual Annuities		3,698	7	5,809					7	5,809				(10)	25,103	423		1,579,632					
Group Annuities																							
27. Fixed .....																							
28. Indexed .....																							
29. Variable with guarantees .....																							
30. Variable without guarantees .....																							
31. Life contingent payout .....																							
32. Other .....		(f)																					
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
47. TOTAL			456,934	24	433,659				24	433,659	42,007			(47)	(1,296,717)	1,199		17,872,278					

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....488			149				149					
3. Term .....												
4. Indexed .....												
5. Universal .....												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	488		149				149					
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	488 (c)		149				149					



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Rhode Island		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....																	
2. Whole .....															7	46,974	
3. Term .....																	
4. Indexed .....																	
5. Universal .....																	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life															7	46,974	
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....																	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL															7	46,974	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	(36)							728				728
2. Whole .....	7,521		1,064	333	135		1,532	17,100	890	3,917		21,907
3. Term .....	6,676											
4. Indexed .....												
5. Universal .....	93,309							275,000		23,045		298,045
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	107,470		1,064	333	135		1,532	292,828	890	26,962		320,680
Group Life												
12. Whole .....												
13. Term .....	360											
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	360											
Individual Annuities												
20. Fixed .....	120									31,910		31,910
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	120									31,910		31,910
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	107,950 (c)		1,064	333	135		1,532	292,828	890	58,872		352,590



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		South Carolina		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial .....		728	3	728					3	728				(2)	(1,310)	11	5,442
2. Whole .....		20,490	3	17,990					3	17,990	2,500			(3)	(13,105)	162	1,370,607
3. Term .....														(4)	(21,128)	21	475,775
4. Indexed .....																	
5. Universal .....		250,000	8	275,000					8	275,000				(14)	(649,799)	200	9,897,663
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		271,218	14	293,718					14	293,718	2,500			(23)	(685,342)	394	11,749,487
Group Life																	
12. Whole .....																	
13. Term .....																2	12,500
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)															(a)
19. Total Group Life																2	12,500
Individual Annuities																	
20. Fixed .....																	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. TOTAL			271,218	14	293,718				14	293,718	2,500			(23)	(684,131)	402	11,792,707

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_ Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF South Dakota DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....161										1,164		1,164
3. Term .....												
4. Indexed .....												
5. Universal .....541												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	702									1,164		1,164
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life												
Individual Annuities												
20. Fixed .....80												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities	80											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)10								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)(e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	10							XXX	XXX	XXX		
47. Total	792 (c)									1,164		1,164



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		South Dakota		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																1	1,000
1. Industrial .....																6	24,478
2. Whole .....														(1)	(1,687)		
3. Term .....																	
4. Indexed .....																	
5. Universal .....																1	100,000
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life														(1)	(1,687)	8	125,478
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....															.528	1	11,682
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities															528	1	11,682
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
47. TOTAL														(1)	(1,159)	10	137,260

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Tennessee DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	13,194							37,080	6,484	12,064		55,628
2. Whole .....	49,413		943	111	3,627		4,681	52,001	4,500	11,181		67,682
3. Term .....	3,391							14,500		4,325		18,825
4. Indexed .....												
5. Universal .....	25,543							75,282		78,297		153,579
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	91,541		943	111	3,627		4,681	178,863	10,984	105,867		295,714
Group Life												
12. Whole .....												
13. Term .....	1,273											
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	1,273											
Individual Annuities												
20. Fixed .....	159											
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	159											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 84							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health	96							XXX	XXX	XXX		
47. Total	93,069 (c)		943	111	3,627		4,681	178,863	10,984	105,867		295,714



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Tennessee		DURING THE YEAR							2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year																				
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year														
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
Individual Life																								
1. Industrial .....		47,564	75	43,564					75	43,564	4,500			(251)	(228,916)	5,223	4,767,102							
2. Whole .....		63,795	31	56,501					31	56,501	12,294			(63)	(139,387)	1,283	4,087,416							
3. Term .....		11,750	6	14,500					6	14,500	1,750			(42)	(131,284)	768	2,478,410							
4. Indexed .....																								
5. Universal .....		75,282	2	75,282					2	75,282				(4)	(208,881)	52	2,728,555							
6. Universal with secondary guarantees .....																								
7. Variable .....																								
8. Variable universal .....																								
9. Credit .....																								
10. Other .....		(f)																						
11. Total Individual Life		198,391	114	189,847					114	189,847	18,544			(360)	(708,468)	7,326	14,061,483							
Group Life																								
12. Whole .....																								
13. Term .....														(1)	(22,800)	7	59,300							
14. Universal .....																								
15. Variable .....																								
16. Variable universal .....																								
17. Credit .....																								
18. Other .....		(f)															(a)							
19. Total Group Life														(1)	(22,800)	7	59,300							
Individual Annuities																								
20. Fixed .....														1	(13,104)	15	153,016							
21. Indexed .....																								
22. Variable with guarantees .....																								
23. Variable without guarantees .....																								
24. Life contingent payout .....																								
25. Other .....		(f)																						
26. Total Individual Annuities														1	(13,104)	15	153,016							
Group Annuities																								
27. Fixed .....																								
28. Indexed .....																								
29. Variable with guarantees .....																								
30. Variable without guarantees .....																								
31. Life contingent payout .....																								
32. Other .....		(f)																						
33. Total Group Annuities																								
Accident and Health																								
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100							
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2	200							
47. TOTAL			198,391	114	189,847					114	189,847	18,544			(360)	(744,372)	7,350	14,273,999						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_ Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Texas DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	22,932							33,627	11,273	19,322		64,222
2. Whole .....	192,303		5,481	1,269	1,247		7,997	664,253	39,950	155,969		860,172
3. Term .....	55,236							36,426	24,607	13,447		74,480
4. Indexed .....												
5. Universal .....	141,351							214,258		20,278		234,536
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	411,822		5,481	1,269	1,247		7,997	948,564	75,830	209,016		1,233,410
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed .....	10,229							47,353	1,581	98,306		147,240
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	10,229							47,353	1,581	98,306		147,240
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	422,051 (c)		5,481	1,269	1,247		7,997	995,917	77,411	307,322		1,380,650



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Texas		DURING THE YEAR						2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial .....		44,914	95	44,900				95	44,900	7,514			(387)	(386,132)	8,532	7,864,672			
2. Whole .....		688,618	217	704,204				217	704,204	62,803			(300)	(1,113,105)	6,852	18,976,503			
3. Term .....		66,533	11	61,033				11	61,033	11,500			(81)	(509,402)	1,065	7,726,792			
4. Indexed .....																			
5. Universal .....		80,019	4	214,258				4	214,258				(9)	(631,729)	251	15,262,292			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		880,084	327	1,024,395				327	1,024,395	81,817			(777)	(2,640,368)	16,700	49,830,259			
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....		43,485	10	47,353				10	47,353	5,239			(25)	(38,334)	613	2,445,942			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities		43,485	10	47,353				10	47,353	5,239			(25)	(38,334)	613	2,445,942			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
47. TOTAL			923,569	337	1,071,748				337	1,071,748	87,056			(802)	(2,678,702)	17,313	52,276,201		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: \_\_\_\_\_ 2) covering number of lives: \_\_\_\_\_ 3) face amount \$ \_\_\_\_\_.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ \_\_\_\_\_ Group: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ \_\_\_\_\_.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

2. Group Life - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

3. Individual Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_

4. Group Annuities - Other includes the following amounts related to Separate Account policies:

Column 1) \$ \_\_\_\_\_ Column 7) \$ \_\_\_\_\_ Column 12) \$ \_\_\_\_\_





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Utah DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....1,753			267		126		393	21,100				21,100
3. Term .....332												
4. Indexed .....												
5. Universal .....3,069												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	5,154		267		126		393	21,100				21,100
Group Life												
12. Whole .....												
13. Term .....900												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life	900											
Individual Annuities												
20. Fixed .....320										320		320
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities	320									320		320
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	6,374 (c)		267		126		393	21,100		320		21,420



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Utah		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																	
1. Industrial .....		21,100	3	21,100					3	21,100				(25,452)	30	369,829	
2. Whole .....															4	29,601	
3. Term .....																	
4. Indexed .....																	
5. Universal .....													1	50,000	7	399,434	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life		21,100	3	21,100					3	21,100			1	24,548	41	798,864	
Group Life																	
12. Whole .....																	
13. Term .....														(1,000)	5	40,200	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																(a)	
19. Total Group Life														(1,000)	5	40,200	
Individual Annuities																	
20. Fixed .....														2,156	5	56,265	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities														2,156	5	56,265	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL		21,100	3	21,100					3	21,100			1	25,704	51	895,329	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
2. Group Life - Other includes the following amounts related to Separate Account policies:
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$
- Column 7) \$
- Column 12) \$
- Column 1) \$
- Column 7) \$
- Column 12) \$
- Column 1) \$
- Column 7) \$
- Column 12) \$
- Column 1) \$
- Column 7) \$
- Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code		BUSINESS IN THE STATE OF		Vermont		DURING THE YEAR			2023		NAIC Company Code		70130	
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid						
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)	
Individual Life														
1. Industrial .....														
2. Whole .....				78				78						
3. Term .....														
4. Indexed .....														
5. Universal .....		100												
6. Universal with secondary guarantees .....														
7. Variable .....														
8. Variable universal .....														
9. Credit .....														
10. Other .....		(f)												
11. Total Individual Life		100		78				78						
Group Life														
12. Whole .....														
13. Term .....														
14. Universal .....														
15. Variable .....														
16. Variable universal .....														
17. Credit .....														
18. Other .....		(f)												
19. Total Group Life														
Individual Annuities														
20. Fixed .....														
21. Indexed .....														
22. Variable with guarantees .....														
23. Variable without guarantees .....														
24. Life contingent payout .....														
25. Other .....		(f)												
26. Total Individual Annuities														
Group Annuities														
27. Fixed .....														
28. Indexed .....														
29. Variable with guarantees .....														
30. Variable without guarantees .....														
31. Life contingent payout .....														
32. Other .....		(f)												
33. Total Group Annuities														
Accident and Health														
34. Comprehensive individual .....		(d)							XXX	XXX	XXX			
35. Comprehensive group .....		(d)							XXX	XXX	XXX			
36. Medicare Supplement .....		(d)							XXX	XXX	XXX			
37. Vision only .....		(d)							XXX	XXX	XXX			
38. Dental only .....		(d)							XXX	XXX	XXX			
39. Federal Employees Health Benefits Plan .....		(d)							XXX	XXX	XXX			
40. Title XVIII Medicare .....		(d) (e)							XXX	XXX	XXX			
41. Title XIX Medicaid .....		(d)							XXX	XXX	XXX			
42. Credit A&H .....									XXX	XXX	XXX			
43. Disability income .....		(d)							XXX	XXX	XXX			
44. Long-term care .....		(d)							XXX	XXX	XXX			
45. Other health .....		(d)							XXX	XXX	XXX			
46. Total Accident and Health									XXX	XXX	XXX			
47. Total		100 (c)		78				78						



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Vermont		DURING THE YEAR				2023		NAIC Company Code		70130	
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15  Amount	16 Number of Pols/ Certs	17  Amount	18 Number of Pols/ Certs	19  Amount	20 Number of Pols/ Certs	21  Amount							
Individual Life																1	300
1. Industrial .....																3	12,500
2. Whole .....																	
3. Term .....																	
4. Indexed .....																	
5. Universal .....																1	50,000
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other ..... (f)																	
11. Total Individual Life																5	62,800
Group Life																	
12. Whole .....																	
13. Term .....																	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other ..... (f)																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....																	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other ..... (f)																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other ..... (f)																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health ..... (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. TOTAL																5	62,800

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Virginia DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	3,803							11,651	9,370	5,433		26,454
2. Whole .....	23,312		1,756	132	86		1,974	206,535	11,652	80,408		298,595
3. Term .....	14,678							114,000		3,161		117,161
4. Indexed .....												
5. Universal .....	15,884							57,497		52,870		110,367
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	57,677		1,756	132	86		1,974	389,683	21,022	141,872		552,577
Group Life												
12. Whole .....												
13. Term .....	5,327							27,974				27,974
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	5,327							27,974				27,974
Individual Annuities												
20. Fixed .....	2,681							9,485		8,141		17,626
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	2,681							9,485		8,141		17,626
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d)							XXX	XXX	XXX		
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	65,685 (c)		1,756	132	86		1,974	427,142	21,022	150,013		598,177



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Virginia		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year									
				14	15	16	17	18	19	20	21								
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		
Individual Life																			
1. Industrial .....		25,021	35	21,021				35	21,021	5,000			(136)	(126,020)	3,815	3,271,135			
2. Whole .....		208,779	38	218,187				38	218,187	6,092			(55)	(308,378)	1,269	6,421,380			
3. Term .....		114,000	5	114,000				5	114,000				(21)	(323,857)	295	2,260,813			
4. Indexed .....																			
5. Universal .....		90,067	1	57,497				1	57,497	32,570			(5)	(391,423)	43	2,012,245			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		437,867	79	410,705				79	410,705	43,662			(217)	(1,149,678)	5,422	13,965,573			
Group Life																			
12. Whole .....																			
13. Term .....		22,974	4	27,974				4	27,974				(6)	(49,000)	30	214,800			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life		22,974	4	27,974				4	27,974				(6)	(49,000)	30	214,800			
Individual Annuities																			
20. Fixed .....		16,793	2	9,485				2	9,485	7,308			(5)	(41,227)	70	721,505			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities		16,793	2	9,485				2	9,485	7,308			(5)	(41,227)	70	721,505			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL			477,634	85	448,164				85	448,164	50,970			(228)	(1,239,905)	5,522	14,901,878		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Washington DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....										1,334		1,334
2. Whole .....2,691	2,691		263	252	5		520	19,424		3,722		23,146
3. Term .....												
4. Indexed .....												
5. Universal .....4,362	4,362											
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....(f)												
11. Total Individual Life	7,053		263	252	5		520	19,424		5,056		24,480
Group Life												
12. Whole .....												
13. Term .....180	180											
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....(f)												
19. Total Group Life	180											
Individual Annuities												
20. Fixed .....												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....(f)												
26. Total Individual Annuities												
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....(f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	7,233 (c)		263	252	5		520	19,424		5,056		24,480



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Washington		DURING THE YEAR						2023		NAIC Company Code		70130			
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year						23	24			25	26	27	28		
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount										
Individual Life				Incurred During Current Year	2	19,424					2	19,424			(3) (5)	(2,000) (30,844)	5 63 11 13	3,732 263,097 66,717 675,505			
1. Industrial .....																					
2. Whole .....																					
3. Term .....																					
4. Indexed .....																					
5. Universal .....																					
6. Universal with secondary guarantees .....																					
7. Variable .....																					
8. Variable universal .....																					
9. Credit .....																					
10. Other ..... (f)																					
11. Total Individual Life																					
Group Life																					
12. Whole .....																					
13. Term .....																					
14. Universal .....																					
15. Variable .....																					
16. Variable universal .....																					
17. Credit .....																					
18. Other ..... (f)																					
19. Total Group Life																					
Individual Annuities																					
20. Fixed .....																					
21. Indexed .....																					
22. Variable with guarantees .....																					
23. Variable without guarantees .....																					
24. Life contingent payout .....																					
25. Other ..... (f)																					
26. Total Individual Annuities																					
Group Annuities																					
27. Fixed .....																					
28. Indexed .....																					
29. Variable with guarantees .....																					
30. Variable without guarantees .....																					
31. Life contingent payout .....																					
32. Other ..... (f)																					
33. Total Group Annuities																					
Accident and Health				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
34. Comprehensive individual .....																					
35. Comprehensive group .....																					
36. Medicare Supplement .....																					
37. Vision only .....																					
38. Dental only .....																					
39. Federal Employees Health Benefits Plan .....																					
40. Title XVIII Medicare .....																					
41. Title XIX Medicaid .....																					
42. Credit A&H .....																					
43. Disability income .....																					
44. Long-term care .....																					
45. Other health .....																					
46. Total Accident and Health																					
47. TOTAL				19,424	2	19,424					2	19,424			(8)	(30,081)	98	1,032,938			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	71							14,305	620	6,976		21,901
2. Whole .....	210,198		568		101		669	739,806	574	70,099		810,479
3. Term .....	29,863							43,050		14,155		57,205
4. Indexed .....												
5. Universal .....	7,378							135,526				135,526
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	247,510		568		101		669	932,687	1,194	91,230		1,025,111
Group Life												
12. Whole .....												
13. Term .....	32,615							131,700				131,700
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	32,615							131,700				131,700
Individual Annuities												
20. Fixed .....	738									707		707
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	738									707		707
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 483							XXX	XXX	XXX	15,140	15,140
35. Comprehensive group .....	(d)							XXX	XXX	XXX		
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d)							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d)	1,817						XXX	XXX	XXX		
46. Total Accident and Health	2,300							XXX	XXX	XXX	15,140	15,140
47. Total	283,163 (c)		568		101		669	1,064,387	1,194	91,937	15,140	1,172,658



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		West Virginia		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1. Industrial .....		13, 875	23	14, 925				23	14, 925				(35)	(24, 870)	1, 033	680, 607			
2. Whole .....		725, 630	178	740, 380				178	740, 380	58, 650	1	20, 000	(254)	(1, 167, 701)	5, 561	31, 068, 949			
3. Term .....		48, 050	16	43, 050				16	43, 050	20, 000			(97)	(299, 160)	1, 031	5, 273, 283			
4. Indexed .....																			
5. Universal .....		135, 526	3	135, 526				3	135, 526				(1)	(936)	25	1, 273, 772			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life		923, 081	220	933, 881				220	933, 881	78, 650	1	20, 000	(387)	(1, 492, 667)	7, 650	38, 296, 611			
Group Life																			
12. Whole .....																			
13. Term .....		143, 000	29	131, 700				29	131, 700	17, 800			(22)	(205, 200)	188	1, 708, 000			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life		143, 000	29	131, 700				29	131, 700	17, 800			(22)	(205, 200)	188	1, 708, 000			
Individual Annuities																			
20. Fixed .....													(1)	4, 751	17	142, 067			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities													(1)	4, 751	17	142, 067			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(10)	(1, 000)	24	2, 400			
35. Comprehensive group .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(21)	(3, 000)	121	15, 700			
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(31)	(4, 000)	145	18, 100			
47. TOTAL		1, 066, 081	249	1, 065, 581				249	1, 065, 581	96, 450	1	20, 000	(441)	(1, 697, 116)	8, 000	40, 164, 778			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0000		BUSINESS IN THE STATE OF Wisconsin		DURING THE YEAR 2023				NAIC Company Code 70130					
Line of Business		1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life													
1. Industrial .....													
2. Whole .....		9,152		1,706	1,111	215		3,032	6,939		6,226		13,165
3. Term .....													
4. Indexed .....													
5. Universal .....		12,042											
6. Universal with secondary guarantees .....													
7. Variable .....													
8. Variable universal .....													
9. Credit .....													
10. Other .....		(f)											
11. Total Individual Life		21,194		1,706	1,111	215		3,032	6,939		6,226		13,165
Group Life													
12. Whole .....													
13. Term .....													
14. Universal .....													
15. Variable .....													
16. Variable universal .....													
17. Credit .....													
18. Other .....		(f)											
19. Total Group Life													
Individual Annuities													
20. Fixed .....		1,367							39,068		917		39,985
21. Indexed .....													
22. Variable with guarantees .....													
23. Variable without guarantees .....													
24. Life contingent payout .....													
25. Other .....		(f)											
26. Total Individual Annuities		1,367							39,068		917		39,985
Group Annuities													
27. Fixed .....													
28. Indexed .....													
29. Variable with guarantees .....													
30. Variable without guarantees .....													
31. Life contingent payout .....													
32. Other .....		(f)											
33. Total Group Annuities													
Accident and Health													
34. Comprehensive individual .....		(d)							XXX	XXX	XXX		
35. Comprehensive group .....		(d)							XXX	XXX	XXX		
36. Medicare Supplement .....		(d)							XXX	XXX	XXX		
37. Vision only .....		(d)							XXX	XXX	XXX		
38. Dental only .....		(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....		(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....		(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....		(d)							XXX	XXX	XXX		
42. Credit A&H .....									XXX	XXX	XXX		
43. Disability income .....		(d)							XXX	XXX	XXX		
44. Long-term care .....		(d)							XXX	XXX	XXX		
45. Other health .....		(d)							XXX	XXX	XXX		
46. Total Accident and Health									XXX	XXX	XXX		
47. Total		22,561 (c)		1,706	1,111	215		3,032	46,007		7,143		53,150



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Wisconsin		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year															
		Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28	
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																			
1.	Industrial .....	1,000								1,000			(1)	(1,000)	17	17,500			
2.	Whole .....	1,939	2	6,939					2	6,939			(4)	(5,695)	147	2,154,327			
3.	Term .....												1	1,000	10	53,650			
4.	Indexed .....																		
5.	Universal .....												(3)	(300,954)	26	1,514,405			
6.	Universal with secondary guarantees .....																		
7.	Variable .....																		
8.	Variable universal .....																		
9.	Credit .....																		
10.	Other .....	(f)																	
11.	Total Individual Life	2,939	2	6,939					2	6,939	1,000		(7)	(306,649)	200	3,739,882			
Group Life																			
12.	Whole .....																		
13.	Term .....																		
14.	Universal .....																		
15.	Variable .....																		
16.	Variable universal .....																		
17.	Credit .....																		
18.	Other .....	(f)														(a)			
19.	Total Group Life																		
Individual Annuities																			
20.	Fixed .....	39,068	2	39,068					2	39,068			(1)	1,186	39	193,208			
21.	Indexed .....																		
22.	Variable with guarantees .....																		
23.	Variable without guarantees .....																		
24.	Life contingent payout .....																		
25.	Other .....	(f)																	
26.	Total Individual Annuities	39,068	2	39,068					2	39,068			(1)	1,186	39	193,208			
Group Annuities																			
27.	Fixed .....																		
28.	Indexed .....																		
29.	Variable with guarantees .....																		
30.	Variable without guarantees .....																		
31.	Life contingent payout .....																		
32.	Other .....	(f)																	
33.	Total Group Annuities																		
Accident and Health																			
34.	Comprehensive individual .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35.	Comprehensive group .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36.	Medicare Supplement .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37.	Vision only .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38.	Dental only .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39.	Federal Employees Health Benefits Plan .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40.	Title XVIII Medicare .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41.	Title XIX Medicaid .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42.	Credit A&H .....		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43.	Disability income .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44.	Long-term care .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45.	Other health .....	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46.	Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47.	TOTAL		42,007	4	46,007				4	46,007	1,000		(8)	(305,463)	239	3,933,090			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company  
**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code 0000 BUSINESS IN THE STATE OF Wyoming DURING THE YEAR 2023 NAIC Company Code 70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members				7  Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other		8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole ..... 1,929			132	40			172					
3. Term .....												
4. Indexed .....												
5. Universal ..... 510												
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other ..... (f)												
11. Total Individual Life	2,439		132	40			172					
Group Life												
12. Whole .....												
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other ..... (f)												
19. Total Group Life												
Individual Annuities												
20. Fixed ..... 80												
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other ..... (f)												
26. Total Individual Annuities	80											
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other ..... (f)												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual ..... (d)								XXX	XXX	XXX		
35. Comprehensive group ..... (d)								XXX	XXX	XXX		
36. Medicare Supplement ..... (d)								XXX	XXX	XXX		
37. Vision only ..... (d)								XXX	XXX	XXX		
38. Dental only ..... (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan ..... (d)								XXX	XXX	XXX		
40. Title XVIII Medicare ..... (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid ..... (d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income ..... (d)								XXX	XXX	XXX		
44. Long-term care ..... (d)								XXX	XXX	XXX		
45. Other health ..... (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	2,519 (c)		132	40			172					



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Wyoming		DURING THE YEAR		2023		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial .....																			
2. Whole .....															(35)	22 143,726			
3. Term .....																			
4. Indexed .....																			
5. Universal .....															368	4 159,604			
6. Universal with secondary guarantees .....																			
7. Variable .....																			
8. Variable universal .....																			
9. Credit .....																			
10. Other .....		(f)																	
11. Total Individual Life															333	26 303,330			
Group Life																			
12. Whole .....																			
13. Term .....																			
14. Universal .....																			
15. Variable .....																			
16. Variable universal .....																			
17. Credit .....																			
18. Other .....		(f)														(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....															.807	3 17,867			
21. Indexed .....																			
22. Variable with guarantees .....																			
23. Variable without guarantees .....																			
24. Life contingent payout .....																			
25. Other .....		(f)																	
26. Total Individual Annuities															807	3 17,867			
Group Annuities																			
27. Fixed .....																			
28. Indexed .....																			
29. Variable with guarantees .....																			
30. Variable without guarantees .....																			
31. Life contingent payout .....																			
32. Other .....		(f)																	
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. TOTAL															1,140	29 321,197			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$





ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

**LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>**

NAIC Group Code    0000                      BUSINESS IN THE STATE OF    Grand Total                      DURING THE YEAR    2023                      NAIC Company Code    70130

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....	89,684							212,580	93,700	74,765		381,045
2. Whole .....	1,521,665		224,097	44,310	78,711		347,118	4,844,069	232,432	1,569,170		6,645,671
3. Term .....	515,150							963,756	26,572	130,701		1,121,029
4. Indexed .....												
5. Universal .....	3,860,320							9,601,766	91,732	1,449,920		11,143,418
6. Universal with secondary guarantees .....												
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....	(f)											
11. Total Individual Life	5,986,819		224,097	44,310	78,711		347,118	15,622,171	444,436	3,224,556		19,291,163
Group Life												
12. Whole .....												
13. Term .....	55,349							228,041				228,041
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....	(f)											
19. Total Group Life	55,349							228,041				228,041
Individual Annuities												
20. Fixed .....	158,325							476,934	3,228	621,954		1,102,116
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....												
25. Other .....	(f)											
26. Total Individual Annuities	158,325							476,934	3,228	621,954		1,102,116
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....	(f)											
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....	(d) 3,494							XXX	XXX	XXX	15,460	15,460
35. Comprehensive group .....	(d)							XXX	XXX	XXX	25,000	25,000
36. Medicare Supplement .....	(d)							XXX	XXX	XXX		
37. Vision only .....	(d)							XXX	XXX	XXX		
38. Dental only .....	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare .....	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid .....	(d)							XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....	(d) 223							XXX	XXX	XXX		
44. Long-term care .....	(d)							XXX	XXX	XXX		
45. Other health .....	(d) 2,825							XXX	XXX	XXX	25,296	25,296
46. Total Accident and Health	6,542							XXX	XXX	XXX	65,756	65,756
47. Total	6,207,035 (c)		224,097	44,310	78,711		347,118	16,327,146	447,664	3,846,510	65,756	20,687,076



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Grand Total		DURING THE YEAR		2023		NAIC Company Code		70130			
Line of Business		13  Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22  Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23  Number of Pols/ Certs	24  Amount	25  Number of Pols/ Certs	26  Amount	27  Number of Pols/ Certs	28  Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial .....		309,729	854	306,280				854	306,280	25,731			(2,265)	(1,675,897)	45,140	33,280,371	
2. Whole .....		5,162,080	1,105	5,076,501				1,105	5,076,501	531,292	1	20,000	(1,709)	(13,576,758)	38,543	273,770,658	
3. Term .....		912,566	70	990,328				70	990,328	139,601			(438)	(3,892,081)	6,570	47,352,688	
4. Indexed .....																	
5. Universal .....		9,739,597	167	9,693,498				167	9,693,498	1,544,755			(455)	(30,803,037)	6,900	489,522,877	
6. Universal with secondary guarantees .....																	
7. Variable .....																	
8. Variable universal .....																	
9. Credit .....																	
10. Other .....		(f)															
11. Total Individual Life		16,123,972	2,196	16,066,607				2,196	16,066,607	2,241,379	1	20,000	(4,867)	(49,947,773)	97,153	843,926,594	
Group Life																	
12. Whole .....																	
13. Term .....		219,041	45	228,041				45	228,041	17,800			(38)	(355,000)	318	2,845,100	
14. Universal .....																	
15. Variable .....																	
16. Variable universal .....																	
17. Credit .....																	
18. Other .....		(f)														(a)	
19. Total Group Life		219,041	45	228,041				45	228,041	17,800			(38)	(355,000)	318	2,845,100	
Individual Annuities																	
20. Fixed .....		535,880	53	476,934				53	476,934	79,610			(140)	34,179	3,475	26,490,127	
21. Indexed .....																	
22. Variable with guarantees .....																	
23. Variable without guarantees .....																	
24. Life contingent payout .....																	
25. Other .....		(f)															
26. Total Individual Annuities		535,880	53	476,934				53	476,934	79,610			(140)	34,179	3,475	26,490,127	
Group Annuities																	
27. Fixed .....																	
28. Indexed .....																	
29. Variable with guarantees .....																	
30. Variable without guarantees .....																	
31. Life contingent payout .....																	
32. Other .....		(f)															
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(19)	(1,900)	63	6,300	
35. Comprehensive group .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(5,000)			
36. Medicare Supplement .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(124)	(4,200)	136	
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(144)	(11,100)	199	
47. TOTAL			16,878,893	2,294	16,771,582				2,294	16,771,582	2,338,789	1	19,999	(5,189)	(50,279,694)	101,145	873,286,521

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

1. Individual Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
2. Group Life - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
3. Individual Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$
4. Group Annuities - Other includes the following amounts related to Separate Account policies:
- Column 1) \$ Column 7) \$ Column 12) \$



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year .....		8,799,130
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... 0 transferred into the reserve net of taxes of \$ .....0		
3. Adjustment for current year's liability gains/(losses) released from the reserve .....		
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....		8,799,130
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....		536,147
6. Reserve as of December 31, current year (Line 4 minus Line 5)		8,262,983

AMORTIZATION				
Year of Amortization	1  Reserve as of December 31, Prior Year	2  Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3  Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4  Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023 .....	536,147			536,147
2. 2024 .....	487,953			487,953
3. 2025 .....	471,921			471,921
4. 2026 .....	480,397			480,397
5. 2027 .....	483,419			483,419
6. 2028 .....	502,249			502,249
7. 2029 .....	519,442			519,442
8. 2030 .....	534,106			534,106
9. 2031 .....	533,697			533,697
10. 2032 .....	534,171			534,171
11. 2033 .....	522,177			522,177
12. 2034 .....	504,550			504,550
13. 2035 .....	503,630			503,630
14. 2036 .....	515,598			515,598
15. 2037 .....	498,739			498,739
16. 2038 .....	430,010			430,010
17. 2039 .....	331,549			331,549
18. 2040 .....	234,280			234,280
19. 2041 .....	127,540			127,540
20. 2042 .....	32,449			32,449
21. 2043 .....	4,878			4,878
22. 2044 .....	6,438			6,438
23. 2045 .....	2,753			2,753
24. 2046 .....	568			568
25. 2047 .....	345			345
26. 2048 .....	122			122
27. 2049 .....				
28. 2050 .....	3			3
29. 2051 .....				
30. 2052 .....				
31. 2053 and Later				
32. Total (Lines 1 to 31)	8,799,130			8,799,130



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year .....	1,303,802	237,187	1,540,988	15,166,746	11,101,639	26,268,385	27,809,374
2. Realized capital gains/(losses) net of taxes - General Account .....	51,144		51,144	1,736,864	(1,374,851)	362,013	413,157
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....				(13,573,733)	(1,651,998)	(15,225,731)	(15,225,731)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	284,403	21,150	305,553				305,553
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,639,348	258,337	1,897,685	3,329,877	8,074,790	11,404,667	13,302,353
9. Maximum reserve .....	1,295,152	124,937	1,420,089	12,973,065	10,794,505	23,767,570	25,187,659
10. Reserve objective .....	801,051	96,102	897,153	12,968,864	10,794,505	23,763,369	24,660,523
11. 20% of (Line 10 - Line 8) .....	(167,659)	(32,447)	(200,106)	1,927,797	543,943	2,471,740	2,271,634
12. Balance before transfers (Lines 8 + 11) .....	1,471,689	225,890	1,697,579	5,257,675	8,618,733	13,876,408	15,573,987
13. Transfers .....	(176,537)	(100,952)	(277,490)	277,490		277,490	
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,295,152	124,937	1,420,089	5,535,164	8,618,733	14,153,897	15,573,987



ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations .....	14,316,976	XXX	XXX	14,316,976	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A .....	15,813,461	XXX	XXX	15,813,461	0.0002	3,163	0.0007	11,069	0.0013	20,557
2.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
2.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D .....	13,886,382	XXX	XXX	13,886,382	0.0007	9,720	0.0022	30,550	0.0044	61,100
2.5	1	NAIC Designation Category 1.E .....	2,950,533	XXX	XXX	2,950,533	0.0009	2,655	0.0027	7,966	0.0055	16,228
2.6	1	NAIC Designation Category 1.F .....	14,945,327	XXX	XXX	14,945,327	0.0011	16,440	0.0034	50,814	0.0068	101,628
2.7	1	NAIC Designation Category 1.G .....	21,497,966	XXX	XXX	21,497,966	0.0014	30,097	0.0042	90,291	0.0085	182,733
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	69,093,669	XXX	XXX	69,093,669	XXX	62,076	XXX	190,691	XXX	382,246
3.1	2	NAIC Designation Category 2.A .....	22,446,051	XXX	XXX	22,446,051	0.0021	47,137	0.0063	141,410	0.0105	235,684
3.2	2	NAIC Designation Category 2.B .....	3,698,042	XXX	XXX	3,698,042	0.0025	9,245	0.0076	28,105	0.0127	46,965
3.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	26,144,093	XXX	XXX	26,144,093	XXX	56,382	XXX	169,515	XXX	282,649
4.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3) .....		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3) .....		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3) .....		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....	109,554,738	XXX	XXX	109,554,738	XXX	118,457	XXX	360,207	XXX	664,895
PREFERRED STOCKS												
10.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality .....	16,762,145	XXX	XXX	16,762,145	0.0099	165,945	0.0263	440,844	0.0376	630,257
13.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16) .....	16,762,145	XXX	XXX	16,762,145	XXX	165,945	XXX	440,844	XXX	630,257



ASSET VALUATION RESERVE (Continued)  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations .....	17,291,856	XXX	XXX	17,291,856	0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	17,291,856	XXX	XXX	17,291,856	XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33) .....	143,608,739	XXX	XXX	143,608,739	XXX	284,403	XXX	801,051	XXX	1,295,152



**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Num- ber	NAIC Desig- nation	Description	1  Book/Adjusted Carrying Value	2  Reclassify Related Party Encumbrances	3  Add Third Party Encumbrances	4  Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5  Factor	6  Amount (Cols.4 x 5)	7  Factor	8  Amount (Cols. 4 x 7)	9  Factor	10  Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....	332,417		XXX	332,417	0.0011	366	0.0057	1,895	0.0074	2,460
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other .....	204,989		XXX	204,989	0.0015	307	0.0034	697	0.0046	943
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	13,704,209		XXX	13,704,209	0.0011	15,075	0.0057	78,114	0.0074	101,411
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	1,350,561		XXX	1,350,561	0.0040	5,402	0.0114	15,396	0.0149	20,123
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	15,592,176		XXX	15,592,176	XXX	21,150	XXX	96,102	XXX	124,937
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	15,592,176		XXX	15,592,176	XXX	21,150	XXX	96,102	XXX	124,937



**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public .....	34,942,545	XXX	XXX	34,942,545	0.0000		0.1000 (a)	3,494,255	0.1000 (a)	3,494,255
2.		Unaffiliated - Private .....	46,642,327	XXX	XXX	46,642,327	0.0000		0.1945	9,071,933	0.1945	9,071,933
3.		Federal Home Loan Bank .....	1,166,700	XXX	XXX	1,166,700	0.0000		0.0061	7,117	0.0097	11,317
4.		Affiliated - Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality .....					XXX		XXX		XXX	
7.		Fixed Income - High Quality .....					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality .....					XXX		XXX		XXX	
9.		Fixed Income - Low Quality .....					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality .....					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default .....					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public .....					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1945		0.1945	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other .....	2,033,730	XXX	XXX	2,033,730	0.0000		0.1945	395,560	0.1945	395,560
17.		Total Common Stock (Sum of Lines 1 through 16)	84,785,302			84,785,302	XXX		XXX	12,968,864	XXX	12,973,065
REAL ESTATE												
18.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
19.		Investment Properties .....	12,043,860			12,043,860	0.0000		0.0912	1,098,400	0.0912	1,098,400
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)	12,043,860			12,043,860	XXX		XXX	1,098,400	XXX	1,098,400
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	



**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other .....		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0007		0.0011	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages .....			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other .....			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other .....			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages .....			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55) .....			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	



**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
72.		Investment Properties .....	7,835,513			7,835,513	0.0000		0.0912	714,599	0.0912	714,599
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	7,835,513			7,835,513	XXX		XXX	714,599	XXX	714,599
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated .....					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated .....					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA .....	56,844,976	XXX		56,844,976	0.0000		0.1580	8,981,506	0.1580	8,981,506
97.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....	56,844,976	XXX		56,844,976	XXX		XXX	8,981,506	XXX	8,981,506
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	64,680,489			64,680,489	XXX		XXX	9,696,105	XXX	9,696,105

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.



Asset Valuation Reserve - Replications (Synthetic) Assets  
**N O N E**

Schedule F - Claims  
**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written .....		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned .....		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims .....	25,840													
4. Cost containment expenses .....														
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	25,840													
6. Increase in contract reserves .....														
7. Commissions (a) .....	(313)													
8. Other general insurance expenses .....	79,154													
9. Taxes, licenses and fees .....	2,961													
10. Total other expenses incurred .....	81,802													
11. Aggregate write-ins for deductions .....														
12. Gain from underwriting before dividends or refunds .	(107,642)													
13. Dividends or refunds .....														
14. Gain from underwriting after dividends or refunds	(107,642)													
DETAILS OF WRITE-INS														
1101. ....														
1102. ....														
1103. ....														
1198. Summary of remaining write-ins for Line 11 from overflow page .....														
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)														

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written .....		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned .....		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims .....											25,840	
4. Cost containment expenses .....												
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....											25,840	
6. Increase in contract reserves .....												
7. Commissions (a) .....											(313)	
8. Other general insurance expenses .....											79,154	
9. Taxes, licenses and fees .....											2,961	
10. Total other expenses incurred .....											81,802	
11. Aggregate write-ins for deductions .....												
12. Gain from underwriting before dividends or refunds .											(107,642)	
13. Dividends or refunds .....												
14. Gain from underwriting after dividends or refunds											(107,642)	
DETAILS OF WRITE-INS												
1101. ....												
1102. ....												
1103. ....												
1198. Summary of remaining write-ins for Line 11 from overflow page .....												
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)												

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums .....													
2. Advance premiums .....													
3. Reserve for rate credits .....													
4. Total premium reserves, current year .....													
5. Total premium reserves, prior year .....													
6. Increase in total premium reserves .....													
B. Contract Reserves:													
1. Additional reserves (a) .....													
2. Reserve for future contingent benefits .....													
3. Total contract reserves, current year .....													
4. Total contract reserves, prior year .....													
5. Increase in contract reserves .....													
C. Claim Reserves and Liabilities:													
1. Total current year .....	78,317												78,317
2. Total prior year .....	85,190												85,190
3. Increase .....	(6,873)												(6,873)

**PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year .....													
1.2 On claims incurred during current year .....	32,713												32,713
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year .....	78,317												78,317
2.2 On claims incurred during current year .....													
3. Test:													
3.1 Lines 1.1 and 2.1 .....	78,317												78,317
3.2 Claim reserves and liabilities, December 31, prior year .....	85,190												85,190
3.3 Line 3.1 minus Line 3.2 .....	(6,873)												(6,873)

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written .....													
2. Premiums earned .....													
3. Incurred claims .....													
4. Commissions .....													
B. Reinsurance Ceded:													
1. Premiums written .....													
2. Premiums earned .....													
3. Incurred claims .....	5,739												5,739
4. Commissions .....	313												313

(a) Includes \$ ..... premium deficiency reserve.



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health	Total
A. Direct:													
1. Incurred claims .....												31,579	31,579
2. Beginning claim reserves and liabilities .....												161,603	161,603
3. Ending claim reserves and liabilities .....												126,512	126,512
4. Claims paid .....												66,670	66,670
B. Assumed Reinsurance:													
1. Incurred claims .....													
2. Beginning claim reserves and liabilities .....													
3. Ending claim reserves and liabilities .....													
4. Claims paid .....													
C. Ceded Reinsurance:													
1. Incurred claims .....												5,739	5,739
2. Beginning claim reserves and liabilities .....												90,222	90,222
3. Ending claim reserves and liabilities .....												49,254	49,254
4. Claims paid .....												46,707	46,707
D. Net:													
1. Incurred claims .....												25,840	25,840
2. Beginning claim reserves and liabilities .....												71,381	71,381
3. Ending claim reserves and liabilities .....												77,258	77,258
4. Claims paid .....												19,963	19,963
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses .....												25,840	25,840
2. Beginning reserves and liabilities .....												71,381	71,381
3. Ending reserves and liabilities .....												77,258	77,258
4. Paid claims and cost containment expenses												19,963	19,963



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates												
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates												
1099999. Total General Account - Non-Affiliates												
1199999. Total General Account												
1499999. Total Separate Accounts - U.S. Affiliates												
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts												
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)												
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals												



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year												
1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
1099999. Total - Non-Affiliates												
1199999. Total U.S. (Sum of 0399999 and 0899999)												
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals												



SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
.....65676 .....	..35-0472300 ..	..02/01/1971 ..	LINCOLN NATIONAL LIFE INSURANCE COMPANY .....	IN.....	.....2,500 .....	.....11,000 .....
.....88099 .....	..75-1608507 ..	..08/01/1991 ..	OPTIMUM RE INSURANCE COMPANY .....	TX.....	.....425,684 .....	.....229,975 .....
.....60003 .....	..04-2350154 ..	..09/30/1996 ..	PARK AVENUE LIFE INSURANCE COMPANY .....	DE.....	.....	.....104,925 .....
.....64688 .....	..75-6020048 ..	..01/10/1991 ..	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO .....	DE.....	.....	.....58,814 .....
.....82627 .....	..06-0839705 ..	..09/30/1996 ..	SWISS RE LIFE & HEALTH AMERICAN, INC .....	MO.....	.....76,848 .....	.....212,500 .....
.....86231 .....	..39-0989781 ..	..01/10/1991 ..	TRANSAMERICA LIFE INSURANCE COMPANY .....	IA.....	.....	.....30,000 .....
0899999. Life and Annuity - U.S. Non-Affiliates					505,032	647,214
1099999. Total Life and Annuity - Non-Affiliates					505,032	647,214
1199999. Total Life and Annuity					505,032	647,214
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
.....65676 .....	..35-0472300 ..	..09/01/1969 ..	LINCOLN NATIONAL LIFE INSURANCE COMPANY .....	IN.....	.....1,059 .....	.....12,049 .....
1999999. Accident and Health - U.S. Non-Affiliates					1,059	12,049
2199999. Total Accident and Health - Non-Affiliates					1,059	12,049
2299999. Total Accident and Health					1,059	12,049
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					506,091	659,263
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					506,091	659,263



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
..86258	..13-2572994	05/01/1975	GENERAL RE LIFE CORP .....	CT .....	..... YRT/I .....	.....	..... 25,000	..... 839	..... 641	..... 1,500				
..65676	..35-0472300	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY .....	IN .....	..... CO/I .....	.....	..... 1,626,185	..... 525,174	..... 546,226	..... 36,722				
..65676	..35-0472300	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY .....	IN .....	..... YRT/I .....	.....	..... 156,876	..... 2,341	..... 2,534					
..85472	..13-2740556	01/02/1981	NATIONAL SECURITY LIFE & ANN CO .....	NY .....	..... YRT/I .....	.....	..... 25,000							
..88099	..75-1608507	08/01/1991	OPTIMUM RE INSURANCE COMPANY .....	TX .....	..... CO/I .....	.....	..... 1,899,708	..... 256,408	..... 363,882	..... (36,271)				
..88099	..75-1608507	08/01/1991	OPTIMUM RE INSURANCE COMPANY .....	TX .....	..... OTH/I .....	.....				..... 9,380				
..88099	..75-1608507	08/01/1991	OPTIMUM RE INSURANCE COMPANY .....	TX .....	..... YRT/I .....	.....	..... 67,624,571	..... 773,393	..... 775,147	..... 1,410,960				
..60003	..04-2350154	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY .....	DE .....	..... CO/I .....	.....	..... 22,795,091	..... 13,755,183	..... 14,031,635	..... 3,300				
..60003	..04-2350154	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY .....	DE .....	..... CO/I .....	.....		..... 361,957	..... 366,703					
..60003	..04-2350154	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY .....	DE .....	..... YRT/I .....	.....		..... 3,455,464	..... 3,466,422					
..64688	..75-6020048	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE .....	DE .....	..... CO/I .....	.....	..... 24,289,677	..... 5,537,625	..... 5,631,871	..... 233,959				
..64688	..75-6020048	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE .....	DE .....	..... YRT/I .....	.....	..... 152,399	..... 1,067	..... 995	..... 584				
..82627	..06-0839705	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC .....	MO .....	..... CO/I .....	.....	..... 16,284,397	..... 2,621,344	..... 2,554,420	..... 72,715				
..82627	..06-0839705	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC .....	MO .....	..... YRT/I .....	.....	..... 33,665,693	..... 112,795	..... 121,265	..... 670,338				
..86231	..39-0989781	10/01/1988	TRANSAMERICA LIFE INSURANCE CO .....	IA .....	..... YRT/I .....	.....	..... 3,850,000	..... 85,870	..... 85,186	..... 135,835				
0899999. General Account - Authorized U.S. Non-Affiliates								172,394,597	27,489,460	27,946,927	2,539,022			
1099999. Total General Account - Authorized Non-Affiliates								172,394,597	27,489,460	27,946,927	2,539,022			
1199999. Total General Account Authorized								172,394,597	27,489,460	27,946,927	2,539,022			
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								172,394,597	27,489,460	27,946,927	2,539,022			
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								172,394,597	27,489,460	27,946,927	2,539,022			
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals								172,394,597	27,489,460	27,946,927	2,539,022			



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2	3	4	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
	ID Number	Effective Date								Name of Company	11 Current Year		
0399999.	Total General Account - Authorized U.S. Affiliates												
0699999.	Total General Account - Authorized Non-U.S. Affiliates												
0799999.	Total General Account - Authorized Affiliates												
.... 65676 .....	..35-0472300 ..	09/01/1969	LINCOLN NATIONAL LIFE INSURANCE CO .....	IN.....	.....	.....OH.....	.....103	.....	.....36,146	.....	.....	.....	.....
.... 70408 .....	..81-0170040 ..	11/15/1976	UNION SECURITY INSURANCE CO .....	KS.....	.....	.....OH.....	.....2,802	.....	.....4,520	.....	.....	.....	.....
0899999.	General Account - Authorized U.S. Non-Affiliates						2,905		40,666				
1099999.	Total General Account - Authorized Non-Affiliates						2,905		40,666				
1199999.	Total General Account Authorized						2,905		40,666				
1499999.	Total General Account - Unauthorized U.S. Affiliates												
1799999.	Total General Account - Unauthorized Non-U.S. Affiliates												
1899999.	Total General Account - Unauthorized Affiliates												
2199999.	Total General Account - Unauthorized Non-Affiliates												
2299999.	Total General Account Unauthorized												
2599999.	Total General Account - Certified U.S. Affiliates												
2899999.	Total General Account - Certified Non-U.S. Affiliates												
2999999.	Total General Account - Certified Affiliates												
3299999.	Total General Account - Certified Non-Affiliates												
3399999.	Total General Account Certified												
3699999.	Total General Account - Reciprocal Jurisdiction U.S. Affiliates												
3999999.	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates												
4099999.	Total General Account - Reciprocal Jurisdiction Affiliates												
4399999.	Total General Account - Reciprocal Jurisdiction Non-Affiliates												
4499999.	Total General Account Reciprocal Jurisdiction												
4599999.	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified						2,905		40,666				
4899999.	Total Separate Accounts - Authorized U.S. Affiliates												
5199999.	Total Separate Accounts - Authorized Non-U.S. Affiliates												
5299999.	Total Separate Accounts - Authorized Affiliates												
5599999.	Total Separate Accounts - Authorized Non-Affiliates												
5699999.	Total Separate Accounts Authorized												
5999999.	Total Separate Accounts - Unauthorized U.S. Affiliates												
6299999.	Total Separate Accounts - Unauthorized Non-U.S. Affiliates												
6399999.	Total Separate Accounts - Unauthorized Affiliates												
6699999.	Total Separate Accounts - Unauthorized Non-Affiliates												
6799999.	Total Separate Accounts Unauthorized												
7099999.	Total Separate Accounts - Certified U.S. Affiliates												
7399999.	Total Separate Accounts - Certified Non-U.S. Affiliates												
7499999.	Total Separate Accounts - Certified Affiliates												
7799999.	Total Separate Accounts - Certified Non-Affiliates												
7899999.	Total Separate Accounts Certified												
8199999.	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates												
8499999.	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates												
8599999.	Total Separate Accounts - Reciprocal Jurisdiction Affiliates												
8899999.	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates												
8999999.	Total Separate Accounts Reciprocal Jurisdiction												
9099999.	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified												
9199999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)						2,905		40,666				
9299999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)												
9999999 - Totals							2,905		40,666				



Schedule S - Part 4  
**N O N E**

Schedule S - Part 4 - Bank Footnote  
**N O N E**

Schedule S - Part 5  
**N O N E**

Schedule S - Part 5 - Bank Footnote  
**N O N E**



**SCHEDULE S - PART 6**  
Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	2,542	2,691	2,649	2,709	2,546
2. Commissions and reinsurance expense allowances .....	109	132	131	141	143
3. Contract claims .....	3,069	2,593	2,534	2,384	2,289
4. Surrender benefits and withdrawals for life contracts .....	299	222	336	326	398
5. Dividends to policyholders and refunds to members .....	44	46	46	47	48
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....	(475)	428	(534)	(394)	(468)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	150	134	264	236	145
9. Aggregate reserves for life and accident and health contracts .....	27,530	28,016	28,421	28,945	25,905
10. Liability for deposit-type contracts .....	3,455	3,466	3,424	3,434	3,396
11. Contract claims unpaid .....	773	1,146	567	291	675
12. Amounts recoverable on reinsurance .....	506	26	436	263	71
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					



SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	357,908,723		357,908,723
2. Reinsurance (Line 16) .....	632,541	(632,541)	
3. Premiums and considerations (Line 15) .....	366,028	149,945	515,973
4. Net credit for ceded reinsurance .....	XXX	25,330,277	25,330,277
5. All other admitted assets (balance) .....	4,055,669		4,055,669
6. Total assets excluding Separate Accounts (Line 26) .....	362,962,961	24,847,681	387,810,642
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28)	362,962,961	24,847,681	387,810,642
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	201,854,676	24,074,662	225,929,338
10. Liability for deposit-type contracts (Line 3) .....	11,530,718		11,530,718
11. Claim reserves (Line 4) .....	3,415,898	773,019	4,188,917
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	310,983		310,983
13. Premium & annuity considerations received in advance (Line 8) .....	23,967		23,967
14. Other contract liabilities (Line 9) .....	8,262,983		8,262,983
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	45,735,642		45,735,642
20. Total liabilities excluding Separate Accounts (Line 26) .....	271,134,867	24,847,681	295,982,548
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	271,134,867	24,847,681	295,982,548
23. Capital & surplus (Line 38) .....	91,828,094	XXX	91,828,094
24. Total liabilities, capital & surplus (Line 39)	362,962,961	24,847,681	387,810,642
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	24,074,662		
26. Claim reserves .....	773,019		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	632,541		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	25,480,222		
34. Premiums and considerations .....	149,945		
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	149,945		
41. Total net credit for ceded reinsurance	25,330,277		



SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama .....	AL	35,544	1,825			37,369
2.	Alaska .....	AK	190	80			270
3.	Arizona .....	AZ	13,882	1,977			15,859
4.	Arkansas .....	AR	50,333	80			50,413
5.	California .....	CA	19,769	484			20,253
6.	Colorado .....	CO	27,865	540			28,405
7.	Connecticut .....	CT	1,039	800			1,839
8.	Delaware .....	DE	1,440				1,440
9.	District of Columbia .....	DC	1,592				1,592
10.	Florida .....	FL	175,558	2,819			178,377
11.	Georgia .....	GA	77,716	293			78,009
12.	Hawaii .....	HI	745				745
13.	Idaho .....	ID	3,028				3,028
14.	Illinois .....	IL	981,688	47,299			1,028,987
15.	Indiana .....	IN	145,021	14,892			159,913
16.	Iowa .....	IA	185,744	24,542			210,286
17.	Kansas .....	KS	328,039	1,740			329,779
18.	Kentucky .....	KY	41,482	1,171			42,653
19.	Louisiana .....	LA	170,402	936			171,338
20.	Maine .....	ME	31				31
21.	Maryland .....	MD	9,885	1,176			11,061
22.	Massachusetts .....	MA	5,038	160			5,198
23.	Michigan .....	MI	113,031	992			114,023
24.	Minnesota .....	MN	7,104				7,104
25.	Mississippi .....	MS	114,351	811			115,162
26.	Missouri .....	MO	198,262	8,866			207,128
27.	Montana .....	MT	25,369	160			25,529
28.	Nebraska .....	NE	47,234	2,208			49,442
29.	Nevada .....	NV	5,205				5,205
30.	New Hampshire .....	NH	468				468
31.	New Jersey .....	NJ	3,486	240			3,726
32.	New Mexico .....	NM	15,183	879			16,062
33.	New York .....	NY	16,549	186			16,735
34.	North Carolina .....	NC	128,633	1,926			130,559
35.	North Dakota .....	ND	675				675
36.	Ohio .....	OH	1,776,729	12,399			1,789,128
37.	Oklahoma .....	OK	175,088	3,202			178,290
38.	Oregon .....	OR	3,720				3,720
39.	Pennsylvania .....	PA	141,245	9,868			151,113
40.	Rhode Island .....	RI	488				488
41.	South Carolina .....	SC	107,830	120			107,950
42.	South Dakota .....	SD	702	80			782
43.	Tennessee .....	TN	92,814	159			92,973
44.	Texas .....	TX	411,822	10,229			422,051
45.	Utah .....	UT	6,054	320			6,374
46.	Vermont .....	VT	100				100
47.	Virginia .....	VA	63,004	2,681			65,685
48.	Washington .....	WA	7,233				7,233
49.	West Virginia .....	WV	280,125	738			280,863
50.	Wisconsin .....	WI	21,194	1,367			22,561
51.	Wyoming .....	WY	2,439	80			2,519
52.	American Samoa .....	AS					
53.	Guam .....	GU					
54.	Puerto Rico .....	PR					
55.	U.S. Virgin Islands .....	VI					
56.	Northern Mariana Islands .....	MP					
57.	Canada .....	CAN					
58.	Aggregate Other Alien .....	OT					
59.	Total		6,042,168	158,325			6,200,493



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
...	...	...	61-1129777 ..	...	...	...	First Southern Bancorp, Inc. ....	.. KY.....	.....UIP.....	Jesse T. Correll .....	Ownership.....	..62.380 .....	Jesse T. Correll .....	...YES.....	.....
...	...	...	61-1233349 ..	...	...	...	First Southern Funding, LLC .....	.. KY.....	.....NIA.....	Jesse T. Correll .....	Ownership.....	..77.520 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	61-1396135 ..	...	...	...	First Southern Holdings, LLC .....	.. KY.....	.....UIP.....	First Southern Bancorp, Inc. ....	Ownership.....	..99.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	61-0290000 ..	702612 .....	...	...	First Southern National Bank .....	.. KY.....	.....NIA.....	First Southern Bancorp, Inc. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...YES.....	.....
...	...	...	20-2907892 ..	...	832480 .....	OTC .....	UTG, Inc. ....	.. DE.....	.....DS.....	First Southern Holdings, LLC .....	Ownership.....	..37.970 .....	Jesse T. Correll .....	...NO.....	.....
...	...	70130 .....	31-0727974 ..	...	...	...	Universal Guaranty Life Insurance Co. ....	.. OH.....	.....RE.....	UTG, Inc. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	76-0293391 ..	...	...	...	Imperial Plan, Inc. ....	.. TX.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	46-2793973 ..	...	...	...	BCG Land, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co .....	Ownership.....	..100.000 .....	Jesse T. Corell .....	...NO.....	.....
...	...	...	45-2035659 ..	...	...	...	Collier Beach, LLC .....	.. SC.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	81-3717960 ..	...	...	...	Consolidated Timberlands, LLC .....	.. GA.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..50.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	26-1700910 ..	...	...	...	Cumberland Woodlands, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	61-1697704 ..	...	...	...	Red River Gorge Properties, LLC .....	.. KY.....	.....DS.....	Cumberland Woodlands, LLC .....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	46-5378135 ..	...	...	...	Midland Superblock Partners, LLC .....	.. TX.....	.....DS.....	Universal Guaranty Life Insurance Co .....	Ownership.....	..74.120 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	83-2303037 ..	...	...	...	Bluegrass Land & Minerals .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	20-3705703 ..	...	...	...	Stanford Wilderness Road, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	86-1183773 ..	...	...	...	Universal Guaranty Flight Enterprises, LLC ..	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	86-1211203 ..	...	...	...	UG-Cam, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	84-1770616 ..	...	...	...	Esther's Wellhouse, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC .....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	84-1770616 ..	...	...	...	The Inn at Wilderness Road, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC .....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	81-3717960 ..	...	...	...	Bella Terra, LLC .....	.. AL.....	.....DS.....	Universal Guaranty Life Insurance Co. ....	Ownership.....	..50.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	45-4192747 ..	...	...	...	Bluebird, Ltd Co .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC .....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	83-1669198 ..	...	...	...	Cerulean at the Bluebird, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC .....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....
...	...	...	83-1652834 ..	...	...	...	Mama Devechio's Pizzeria, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC .....	Ownership.....	..100.000 .....	Jesse T. Correll .....	...NO.....	.....

Asterisk	Explanation



SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....	20-3705703 .....	Stanford Wilderness Road, LLC .....	.....	..... 1,500,000	.....	.....	.....	.....	.....	.....	..... 1,500,000	.....
.....	61-0290000 .....	First Southern National Bank .....	.....	.....	.....	.....	..... 37,324	.....	.....	.....	..... 37,324	.....
.....	20-2907892 .....	UTG, Inc .....	..... 2,000,000	.....	.....	.....	..... 7,910,324	.....	.....	.....	..... 9,910,324	.....
.....	46-2793973 .....	BCG Land, LLC .....	.....	..... (1,395,000)	.....	.....	.....	.....	.....	.....	..... (1,395,000)	.....
.....70130 .....	31-0727974 .....	Universal Guaranty Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	..... (757,375)	.....	..... (1,637,165)	.....	.....	..... (7,947,648)	.....	.....	.....	..... (10,342,188)	.....
.....	46-5378135 .....	Midland Superblock Partners, LLC .....	..... (296,460)	.....	.....	.....	.....	.....	.....	.....	..... (296,460)	.....
.....	86-1211203 .....	UG-Cam, LLC .....	..... (107,789)	..... 1,563,789	.....	.....	.....	.....	.....	.....	..... 1,456,000	.....
.....	26-1700910 .....	Cumberland Woodlands, LLC .....	..... (838,376)	..... (31,624)	.....	.....	.....	.....	.....	.....	..... (870,000)	.....
9999999	Control Totals								XXX			



SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Universal Guaranty Life Insurance Company .....	First Southern Holdings, LLC .....	..... 37.970	..... NO.....	Jesse T. Correll .....	Universal Guaranty Life Insurance Company .....	..... 65.780	..... NO.....
Universal Guaranty Life Insurance Company .....	First Southern Funding, LLC .....	..... 12.640	..... NO.....	Jesse T. Correll .....	Universal Guaranty Life Insurance Company .....	..... 65.780	..... NO.....



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	WAIVED
4. Will an actuarial opinion be filed by March 1? .....	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1? .....	YES
9. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES










26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) .....	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
35.	Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
36.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	NO

APRIL FILING

37.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? .....	YES
38.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
39.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ..	NO
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? .....	YES
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? .....	NO
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO

AUGUST FILING























48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES
Explanations:		
10.	The data for this supplement is not required to be filed.	
11.	The data for this supplement is not required to be filed.	
12.	The data for this supplement is not required to be filed.	
15.	The data for this supplement is not required to be filed.	
16.	The data for this supplement is not required to be filed.	
17.	The data for this supplement is not required to be filed.	
18.	The data for this supplement is not required to be filed.	
19.	The data for this supplement is not required to be filed.	
20.	The data for this supplement is not required to be filed.	
21.	The data for this supplement is not required to be filed.	
22.	The data for this supplement is not required to be filed.	
23.	The data for this supplement is not required to be filed.	
24.	The data for this supplement is not required to be filed.	
25.	The data for this supplement is not required to be filed.	
26.	The data for this supplement is not required to be filed.	
27.	The data for this supplement is not required to be filed.	
28.	The data for this supplement is not required to be filed.	
30.	The data for this supplement is not required to be filed.	
31.	The data for this supplement is not required to be filed.	
32.	The data for this supplement is not required to be filed.	
33.	The data for this supplement is not required to be filed.	
35.	The data for this supplement is not required to be filed.	
36.	The data for this supplement is not required to be filed.	
38.	The data for this supplement is not required to be filed.	
39.	The data for this supplement is not required to be filed.	
41.	The data for this supplement is not required to be filed.	
43.	The data for this supplement is not required to be filed.	
44.	The data for this supplement is not required to be filed.	
45.	The data for this supplement is not required to be filed.	
46.	The data for this supplement is not required to be filed.	
47.	The data for this supplement is not required to be filed.	

Bar Codes:	
3.	Risk-based Capital Report [Document Identifier 390]
	
7 0 1 3 0 2 0 2 3 3 9 0 0 0 0 0 0	
10.	SIS Stockholder Information Supplement [Document Identifier 420]
	
7 0 1 3 0 2 0 2 3 4 2 0 0 0 0 0 0	
11.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
	
7 0 1 3 0 2 0 2 3 3 6 0 0 0 0 0 0	
12.	Trusted Surplus Statement [Document Identifier 490]
	
7 0 1 3 0 2 0 2 3 4 8 0 0 0 0 0 0	
15.	Actuarial Opinion on X-Factors [Document Identifier 442]
	
7 0 1 3 0 2 0 2 3 4 4 2 0 0 0 0 0	
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
	
7 0 1 3 0 2 0 2 3 4 4 3 0 0 0 0 0	
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
	
7 0 1 3 0 2 0 2 3 4 4 4 0 0 0 0 0	
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
	
7 0 1 3 0 2 0 2 3 4 4 5 0 0 0 0 0	
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
	
7 0 1 3 0 2 0 2 3 4 4 6 0 0 0 0 0	



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>7 0 1 3 0 2 0 2 3 4 4 7 0 0 0 0 0</div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>7 0 1 3 0 2 0 2 3 4 4 8 0 0 0 0 0</div>
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>7 0 1 3 0 2 0 2 3 4 4 9 0 0 0 0 0</div>
23.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 <div>7 0 1 3 0 2 0 2 3 4 5 0 0 0 0 0 0</div>
24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>7 0 1 3 0 2 0 2 3 4 5 1 0 0 0 0 0</div>
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>7 0 1 3 0 2 0 2 3 4 5 2 0 0 0 0 0</div>
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>7 0 1 3 0 2 0 2 3 4 5 3 0 0 0 0 0</div>
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>7 0 1 3 0 2 0 2 3 4 5 4 0 0 0 0 0</div>
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>7 0 1 3 0 2 0 2 3 4 9 5 0 0 0 0 0</div>
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>7 0 1 3 0 2 0 2 3 3 6 5 0 0 0 0 0</div>
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>7 0 1 3 0 2 0 2 3 2 2 4 0 0 0 0 0</div>
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>7 0 1 3 0 2 0 2 3 2 2 5 0 0 0 0 0</div>
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>7 0 1 3 0 2 0 2 3 2 2 6 0 0 0 0 0</div>
35.	Health Care Receivables Supplement [Document Identifier 475]	 <div>7 0 1 3 0 2 0 2 3 4 7 5 0 0 0 0 0</div>
36.	Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600]	 <div>7 0 1 3 0 2 0 2 3 6 0 0 0 0 0 0 0</div>
38.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>7 0 1 3 0 2 0 2 3 3 0 6 0 0 0 0 0</div>
39.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>7 0 1 3 0 2 0 2 3 2 3 0 0 0 0 0 0</div>
41.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 <div>7 0 1 3 0 2 0 2 3 2 1 6 0 0 0 0 0</div>
43.	Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 <div>7 0 1 3 0 2 0 2 3 3 4 5 0 0 0 0 0</div>
44.	Variable Annuities Supplement [Document Identifier 286]	 <div>7 0 1 3 0 2 0 2 3 2 8 6 0 0 0 0 0</div>
45.	Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 <div>7 0 1 3 0 2 0 2 3 4 5 7 0 0 0 0 0</div>
46.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	 <div>7 0 1 3 0 2 0 2 3 4 5 8 0 0 0 0 0</div>
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 <div>7 0 1 3 0 2 0 2 3 4 5 9 0 0 0 0 0</div>



**NONE**



VM-20 Reserves Supplement - Part 1A

**N O N E**

VM-20 Reserves Supplement - Part 1B

**N O N E**



SUPPLEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

**VM-20 RESERVES SUPPLEMENT – PART 2**

Life PBR Exemption  
For The Year Ended December 31, 2023  
(To Be Filed by March 1)

Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)	
1.	Has the company been allowed a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? ..... Yes [    ] No [    ]
2.	If the response to Question 1 is "Yes", then check the source of the "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)
	2.1 NAIC Adopted VM    [    ]
	2.2 State Statute (SVL) [    ] Complete items "a" and "b" as appropriate.
	a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM? ..... Yes [    ] No [    ]
	b. If the answer to "a" above is "Yes", provide the criteria the state has used to allow the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM): .....
2.3	State Regulation        [    ] Complete items "a" and "b" as appropriate.
	a. Is the criteria in the State Regulation different from the NAIC adopted VM? ..... Yes [    ] No [    ]
	b. If the answer to "a" above is "Yes", provide the criteria of the state's Life PBR Exemption that the company has met and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM): .....
3.	If the criteria for the "Life PBR Exemption" is the same as or substantially similar to the NAIC adopted VM (i.e., Question 2.1 is checked or Question 2.2.a is "No" or Question 2.3.a is "No"), then provide the most recent year that the company filed a statement of exemption that was allowed. If such calendar year is not the current calendar year for this statement, also provide confirmation that the company meets the criteria for utilizing an ongoing statement of exemption, meaning that none of the following apply: 1) the company fails to meet either of the conditions in VM Section II, Subsection 1.G.2, 2) the policies exempted contain those in VM Section II, Subsection 1.G.3, or 3) the domiciliary commissioner contacted the company prior to Sept. 1 and notified them that the statement of exemption was not allowed: .....

**VM-20 RESERVES SUPPLEMENT – PART 3**

Other Exclusions from Life PBR  
For The Year Ended December 31, 2023  
(To Be Filed by March 1)

1A.	Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? ..... Yes [    ] No [    ]
1B.	If the answer to question 1A is "Yes" please discuss any business not covered under the Single State Exemption.
2A.	If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? ..... Yes [    ] No [    ]
2B.	If the answer to question 2A is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.
3.	Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? ..... Yes [    ] No [    ]





SUPPLEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

**SCHEDULE O SUPPLEMENT**

For The Year Ended December 31, 2023  
(To Be Filed by March 1)

Of The Universal Guaranty Life Insurance Company  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-4260  
NAIC Group Code 0000 NAIC Company Code 70130 Employer's Identification Number (FEIN) 31-0727974

**SUPPLEMENTAL SCHEDULE O - PART 1**

**Development of Incurred Losses**  
**(\$000 Omitted)**

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1 2019	2 2020	3 2021	4 2022	5 2023(a)
1. Prior		7	16		25
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. Prior	(6)	48	28	(2)	25
2. 2019	5				
3. 2020	XXX				
4. 2021	XXX	XXX	10		
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

**Section C - Credit Accident and Health**

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

**Section D -**

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

**Section E -**

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

**Section F -**

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

**Section G -**

1. Prior					
2. 2019					
3. 2020	XXX				
4. 2021	XXX	XXX			
5. 2022	XXX	XXX	XXX		
6. 2023	XXX	XXX	XXX	XXX	

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



SUPPLEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					

Section B - Other Accident and Health

1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					

Section C - Credit Accident and Health

1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					

Section D -

1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					

Section E -

1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					

Section F -

1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					

Section G -

1. Prior .....	NONE				
2. 2019 .....					
3. 2020 .....					
4. 2021 .....					
5. 2022 .....					
6. 2023 .....					



SUPPLEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses  
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2019	2 2020	3 2021	4 2022	5 2023
1. 2019 .....				XXX	XXX
2. 2020 .....	XXX			14	XXX
3. 2021 .....	XXX	XXX			
4. 2022 .....	XXX	XXX	XXX		
5. 2023	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2019 .....	43		59	XXX	XXX
2. 2020 .....	XXX			54	XXX
3. 2021 .....	XXX	XXX	40		
4. 2022 .....	XXX	XXX	XXX	39	
5. 2023	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. 2019 .....				XXX	XXX
2. 2020 .....	XXX				XXX
3. 2021 .....	XXX				
4. 2022 .....	XXX	XX	XXX		
5. 2023	XXX	XX	XXX	XXX	

Section D -

1. 2019 .....				XXX	XXX
2. 2020 .....	XXX				XXX
3. 2021 .....	XXX				
4. 2022 .....	XX	XX	XXX		
5. 2023	XXX	XX	XXX	XXX	

Section E -

1. 2019 .....				XXX	XXX
2. 2020 .....	XXX				XXX
3. 2021 .....	XXX				
4. 2022 .....	XX	XX	XXX		
5. 2023	XXX	XX	XXX	XXX	

Section F -

1. 2019 .....				XXX	XXX
2. 2020 .....	XXX				XXX
3. 2021 .....	XXX				
4. 2022 .....	XX	XX	XXX		
5. 2023	XXX	XX	XXX	XXX	

Section G -

1. 2019 .....				XXX	XXX
2. 2020 .....	XXX				XXX
3. 2021 .....	XXX				
4. 2022 .....	XX	XX	XXX		
5. 2023	XXX	XX	XXX	XXX	



SUPPLEMENT FOR THE YEAR 2023 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses  
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year					
		1 2019	2 2020	3	4 2022	5 2023	
1.	2019 .....	NONE					
2.	2020 .....						
3.	2021 .....						
4.	2022 .....						
5.	2023 .....						

Section B - Other Accident and Health

1.	2019 .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					

Section C - Credit Accident and Health

1.	2019 .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					

Section D -

1.	2019 .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					

Section E -

1.	2019 .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					

Section F -

1.	2019 .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					

Section G -

1.	2019 .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1.	Industrial Life .....	Other .....	
2.	Ordinary Life .....	Other .....	3,252
3.	Individual Annuity .....	Other .....	78
4.	Supplementary Contracts .....		
5.	Credit Life .....		
6.	Group Life .....	Other .....	38
7.	Group Annuities .....		
8.	Group Accident and Health .....	Standard Valuation .....	48
9.	Credit Accident and Health .....		
10.	Other Accident and Health .....	Standard Valuation .....	30
11.	Total .....		3,446