



ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE  
AMERICAN LEGACY LIFE INSURANCE COMPANY

NAIC Group Code 5071, 5071 NAIC Company Code 17618 Employer's ID Number 99-1045095

(Current) (Prior)

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

Country of Domicile US

Licensed as business type: Life, Accident and Health

Incorporated/Organized 01/25/2024 Commenced Business 03/29/2024

Statutory Home Office 4400 Easton Cmns #125 Columbus, OH, US 43219

Main Administrative Office 1333 W. McDermott Drive, Suite 200 Allen, TX, US 75013

(Telephone)

Mail Address 1333 W. McDermott Drive, Suite 200 Allen, TX, US 75013

Primary Location of Books and Records 1333 W. McDermott, Suite 200 Allen, TX, US 75013

(Telephone)

Internet Website Address www.aclic.com

Statutory Statement Contact Raz Silberman 855-966-1111

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OFFICERS

Raz Silberman#, President Raz Silberman#, Treasurer

Roni Ido, Secretary

DIRECTORS OR TRUSTEES

Roni Ido# Raz Silberman#

Michelle Delany# Shira Silberman#

Charles Baker#

State of Texas

County of Collin SS

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

x x x

Raz Silberman Roni Ido Raz Silberman

President Secretary Treasurer

Subscribed and sworn to before me

this day of

, 2025

a. Is this an original filing? Yes

b. If no:

1. State the amendment number:

2. Date filed:

3. Number of pages attached:

x

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1.	Bonds (Schedule D).....	4,279,168		4,279,168	
2.	Stocks (Schedule D):				
	2.1 Preferred stocks.....				
	2.2 Common stocks.....				
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens.....	1,663,000		1,663,000	
	3.2 Other than first liens.....				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less \$..... encumbrances).....				
	4.2 Properties held for the production of income (less \$..... encumbrances).....				
	4.3 Properties held for sale (less \$..... encumbrances).....				
5.	Cash (\$.....14,361,461, Schedule E - Part 1), cash equivalents (\$....., Schedule E - Part 2) and short-term investments (\$....., Schedule DA).....	14,361,461		14,361,461	
6.	Contract loans (including \$..... premium notes).....				
7.	Derivatives (Schedule DB).....				
8.	Other invested assets (Schedule BA).....				
9.	Receivables for securities.....				
10.	Securities lending reinvested collateral assets (Schedule DL).....				
11.	Aggregate write-ins for invested assets.....				
12.	Subtotals, cash and invested assets (Lines 1 to 11).....	20,303,629		20,303,629	
13.	Title plants less \$..... charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	95,354		95,354	
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection.....				
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....				
	15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers.....				
	16.2 Funds held by or deposited with reinsured companies.....				
	16.3 Other amounts receivable under reinsurance contracts.....				
17.	Amounts receivable relating to uninsured plans.....				
18.1	Current federal and foreign income tax recoverable and interest thereon.....				
18.2	Net deferred tax asset.....				
19.	Guaranty funds receivable or on deposit.....				
20.	Electronic data processing equipment and software.....				
21.	Furniture and equipment, including health care delivery assets (\$.....).....				
22.	Net adjustment in assets and liabilities due to foreign exchange rates.....				
23.	Receivables from parent, subsidiaries and affiliates.....				
24.	Health care (\$.....) and other amounts receivable.....				
25.	Aggregate write-ins for other-than-invested assets.....				
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	20,398,983		20,398,983	
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	20,398,983		20,398,983	
Details of Write-Ins					
1101.	.....				
1102.	.....				
1103.	.....				
1198.	Summary of remaining write-ins for Line 11 from overflow page.....				
1199.	Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501.	.....				
2502.	.....				
2503.	.....				
2598.	Summary of remaining write-ins for Line 25 from overflow page.....				
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....				

LIABILITIES, SURPLUS AND OTHER FUNDS

			1	2
			Current Year	Prior Year
1.	Aggregate reserve for life contracts \$..... (Exhibit 5, Line 9999999) less \$..... included in Line 6.3 (including \$..... Modco Reserve).....			
2.	Aggregate reserve for accident and health contracts (including \$..... Modco Reserve).....			
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$..... Modco Reserve).....			
4.	Contract claims:			
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6).....			
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6).....			
5.	Policyholders' dividends/refunds to members \$..... and coupons \$..... due and unpaid (Exhibit 4, Line 10).....			
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year-estimated amounts:			
6.1	Policyholders' dividends and refunds to members apportioned for payment (including \$..... Modco).....			
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$..... Modco).....			
6.3	Coupons and similar benefits (including \$..... Modco).....			
7.	Amount provisionally held for deferred dividend policies not included in Line 6.....			
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less \$..... discount; including \$..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....			
9.	Contract liabilities not included elsewhere:			
9.1	Surrender values on canceled contracts.....			
9.2	Provision for experience rating refunds, including the liability of \$..... accident and health experience rating refunds of which \$..... is for medical loss ratio rebate per the Public Health Service Act.....			
9.3	Other amounts payable on reinsurance, including \$..... assumed and \$..... ceded.....			
9.4	Interest Maintenance Reserve (IMR, Line 6).....			
10.	Commissions to agents due or accrued-life and annuity contracts \$....., accident and health \$..... and deposit-type contract funds \$.....			
11.	Commissions and expense allowances payable on reinsurance assumed.....			
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....			
13.	Transfers to Separate Accounts due or accrued (net) (including \$..... accrued for expense allowances recognized in reserves, net of reinsured allowances).....			
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....			
15.1	Current federal and foreign income taxes, including \$..... on realized capital gains (losses).....		83,800	
15.2	Net deferred tax liability.....			
16.	Unearned investment income.....			
17.	Amounts withheld or retained by reporting entity as agent or trustee.....			
18.	Amounts held for agents' account, including \$..... agents' credit balances.....			
19.	Remittances and items not allocated.....			
20.	Net adjustment in assets and liabilities due to foreign exchange rates.....			
21.	Liability for benefits for employees and agents if not included above.....			
22.	Borrowed money \$..... and interest thereon \$.....			
23.	Dividends to stockholders declared and unpaid.....			
24.	Miscellaneous liabilities:			
24.01	Asset valuation reserve (AVR, Line 16, Col. 7).....		3,126	
24.02	Reinsurance in unauthorized and certified (\$.....) companies.....			
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....) reinsurers.....			
24.04	Payable to parent, subsidiaries and affiliates.....			
24.05	Drafts outstanding.....			
24.06	Liability for amounts held under uninsured plans.....			
24.07	Funds held under coinsurance.....			
24.08	Derivatives.....			
24.09	Payable for securities.....			
24.10	Payable for securities lending.....			
24.11	Capital notes \$..... and interest thereon \$.....			
25.	Aggregate write-ins for liabilities.....			
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....		86,926	
27.	From Separate Accounts statement.....			
28.	Total liabilities (Lines 26 and 27).....		86,926	
29.	Common capital stock.....		2,000,000	
30.	Preferred capital stock.....			
31.	Aggregate write-ins for other-than-special surplus funds.....			
32.	Surplus notes.....			
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....		18,000,000	
34.	Aggregate write-ins for special surplus funds.....			
35.	Unassigned funds (surplus).....		312,056	
36.	Less treasury stock, at cost:			
36.1	shares common (value included in Line 29 \$.....).....			
36.2	shares preferred (value included in Line 30 \$.....).....			
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$..... in Separate Accounts Statement).....		18,312,056	
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....		20,312,056	
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....		20,398,982	
Details of Write-Ins				
2501.	.....			
2502.	.....			
2503.	.....			
2598.	Summary of remaining write-ins for Line 25 from overflow page.....			
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....			
3101.	.....			
3102.	.....			
3103.	.....			
3198.	Summary of remaining write-ins for Line 31 from overflow page.....			
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....			
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page.....			
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....			

SUMMARY OF OPERATIONS

		1	2
		Current Year	Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts.....		
2.	Considerations for supplementary contracts with life contingencies.....		
3.	Net investment income (Exhibit of Net Investment Income, Line 17).....	437,542	
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5).....		
5.	Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7.	Reserve adjustments on reinsurance ceded.....		
8.	Miscellaneous Income:		
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
	8.2 Charges and fees for deposit-type contracts.....		
	8.3 Aggregate write-ins for miscellaneous income.....		
9.	Totals (Lines 1 to 8.3).....	437,542	
10.	Death benefits.....		
11.	Matured endowments (excluding guaranteed annual pure endowments).....		
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1).....		
13.	Disability benefits and benefits under accident and health contracts.....		
14.	Coupons, guaranteed annual pure endowments and similar benefits.....		
15.	Surrender benefits and withdrawals for life contracts.....		
16.	Group conversions.....		
17.	Interest and adjustments on contract or deposit-type contract funds.....		
18.	Payments on supplementary contracts with life contingencies.....		
19.	Increase in aggregate reserves for life and accident and health contracts.....		
20.	Totals (Lines 10 to 19).....		
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....		
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23.	General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6).....	31,143	
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5).....	7,417	
25.	Increase in loading on deferred and uncollected premiums.....		
26.	Net transfers to or (from) Separate Accounts net of reinsurance.....		
27.	Aggregate write-ins for deductions.....		
28.	Totals (Lines 20 to 27).....	38,560	
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	398,982	
30.	Dividends to policyholders and refunds to members.....		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	398,982	
32.	Federal and foreign income taxes incurred (excluding tax on capital gains).....	83,800	
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	315,182	
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$..... (excluding taxes of \$..... transferred to the IMR).....		
35.	Net income (Line 33 plus Line 34).....	315,182	
Capital and Surplus Account			
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....		
37.	Net income (Line 35).....	315,182	
38.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....		
39.	Change in net unrealized foreign exchange capital gain (loss).....		
40.	Change in net deferred income tax.....		
41.	Change in nonadmitted assets.....		
42.	Change in liability for reinsurance in unauthorized and certified companies.....		
43.	Change in reserve on account of change in valuation basis, (increase) or decrease.....		
44.	Change in asset valuation reserve.....	(3,126)	
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....		
46.	Surplus (contributed to) withdrawn from Separate Accounts during period.....		
47.	Other changes in surplus in Separate Accounts statement.....		
48.	Change in surplus notes.....		
49.	Cumulative effect of changes in accounting principles.....		
50.	Capital changes:		
	50.1 Paid in.....	2,000,000	
	50.2 Transferred from surplus (Stock Dividend).....		
	50.3 Transferred to surplus.....		
51.	Surplus adjustment:		
	51.1 Paid in.....	18,000,000	
	51.2 Transferred to capital (Stock Dividend).....		
	51.3 Transferred from capital.....		
	51.4 Change in surplus as a result of reinsurance.....		
52.	Dividends to stockholders.....		
53.	Aggregate write-ins for gains and losses in surplus.....		
54.	Net change in capital and surplus for the year (Lines 37 through 53).....	20,312,056	
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	20,312,056	
Details of Write-Ins			
08.301.	.....		
08.302.	.....		
08.303.	.....		
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page.....		
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....		
2701.	.....		
2702.	.....		
2703.	.....		
2798.	Summary of remaining write-ins for Line 27 from overflow page.....		
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....		
5301.	.....		
5302.	.....		
5303.	.....		
5398.	Summary of remaining write-ins for Line 53 from overflow page.....		
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above).....		

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance		
2.	Net investment income	648,912	
3.	Miscellaneous income		
4.	Total (Lines 1 to 3)	648,912	
5.	Benefit and loss related payments		
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	38,560	
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses)	–	
10.	Total (Lines 5 through 9)	38,560	
11.	Net cash from operations (Line 4 minus Line 10)	610,353	
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	21,195	
12.2	Stocks		
12.3	Mortgage loans	425,000	
12.4	Real estate		
12.5	Other invested assets		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7	Miscellaneous proceeds	–	
12.8	Total investment proceeds (Lines 12.1 to 12.7)	446,195	
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	4,607,087	
13.2	Stocks		
13.3	Mortgage loans	2,088,000	
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	–	
13.7	Total investments acquired (Lines 13.1 to 13.6)	6,695,087	
14.	Net increase / (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,248,892)	
Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes		
16.2	Capital and paid in surplus, less treasury stock	20,000,000	
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities		
16.5	Dividends to stockholders		
16.6	Other cash provided (applied)	1	
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	20,000,001	
Reconciliation of Cash, Cash Equivalents and Short-Term Investments			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	14,361,462	
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year		
19.2	End of year (Line 18 plus Line 19.1)	14,361,462	

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

20.0001		
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

		1	2	3	4	5	6	7	8	9
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1.	Premiums and annuity considerations for life and accident and health contracts .....									
2.	Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	XXX		XXX
3.	Net investment income .....	437,542			437,542					
4.	Amortization of Interest Maintenance Reserve (IMR) .....									
5.	Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6.	Commissions and expense allowances on reinsurance ceded .....							XXX		
7.	Reserve adjustments on reinsurance ceded .....							XXX		
8.	Miscellaneous Income:									
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							XXX		
8.2	Charges and fees for deposit-type contracts .....						XXX	XXX		
8.3	Aggregate write-ins for miscellaneous income .....									
9.	Totals (Lines 1 to 8.3) .....	437,542			437,542					
10.	Death benefits .....						XXX	XXX		
11.	Matured endowments (excluding guaranteed annual pure endowments) .....						XXX	XXX		
12.	Annuity benefits .....		XXX	XXX			XXX	XXX		XXX
13.	Disability benefits and benefits under accident and health contracts .....							XXX		
14.	Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15.	Surrender benefits and withdrawals for life contracts .....						XXX	XXX		
16.	Group conversions .....							XXX		
17.	Interest and adjustments on contract or deposit-type contract funds .....							XXX		
18.	Payments on supplementary contracts with life contingencies .....						XXX	XXX		
19.	Increase in aggregate reserves for life and accident and health contracts .....							XXX		
20.	Totals (Lines 10 to 19) .....							XXX		
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....									XXX
22.	Commissions and expense allowances on reinsurance assumed .....							XXX		
23.	General insurance expenses and fraternal expenses .....	31,143			31,143					
24.	Insurance taxes, licenses and fees, excluding federal income taxes .....	7,417			7,417					
25.	Increase in loading on deferred and uncollected premiums .....							XXX		
26.	Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27.	Aggregate write-ins for deductions .....									
28.	Totals (Lines 20 to 27) .....	38,560			38,560					
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	398,982			398,982					
30.	Dividends to policyholders and refunds to members .....							XXX		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	398,982			398,982					
32.	Federal income taxes incurred (excluding tax on capital gains) .....	83,800			83,800					
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	315,182			315,182					
34.	Policies/certificates in force end of year .....							XXX		
Details of Write-Ins										
08.301.	.....									
08.302.	.....									
08.303.	.....									
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....									
2701.	.....									
2702.	.....									
2703.	.....									
2798.	Summary of remaining write-ins for Line 27 from overflow page .....									
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....									

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

		1	2	3	4	5	6	7	8	9	10	11	12
		Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1.	Premiums for life contracts (a)												
2.	Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Net investment income												
4.	Amortization of Interest Maintenance Reserve (IMR)												
5.	Separate Accounts net gain from operations excluding unrealized gains or losses												
6.	Commissions and expense allowances on reinsurance ceded												
7.	Reserve adjustments on reinsurance ceded												
8.	Miscellaneous Income:												
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
	8.2 Charges and fees for deposit-type contracts												
	8.3 Aggregate write-ins for miscellaneous income												
9.	Totals (Lines 1 to 8.3)												
10.	Death benefits												
11.	Matured endowments (excluding guaranteed annual pure endowments)												
12.	Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	Disability benefits and benefits under accident and health contracts												
14.	Coupons, guaranteed annual pure endowments and similar benefits												
15.	Surrender benefits and withdrawals for life contracts												
16.	Group conversions												
17.	Interest and adjustments on contract or deposit-type contract funds												
18.	Payments on supplementary contracts with life contingencies												
19.	Increase in aggregate reserves for life and accident and health contracts												
20.	Totals (Lines 10 to 19)												
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)		NONE										XXX
22.	Commissions and expense allowances on reinsurance assumed												
23.	General insurance expenses												
24.	Insurance taxes, licenses and fees, excluding federal income taxes												
25.	Increase in loading on deferred and uncollected premiums												
26.	Net transfers to or (from) Separate Accounts net of reinsurance												
27.	Aggregate write-ins for deductions												
28.	Totals (Lines 20 to 27)												
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)												
30.	Dividends to policyholders and refunds to members												
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)												
32.	Federal income taxes incurred (excluding tax on capital gains)												
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)												
34.	Policies/certificates in force end of year												
Details of Write-Ins													
08.301.													
08.302.													
08.303.													
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page												
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)												
2701.													
2702.													
2703.													
2798.	Summary of remaining write-ins for Line 27 from overflow page												
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)												

(a) Include premium amounts for preneed plans included in Line 1 \$  
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.  
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

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

NONE

(a) Includes the following amounts for FEGLI/SGLI: Line 1 \$ Line 10 \$ Line 16 \$ Line 23 \$ Line 24 \$  
(b) Include premium amounts for preneed plans included in Line 1 \$  
(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.  
(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)



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

		1	Deferred				6	7
			2	3	4	5		
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1.	Premiums for individual annuity contracts .....							
2.	Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3.	Net investment income .....	437,542						437,542
4.	Amortization of Interest Maintenance Reserve (IMR) .....							
5.	Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6.	Commissions and expense allowances on reinsurance ceded .....							
7.	Reserve adjustments on reinsurance ceded .....							
8.	Miscellaneous Income:							
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2	Charges and fees for deposit-type contracts .....							
8.3	Aggregate write-ins for miscellaneous income .....							
9.	Totals (Lines 1 to 8.3) .....	437,542						437,542
10.	Death benefits .....							
11.	Matured endowments (excluding guaranteed annual pure endowments) .....							
12.	Annuity benefits .....							
13.	Disability benefits and benefits under accident and health contracts .....							
14.	Coupons, guaranteed annual pure endowments and similar benefits .....							
15.	Surrender benefits and withdrawals for life contracts .....							
16.	Group conversions .....							
17.	Interest and adjustments on contract or deposit-type contract funds .....							
18.	Payments on supplementary contracts with life contingencies .....							
19.	Increase in aggregate reserves for life and accident and health contracts .....							
20.	Totals (Lines 10 to 19) .....							
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....							
22.	Commissions and expense allowances on reinsurance assumed .....							
23.	General insurance expenses .....	31,143						31,143
24.	Insurance taxes, licenses and fees, excluding federal income taxes .....	7,417						7,417
25.	Increase in loading on deferred and uncollected premiums .....							
26.	Net transfers to or (from) Separate Accounts net of reinsurance .....							
27.	Aggregate write-ins for deductions .....							
28.	Totals (Lines 20 to 27) .....	38,560						38,560
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	398,982						398,982
30.	Dividends to policyholders and refunds to members .....							
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	398,982						398,982
32.	Federal income taxes incurred (excluding tax on capital gains) .....	83,800						83,800
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	315,182						315,182
34.	Policies/certificates in force end of year .....							
Details of Write-Ins								
08.301.	.....							
08.302.	.....							
08.303.	.....							
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....							
2701.	.....							
2702.	.....							
2703.	.....							
2798.	Summary of remaining write-ins for Line 27 from overflow page .....							
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....							

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

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

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

NONE

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

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

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

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves)												
(Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year.....												
2. Tabular net premiums or considerations.....												
3. Present value of disability claims incurred.....												
4. Tabular interest.....												
5. Tabular less actual reserve released.....												
6. Increase in reserve on account of change in valuation basis.....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....		XXX								XXX		
7. Other increases (net).....												
8. Totals (Lines 1 to 7).....												
9. Tabular cost.....												
10. Reserves released by death.....												
11. Reserves released by other terminations (net).....												
12. Annuity, supplementary contract, and disability payments involving life contingencies.....												
13. Net transfers to or (from) Separate Accounts.....												
14. Total deductions (Lines 9 to 13).....												
15. Reserve December 31 of current year.....												
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year.....												
17. Amount Available for Policy Loans Based upon Line 16 CSV.....												

NONE

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

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

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

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

NONE

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

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

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

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

NONE

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

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

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

NONE

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 239,041	319,365
1.1	Bonds exempt from U. S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a)	
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 79,565	94,595
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e)	
7.	Derivative instruments	(f)	
8.	Other invested assets	23,582	23,582
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	342,188	437,542
11.	Investment expenses		(g)
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		
17.	Net investment income (Line 10 minus Line 16)		437,542
Details of Write-Ins			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$(306,724) accrual of discount less \$— amortization of premium and less \$29,676 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

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

NONE



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

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

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

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

NONE

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
1.	Rent							
2.	Salaries and wages			13,985				13,985
3.11	Contributions for benefit plans for employees							
3.12	Contributions for benefit plans for agents							
3.21	Payments to employees under non-funded benefit plans							
3.22	Payments to agents under non-funded benefit plans							
3.31	Other employee welfare							
3.32	Other agent welfare							
4.1	Legal fees and expenses							
4.2	Medical examination fees							
4.3	Inspection report fees							
4.4	Fees of public accountants and consulting actuaries			8,636				8,636
4.5	Expense of investigation and settlement of policy claims							
5.1	Traveling expenses							
5.2	Advertising							
5.3	Postage, express, telegraph and telephone							
5.4	Printing and stationery			6,181				6,181
5.5	Cost or depreciation of furniture and equipment							
5.6	Rental of equipment							
5.7	Cost or depreciation of EDP equipment and software							
6.1	Books and periodicals							
6.2	Bureau and association fees							
6.3	Insurance, except on real estate							
6.4	Miscellaneous losses							
6.5	Collection and bank service charges			168				168
6.6	Sundry general expenses			2,172				2,172
6.7	Group service and administration fees							
6.8	Reimbursements by uninsured plans							
7.1	Agency expense allowance							
7.2	Agents' balances charged off (less \$..... recovered)							
7.3	Agency conferences other than local meetings							
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2	Expense of supreme lodge meetings(Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses							
9.2	Investment expenses not included elsewhere							
9.3	Aggregate write-ins for expenses							
10.	General expenses incurred			31,143			(b)	(a) 31,143
11.	General expenses unpaid December 31, prior year							
12.	General expenses unpaid December 31, current year							
13.	Amounts receivable relating to uninsured plans, prior year							
14.	Amounts receivable relating to uninsured plans, current year							
15.	General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)			31,143				31,143
Details of Write-Ins								
09.301.								
09.302.								
09.303.								
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page							
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)							

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

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

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						
2.	State insurance department licenses and fees		7,417			7,417	
3.	State taxes on premiums						
4.	Other state taxes, incl. \$..... for employee benefits						
5.	U.S. Social Security taxes						
6.	All other taxes						
7.	Taxes, licenses and fees incurred		7,417			7,417	
8.	Taxes, licenses and fees unpaid December 31, prior year						
9.	Taxes, licenses and fees unpaid December 31, current year						
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)		7,417			7,417	

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance					
0199997 – Totals (Gross)					
0199998 – Reinsurance ceded					
0199999 – Totals (Net)					
Annuities (excluding supplementary contracts with life contingencies):					
0299997 – Totals (Gross)		XXX		XXX	
0299998 – Reinsurance ceded		XXX		XXX	
0299999 – Totals (Net)		XXX		XXX	
Supplementary Contracts with Life Contingencies:					
0399997 – Totals (Gross)					
0399998 – Reinsurance ceded					
0399999 – Totals (Net)					
Accidental Death Benefits:					
0499997 – Totals (Gross)					
0499998 – Reinsurance ceded					
0499999 – Totals (Net)					
Disability-Active Lives:					
0599997 – Totals (Gross)					
0599998 – Reinsurance ceded					
0599999 – Totals (Net)					
Disability-Disabled Lives:					
0699997 – Totals (Gross)					
0699998 – Reinsurance ceded					
0699999 – Totals (Net)					
Miscellaneous Reserves					
0799997 – Totals (Gross)					
0799998 – Reinsurance ceded					
0799999 – Totals (Net)					
9999999 – Totals (Net)-Page 3, Line 1					

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

EXHIBIT 5 - INTERROGATORIES

- 1.1

Has the reporting entity ever issued both participating and non-participating contracts?
- 1.2

If not, state which kind is issued:
- 2.1

Does the reporting entity at present issue both participating and non-participating contracts?
- 2.2

If not, state which kind is issued:
3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4.

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

4.1

Amount of insurance:

\$

4.2

Amount of reserve:

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year:

\$
5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts:
6.

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

6.1

If so, state the amount of reserve on such contracts on which basis set by value:

\$

6.2

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

\$
7.

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

7.1

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

\$

7.2

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

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:
8.

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

8.1

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

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:
9.

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

9.1

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

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

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

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

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

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

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.  
(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

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

NONE

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

NONE

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

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

NONE

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

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



EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements during the year:								
1.1 Direct.....								
1.2 Reinsurance assumed.....								
1.3 Reinsurance ceded.....								
1.4 Net.....	(c)							
2. Liability December 31, current year from Part 1:								
2.1 Direct.....								
2.2 Reinsurance assumed.....								
2.3 Reinsurance ceded.....								
2.4 Net.....								
3. Amounts recoverable from reinsurers December 31, current year.....		NONE						
4. Liability December 31, prior year:								
4.1 Direct.....								
4.2 Reinsurance assumed.....								
4.3 Reinsurance ceded.....								
4.4 Net.....								
5. Amounts recoverable from reinsurers December 31, prior year.....								
6. Incurred benefits:								
6.1 Direct.....								
6.2 Reinsurance assumed.....								
6.3 Reinsurance ceded.....								
6.4 Net.....								

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

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

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

EXHIBIT OF NONADMITTED ASSETS

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

NONE

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 315,182	\$
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 315,182	\$
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 20,312,056	\$
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 20,312,056	\$

B. Use of Estimates in the Preparation of the Financial Statements - Not Applicable

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions are charged to operations as incurred.

- (1) Short-term investments - Not Applicable
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common stocks - Not Applicable
- (4) Preferred stocks - Not Applicable
- (5) Mortgage loans on real estate are stated at the aggregate carrying value.
- (6) Loan-backed securities are stated at either amortized cost or lower of amortized cost at fair value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield has become negative, that are valued using the prospective method.
- (7) Investments in subsidiaries, controlled and affiliated entities - Not Applicable
- (8) Investments in joint ventures, partnerships and limited liability entities - Not Applicable
- (9) Derivatives - Not Applicable
- (10) Investment income as a factor in the premium deficiency calculation - Not Applicable
- (11) Liabilities for losses and loss/claim adjustment expenses - Not Applicable
- (12) Changes in capitalization policy - Not Applicable

D. Going Concern

Management continuously monitors the Company's financial results and compliance with regulated requirements and does not have substantial doubt about the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors - Not Applicable

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations - Not Applicable

5. Investments - Not Applicable

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

7. Investment Income

A. Due and Accrued Income Excluded from Surplus - None

B. Total Amount Excluded

The total amount excluded was \$0.

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 95,354
2. Nonadmitted	\$
3. Admitted	\$ 95,354

D. The aggregate deferred interest - None

Notes to the Financial Statements

7. Investment Income (Continued)

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - Not Applicable

8. Derivative Instruments - Not Applicable

9. Income Taxes

A. Components of the Net Deferred Tax Asset/(Liability)

(1) Change between years by tax character

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets	\$	\$	\$	\$	\$	\$	\$	\$	\$
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)									
(d) Deferred tax assets nonadmitted									
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$	\$	\$	\$	\$	\$	\$	\$	\$
(f) Deferred tax liabilities									
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$	\$	\$	\$	\$	\$	\$	\$	\$

(2) Admission calculation components SSAP No. 101

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)									
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX		XXX	XXX		XXX	XXX	
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities									
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total 2(a) + 2(b) + 2(c))	\$	\$	\$	\$	\$	\$	\$	\$	\$

(3) Ratio used as basis of admissibility

	2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount	%	%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$	\$

(4) Impact of tax-planning strategies

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

	2024		2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	\$	\$	\$	\$	\$	\$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$	\$	\$	\$	\$	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

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

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

B. Regarding Deferred Tax Liabilities That Are Not Recognized

Notes to the Financial Statements

9. Income Taxes (Continued)

C. Major Components of Current Income Taxes Incurred

Current income taxes incurred consist of the following major components:			
	(1) 2024	(2) 2023	(3) Change (1-2)
1. Current Income Tax			
(a) Federal	\$ 83,800	\$	\$ 83,800
(b) Foreign			
(c) Subtotal (1a+1b)	\$ 83,800	\$	\$ 83,800
(d) Federal income tax on net capital gains			
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 83,800	\$	\$ 83,800
	(1) 2024	(2) 2023	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$	\$	\$
(2) Unearned premium reserve			
(3) Policyholder reserves			
(4) Investments			
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted			
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other			
(99) Subtotal (Sum of 2a1 through 2a13)	\$	\$	\$
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$	\$	\$
(e) Capital			
(1) Investments	\$	\$	\$
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$	\$	\$
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	\$	\$	\$
	(1) 2024	(2) 2023	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$	\$	\$
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other			
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$	\$	\$
(b) Capital			
(1) Investments	\$	\$	\$
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	\$	\$	\$
(c) Deferred tax liabilities (3a99 + 3b99)	\$	\$	\$
4. Net deferred tax assets/liabilities (2i - 3c)			

Notes to the Financial Statements

9. Income Taxes (Continued)

The change in deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	Current Period	Prior Year	Change (Col. 1 - Col. 2)
Adjusted gross deferred tax assets.....	\$.....	\$.....	\$.....
Total deferred tax liabilities.....			
Net deferred tax assets (liabilities).....			
Statutory valuation allowance adjustment.....			
Net deferred tax assets (liabilities) after statutory valuation allowance.....			
Tax effect of unrealized gains (losses).....			
Change in net deferred income tax.....			\$.....

D. Among the More Significant Book to Tax Adjustments

	2024	Effective Tax Rate
Total.....	\$.....	%
	2024	Effective Tax Rate
Total statutory income taxes.....	\$.....	%
	2023	Effective Tax Rate
Total.....	\$.....	%
	2023	Effective Tax Rate
Total statutory income taxes.....	\$.....	%

E. Operating Loss and Tax Credit Carryforwards - Not Applicable

F. Consolidated Federal Income Tax Return

(1) The Company's federal income tax return is consolidated with two affiliates - American Century Life Insurance Company, and ACL-TX Management Company.

(2)

G. Federal or Foreign Income Tax Loss Contingencies - Not Applicable

H. Repatriation Transition Tax (RTT) - Not Applicable

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

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

- A. Company has services agreements with affiliates to provide management services and mortgages servicing to the Company. The company has a tax sharing agreement with two affiliates - American Century Life Insurance Company and ACL-TX Management Company.
- B. The Company has services agreements with affiliates to provide management services and mortgages servicing to the Company. As of December 31, 2024 there were no balances between the Company, its parent company, and the affiliates.
- C. Transactions With Related Party Who Are Not Reported on Schedule Y - Not Applicable
- D. Amounts Due To or From Related Parties - Not Applicable
- E. The Company has service agreements with affiliates to provide management services and mortgages servicing to the Company.
- F. Guarantees or Contingencies - Not Applicable
- G. Nature of Relationships that Could Affect Operations - Not Applicable
- H. Amount Deducted for Investment in Upstream Company - Not Applicable
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - Not Applicable
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable
- K. Foreign Subsidiary Value Using CARVM - Not Applicable
- L. Downstream Holding Company Value Using Look-Through Method - Not Applicable
- M. All SCA Investments - Not Applicable
- N. Investment in Insurance SCAs - Not Applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking - Not Applicable

11. Debt - Not Applicable

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

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

- A. The Company's 2,000,000 shares of \$1.00 par value authorized, issued and outstanding.
- B. Dividend Rate of Preferred Stock - Not Applicable

Notes to the Financial Statements

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations (Continued)

- C. Dividend Restrictions - Not Applicable
- D. Ordinary Dividends - Not Applicable
- E. Company Profits Paid as Ordinary Dividends - Not Applicable
- F. Surplus Restrictions - Not Applicable
- G. Surplus Advances - Not Applicable
- H. Stock Held for Special Purposes - Not Applicable
- I. Changes in Special Surplus Funds - Not Applicable
- J. Unassigned Funds (Surplus) - Not Applicable
- K. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

14. Liabilities, Contingencies and Assessments - Not Applicable

15. Leases - Not Applicable

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

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

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

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

20. Fair Value Measurements

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds.....	\$..... 3,955,130	\$..... 4,279,168	\$.....	\$..... 3,955,130	\$.....	\$.....	\$.....
Mortgage Loans.....		1,663,000					1,663,000
Cash.....	14,361,461	14,361,461	14,361,461				

D. Not Practicable to Estimate Fair Value

It is not practical to determine the fair values of mortgage loans for purposes of the above disclosures of Note 20C due to the fact that these items are not traded and therefore quoted market prices are not available. Also, the cost of obtaining estimates of fair values from other sources is considered excessive given the immateriality of the mortgage loans.

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Mortgage Loan.....	\$..... 1,663,000	.....%	.....	1.....

Explanations  
1: See Above

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items

The Company was established as an Ohio corporation on January 25, 2024 and received the initial Certificate of Authority from the Ohio Department of Insurance on March 29, 2024.

- A. Unusual or Infrequent Items - Not Applicable
- B. Troubled Debt Restructuring - Not Applicable
- C. Other Disclosures - None
- D. Business Interruption Insurance Recoveries - Not Applicable
- E. State Transferable and Non-Transferable Tax Credits - Not Applicable
- F. Subprime-Mortgage-Related Risk Exposure - Not Applicable
- G. Retained Assets - Not Applicable
- H. Insurance-Linked Securities (ILS) Contracts - Not Applicable
- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

Notes to the Financial Statements

21. Other Items (Continued)

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$.....	\$.....	\$.....	\$.....

(2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$.....	\$.....	\$.....	\$.....

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus.....	\$.....
From Prior Period SAP Financials	
b. Net Positive Goodwill (admitted).....	
c. EDP Equipment & Operating System Software (admitted).....	
d. Net DTAs (admitted).....	
e. Net Negative (disallowed) IMR (admitted).....	
f. Adjusted Capital & Surplus (a-(b+c+d+e)).....	\$.....

(4) Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus.....	%

(5) Allocated gains/losses to IMR from derivatives

	Gains	Losses
a. General Account		
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period.....	\$.....	\$.....
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period.....		
3. Fair Value Derivative Gains & Losses Amortized Over Current Period.....		
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total.....	\$.....	\$.....
b. Separate Account - Insulated		
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period.....	\$.....	\$.....
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period.....		
3. Fair Value Derivative Gains & Losses Amortized Over Current Period.....		
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total.....	\$.....	\$.....
c. Separate Account – Non-Insulated		
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period.....	\$.....	\$.....
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period.....		
3. Fair Value Derivative Gains & Losses Amortized Over Current Period.....		
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total.....	\$.....	\$.....

22. Events Subsequent

After the end of the year, the Ohio department of insurance approved and corporate organizational change in which the Company will become a direct subsidiary of the holding company, ACL-TX Management Company, and the parent company of American Century Life Insurance Company. The OH department of insurance also approved a coinsurance agreement between American Century Life Insurance Company (Cedant) and the Company (Reinsurer.)

23. Reinsurance - Not Applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable

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

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies - Not Applicable

30. Premium Deficiency Reserves - Not Applicable

31. Reserves for Life Contracts and Annuity Contracts - Not Applicable

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

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics - Not Applicable



Notes to the Financial Statements

- 34. Premiums and Annuity Considerations Deferred and Uncollected - Not Applicable
- 35. Separate Accounts - Not Applicable
- 36. Loss/Claim Adjustment Expenses - Not Applicable

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

GENERAL

1.1.

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

YES

If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.

1.2.

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

YES

1.3.

State Regulating?

Ohio

1.4.

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

NO

1.5.

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

2.1.

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

YES

2.2.

If yes, date of change:

01/25/2024

3.1.

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

3.2.

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

3.3.

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

3.4.

By what department or departments?

3.5.

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

N/A

3.6.

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

N/A

4.1.

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

4.11.

sales of new business?

NO

4.12.

renewals?

NO

4.2.

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

4.21.

sales of new business?

NO

4.22.

renewals?

NO

5.1.

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

NO

If yes, complete and file the merger history data file with the NAIC.

5.2.

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

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

6.1.

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

NO

6.2.

If yes, give full information

7.1.

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

NO

7.2.

If yes,

7.21.

State the percentage of foreign control

%

7.22.

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

1	2
Nationality	Type of Entity

8.1.

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

NO

8.2.

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

8.3.

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

NO

8.4.

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

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

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

- 8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?.....NO
- 8.6. If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?.....N/A
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
MWH Group, P.C., 624 Indiana, P.O. Box 97000, Wichita Falls, TX 76307
- 10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?.....NO
- 10.2. If the response to 10.1 is yes, provide information related to this exemption:
- 10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?.....NO
- 10.4. If the response to 10.3 is yes, provide information related to this exemption:
- 10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? .....N/A
- 10.6. If the response to 10.5 is no or n/a, please explain.  
Not required under Ohio law, requested an exemption.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Edward Mire, 9500 Arboretum Boulevard, Suite 200, Austin, TX 78759. Actuary associated with an actuarial consulting firm.
- 12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?.....NO
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved.....
- 12.13 Total book / adjusted carrying value.....\$
- 12.2. If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? .....
- 13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?.....NO
- 13.3. Have there been any changes made to any of the trust indentures during the year?.....NO
- 13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?.....
- 14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?.....YES
- 14.1.1 Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- 14.1.2 Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- 14.1.3 Compliance with applicable governmental laws, rules and regulations;
- 14.1.4 The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- 14.1.5 Accountability for adherence to the code.
- 14.11. If the response to 14.1 is no, please explain:
- 14.2. Has the code of ethics for senior managers been amended?.....NO
- 14.21. If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3. Have any provisions of the code of ethics been waived for any of the specified officers?.....NO
- 14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?.....NO
- 15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? YES
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? YES
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? YES

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? YES
- 20.1. Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers \$

20.12 To stockholders not officers \$

20.13 Trustees, supreme or grand (Fraternal only) \$
- 20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers \$

20.22 To stockholders not officers \$

20.23 Trustees, supreme or grand (Fraternal only) \$
- 21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? NO
- 21.2. If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others \$

21.22 Borrowed from others \$

21.23 Leased from others \$

21.24 Other \$
- 22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? NO
- 22.2. If answer is yes:

22.21 Amount paid as losses or risk adjustment \$

22.22 Amount paid as expenses \$

22.23 Other amounts paid \$
- 23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? NO
- 23.2. If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ -
- 24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? NO
- 24.2. If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

INVESTMENT

- 25.01. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03).....YES.....
- 25.02. If no, give full and complete information, relating thereto
- 25.03. For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 25.04. For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.....\$.....
- 25.05. For the reporting entity's securities lending program, report amount of collateral for other programs.....\$.....
- 25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?.....N/A.....
- 25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?.....N/A.....
- 25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?.....N/A.....
- 25.09. For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:.....

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

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

25.093. Total payable for securities lending reported on the liability page.....\$.....
- 26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).....NO.....
- 26.2. If yes, state the amount thereof at December 31 of the current year:

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

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

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

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

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

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

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

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

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

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

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

26.32. Other.....\$.....

26.3. For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
		\$ .....

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

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

- 27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?.....NO.....
- 27.4. If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108.....

27.42 Permitted accounting practice.....

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

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

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

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

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

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

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

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

1	2
Name of Custodian(s)	Custodian's Address
US Bank.....	One Pershing Plaza, Jersey City, NJ 07399.....

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

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

29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... NO

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

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

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

1	2
Name of Firm or Individual	Affiliation
NatAlliance.....	U.....

29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... NO

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

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

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

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

30.2. If yes, complete the following schedule:

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

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$..... 4,279,168	\$..... 3,955,130	\$..... (324,037)
31.2. Preferred Stocks.....			
31.3. Totals.....	\$..... 4,279,168	\$..... 3,955,130	\$..... (324,037)

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

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

Custodian Statement

- 32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?.....YES.....
- 32.2. If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?.....YES.....
- 32.3. If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- 33.1. Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?.....YES.....
- 33.2. If no, list exceptions:
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

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

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

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

Has the reporting entity self-designated 5GI securities?.....NO.....
35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:.....

a. The security was either:

i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or

ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").

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

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

d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?.....YES.....
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

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

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

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

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

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....YES.....
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

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

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

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

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

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?.....N/A.....
- 38.1. Does the reporting entity directly hold cryptocurrencies?.....NO.....
- 38.2. If the response to 38.1 is yes, on what schedule are they reported?.....
- 39.1. Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?.....NO.....
- 39.2. If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly.....

39.22 Immediately converted to U.S. dollars.....
- 39.3. If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

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

OTHER

40.1. Amount of payments to trade associations, service organizations, and similar organizations, if any?.....\$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES



GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

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

1	2
Name	Amount Paid
	\$

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

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

1	2
Name	Amount Paid
	\$

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

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

1	2
Name	Amount Paid
	\$

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

NO

1.2

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

\$

1.3

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

\$

1.31

Reason for excluding:

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years:

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years:

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2. Health Test:

		1	2
		Current Year	Prior Year
2.1	Premium Numerator	\$	\$
2.2	Premium Denominator	\$	\$
2.3	Premium Ratio (2.1/2.2)	%	%
2.4	Reserve Numerator	\$	\$
2.5	Reserve Denominator	\$	\$
2.6	Reserve Ratio (2.4/2.5)	%	%

3.1

Does this reporting entity have Separate Accounts?

NO

3.2

If yes, has a Separate Accounts statement been filed with this Department?

3.3

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

\$

3.4

State the authority under which Separate Accounts are maintained:

3.5

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

NO

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

NO

3.7

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

\$

4.

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

4.1

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

\$

4.2

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

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

5.1

Do you act as a custodian for health savings accounts?

NO

5.2

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

\$

5.3

Do you act as an administrator for health savings accounts?

NO

5.4

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

\$

6.1

Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?

N/A

6.2

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

GENERAL INTERROGATORIES

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

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

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written

7.2 Total Incurred Claims

7.3 Number of Covered Lives
- \$

\$

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?.....YES.....
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? .....
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.

b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon a derivative termination.

c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.

d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria?.....

GENERAL INTERROGATORIES

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

10. Provide the current-year amounts at risk for the following categories.

<u>Individual and Industrial Life</u>		Amount at Risk
10.01 Individual and Industrial Life - Modified Coinsurance Assumed Reserves .....	\$ .....	
10.02 Individual and Industrial Life - Modified Coinsurance Ceded Reserves .....	\$ .....	
<u>Individual and Industrial Life Policies With Pricing Flexibility</u>		Amount of Risk
10.03 Net Amount (Direct + Assumed – Ceded) in Force .....	\$ .....	
10.04 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.06 Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....	
10.07 Life Reserves (10.04 + 10.05 + 10.06) .....	\$ .....	
10.08 Life Net Amount at Risk (10.03 – 10.07) .....	\$ .....	
<u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u>		Amount of Risk
10.09 Net Amount (Direct + Assumed – Ceded) in Force .....	\$ .....	
10.10 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.12 Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....	
10.13 Life Reserves (10.10 + 10.11 + 10.12) .....	\$ .....	
10.14 Life Net Amount at Risk (10.09 – 10.13) .....	\$ .....	
<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves .....	\$ .....	
10.16 Modified Coinsurance Ceded Reserves .....	\$ .....	
<u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		Amount of Risk
10.17 Net Amount (Direct + Assumed – Ceded) in Force .....	\$ .....	
10.18 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.20 Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....	
10.21 Life Reserves (10.18 + 10.19 + 10.20) .....	\$ .....	
10.22 Life Net Amount at Risk (10.17 – 10.21) .....	\$ .....	
<u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		Amount of Risk
10.23 Net Amount (Direct + Assumed – Ceded) in Force .....	\$ .....	
10.24 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.26 Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....	
10.27 Life Reserves (10.24 + 10.25 + 10.26) .....	\$ .....	
10.28 Life Net Amount at Risk (10.23 – 10.27) .....	\$ .....	
<u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		Amount of Risk
10.29 Net Amount (Direct + Assumed – Ceded) in Force .....	\$ .....	
10.30 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....	
10.32 Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....	
10.33 Life Reserves (10.30 + 10.31 + 10.32) .....	\$ .....	
10.34 Life Net Amount at Risk (10.29 – 10.33) .....	\$ .....	

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?.....NO.....
- 11.2 Net reimbursement of such expenses between reporting entities:

11.21 Paid.....\$

11.22 Received.....\$
- 12.1 Does the reporting entity write any guaranteed interest contracts?.....NO.....
- 12.2 If yes, what amount pertaining to these items is included in:

12.21 Page 3, Line 1.....\$

12.22 Page 4, Line 1.....\$
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:.....\$.....
14. Total dividends paid stockholders since organization of the reporting entity:

14.11 Cash.....\$

14.12 Stock.....\$
- 15.1 Does the reporting entity reinsure any Workers Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers compensation insurance.....NO.....
- 15.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement?.....
- 15.3 If 15.1 is Yes, the amounts of earned premiums and claims incurred in this statement are:

	1	2	3
	Reinsurance Assumed	Reinsurance Ceded	Net Retained
15.31 Earned premium.....	\$.....	\$.....	\$.....
15.32 Paid claims.....	.....	.....	.....
15.33 Claim liability and reserve (beginning of year).....	.....	.....	.....
15.34 Claim liability and reserve (end of year).....	.....	.....	.....
15.35 Incurred claims.....	.....	.....	.....

- 15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	1	2
Attachment Point	Earned Premium	Claim Liability and Reserve
15.41 <\$25,000.....	\$.....	\$.....
15.42 \$25,000 – 99,999.....	.....	.....
15.43 \$100,000 – 249,999.....	.....	.....
15.44 \$250,000 – 999,999.....	.....	.....
15.45 \$1,000,000 or more.....	.....	.....

- 15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools?.....\$.....

GENERAL INTERROGATORIES

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

Fraternal Benefit Societies Only:

16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?.....
17. How often are meetings of the subordinate branches required to be held?
18. How are the subordinate branches represented in the supreme or governing body?
19. What is the basis of representation in the governing body?
- 20.1 How often are regular meetings of the governing body held?
- 20.2 When was the last regular meeting of the governing body held? .....
- 20.3 When and where will the next regular or special meeting of the governing body be held?
- 20.4 How many members of the governing body attended the last regular meeting?.....
- 20.5 How many of the same were delegates of the subordinate branches? .....
21. How are the expenses of the governing body defrayed?
22. When and by whom are the officers and directors elected?
23. What are the qualifications for membership?
24. What are the limiting ages for admission?
25. What is the minimum and maximum insurance that may be issued on any one life?
26. Is a medical examination required before issuing a benefit certificate to applicants?.....
27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?.....
- 28.1 Are notices of the payments required sent to the members?.....
- 28.2 If yes, do the notices state the purpose for which the money is to be used?.....
29. What proportion of first and subsequent year’s payments may be used for management expenses?
- 29.11 First Year .....%
- 29.12 Subsequent Years .....%

GENERAL INTERROGATORIES

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

- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? .....
- 30.2 If so, what amount and for what purpose? .....\$.....
- 31.1 Does the reporting entity pay an old age disability benefit?.....
- 31.2 If yes, at what age does the benefit commence? .....
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year?.....
- 32.2 If yes, when?
33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? .....
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements.....
- 34.2 If so, was an additional reserve included in Exhibit 5?.....
- 34.3 If yes, explain
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?.....
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?.....
36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? .....
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?.....
- 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

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

FIVE-YEAR HISTORICAL DATA

SHOW AMOUNTS IN WHOLE DOLLARS ONLY, NO CENTS; SHOW PERCENTAGES TO ONE DECIMAL PLACE, I.E., 17.6  
\$000 OMITTED FOR AMOUNTS OF LIFE INSURANCE

	1	2	3	4	5
	2024	2023	2022	2021	2020
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary-whole life and endowment (Line 34, Col. 4)					
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)					
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)					
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary-whole life and endowment (Line 34, Col. 2)					
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)					
<b>Premium Income-Lines of Business (Exhibit 1 - Part 1)</b>					
14. Individual life (Line 20.4, Col. 2)					
15. Group life (Line 20.4, Col. 3)					
16. Individual annuities (Line 20.4, Col. 4)					
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)					
19. Other lines of business (Line 20.4, Col. 8)					
20. Total					
<b>Balance Sheet (Pages 2 and 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	20,398,983				
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	86,926				
23. Aggregate life reserves (Page 3, Line 1)					
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.01)	3,126				
27. Capital (Page 3, Lines 29 & 30)	2,000,000				
28. Surplus (Page 3, Line 37)	18,312,056				
<b>Cash Flow (Page 5)</b>					
29. Net cash from operations (Line 11)	610,353				
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital	20,315,182				
31. Authorized control level risk-based capital	50,855				
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0</b>					
32. Bonds (Line 1)	21.1				
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	8.2				
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	70.7				
37. Contract loans (Line 6)					
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0				
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total investment in parent included in Lines 44 to 49 above					



FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1	2	3	4	5
	2024	2023	2022	2021	2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)					
53. Total admitted assets (Page 2, Line 28, Col. 3)	20,398,983				
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	437,542				
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)					
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	437,542				
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)					
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6)					
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2)					
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00					
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00					
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-comprehensive group health (Sch. H, Part 3, Line 3.1, Col. 3)				XXX	XXX
69. Prior years' claim liability and reserve- comprehensive group health (Sch. H, Part 3, Line 3.2, Col. 3)				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 3)				XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 3)				XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)					
74. Individual term life (Page 6.1, Col. 4)					
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)					
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)					
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)					
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)					
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col.4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)					
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)					
96. Individual other annuities (Page 6.3, Col. 7)	315,182				
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregate of all other lines of business (Page 6, Col. 8)					
116. Fraternal (Page 6, Col. 7)					
117. Total (Page 6, Col. 1)	315,182				

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

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

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

**Life, Accident and Health Companies Only:**  
(a) Group \$ ; Individual \$

**Fraternal Benefit Societies Only:**  
(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$ , Additional accidental death benefits included in life certificates were in amount \$ Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? If not, how are such expenses met?

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

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

NONE

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

		Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
		1	2	3	4
		Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance
Term Insurance Excluding Extended Term Insurance					
27.	Term policies-decreasing .....				
28.	Term policies-other .....				
29.	Other term insurance-decreasing .....	XXX		XXX	
30.	Other term insurance .....	XXX		XXX	
31.	Totals, (Lines 27 to 30) .....				
Reconciliation to Lines 2 and 21:					
32.	Term additions .....	XXX		XXX	
33.	Totals, extended term insurance .....	XXX	XXX		
34.	Totals, whole life and endowment .....				
35.	Totals (Lines 31 to 34) .....				

NONE

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

		Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
		1	2	3	4
		Non-Participating	Participating	Non-Participating	Participating
36.	Industrial .....				
37.	Ordinary .....				
38.	Credit Life (Group and Individual) .....				
39.	Group .....				
40.	Totals (Lines 36 to 39) .....				

NONE

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46.	Amount of additional accidental death benefits in force end of year under ordinary policies .....	
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NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

NONE

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

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

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1	2	3	4
	Involving Life Contingencies	Not Involving Life Contingencies	Involving Life Contingencies	Not Involving Life Contingencies
1. In force end of prior year .....				
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....				
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....				
9. In force end of year (line 5 minus line 8) .....				
10. Amount on deposit .....		(a)		(a)
11. Income now payable .....				
12. Amount of income payable .....	(a)	(a)	(a)	(a)

NONE

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

NONE

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

NONE

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

NONE

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

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

(a) Active Status Counts  
1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG 2 4. Q – Qualified - Qualified or accredited reinsurer –  
2. R – Registered – Non-domiciled RRGs – 5. N – None of the above - Not allowed to write business in the state 55  
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state –

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

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

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

