



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
AMERICAN MUTUAL LIFE ASSOCIATION

NAIC Group Code	NAIC Company Code	56286	Employer's ID Number	34-6577472
(Current) (Prior)				
Organized under the Laws of	OH	State of Domicile or Port of Entry		
Country of Domicile	US			
Licensed as business type:	Fraternal Benefit Societies			
Incorporated/Organized	03/13/1914	Commenced Business	11/13/1910	
Statutory Home Office	19424 SOUTH WATERLOO ROAD	CLEVELAND, OH, US 44119		
Main Administrative Office	19424 SOUTH WATERLOO ROAD			
	CLEVELAND, OH, US 44119	216-531-1900		
		(Telephone)		
Mail Address	19424 SOUTH WATERLOO ROAD	CLEVELAND, OH, US 44119		
Primary Location of Books and Records	19424 SOUTH WATERLOO ROAD			
	CLEVELAND, OH, US 44119	216-531-1900		
		(Telephone)		
Internet Website Address	WWW.AMERICANMUTUAL.ORG			
Statutory Statement Contact	ANDREW HANIGOSKY	216-531-1900		
		(Telephone)		
	A.HANIGOSKY@AMERICANMUTUAL.ORG			
	(E-Mail)	(Fax)		

OFFICERS

TIMOTHY J PERCIC, PRESIDENT	ANDREW HANIGOSKY, CFO
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DIRECTORS OR TRUSTEES

JOSEPH ZAB	JAMES CZECK
RONALD ZAB	KENNETH SHINE
ALYCE KANE	JAIME LONCAR
JAMES MANNION	CHARLES KOHLI
JACOB YOUNG	CADE JERIC
KAITLIN GINTER	CHARLES KRZIC

State of _____
County of _____ 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
	Timothy J Percic		Andrew Hanigosky	
	President/CEO		CFO	

Subscribed and sworn to before me
this 27 day of
February, 2025

X

a. Is this an original filing? Yes
b. If no:
1. State the amendment number: _____
2. Date filed: _____
3. Number of pages attached: _____



KELLY D. DRAKE
Notary Public, State of Ohio
Commission No. 2015-RE-552764
My Commission Expires
November 29, 2025

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)	45,505,931		45,505,931	44,906,931
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	725,030		725,030	719,920
	2.2 Common stocks	942,394		942,394	861,982
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 (less \$..... encumbrances)	134,458		134,458	143,117
	4.2 Properties held for the production of income (less \$..... encumbrances)				
	4.3 Properties held for sale (less \$..... encumbrances)				
5.	Cash (\$.....847,043, Schedule E - Part 1), cash equivalents (\$.....3,519, Schedule E - Part 2) and short-term investments (\$....., Schedule DA)	850,562		850,562	598,779
6.	Contract loans (including \$..... premium notes)	57,846		57,846	62,833
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)	48,216,221		48,216,221	47,293,562
13.	Title plants less \$..... charged off (for Title insurers only)				
14.	Investment income due and accrued	666,580		666,580	635,122
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	1,566		1,566	1,688
	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	6,283		6,283	9,617
21.	Furniture and equipment, including health care delivery assets (\$.....)	13,179	13,179	—	—
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	145,516	143,539	1,977	174
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	49,049,345	156,718	48,892,627	47,940,163
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	49,049,345	156,718	48,892,627	47,940,163
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.	MISCELLANEOUS RECEIVABLE	99		99	174
2502.	ACCRUED INTEREST - SCHOLARSHIP FUND	1,878		1,878	—
2503.	PREPAID PENSION	122,282	122,282	—	—
2598.	Summary of remaining write-ins for Line 25 from overflow page	21,257	21,257	—	—
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	145,516	143,539	1,977	174

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....34,462,394 (Exhibit 5, Line 9999999) less \$..... included in Line 6.3 (including \$..... Modco Reserve).....	34,462,394	33,149,853
2.	Aggregate reserve for accident and health contracts (including \$..... Modco Reserve).....	25,750	29,000
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$..... Modco Reserve).....	1,260,740	1,341,305
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6).....	151,096	109,242
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).....	100,000	100,000
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).....	202,217	225,373
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.....	336	647
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	44,785	37,483
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).....		
15.2	Net deferred tax liability.....		
16.	Unearned investment income.....		
17.	Amounts withheld or retained by reporting entity as agent or trustee.....	193,516	192,890
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).....	711,782	654,275
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.....	36,704	23,820
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.....	8,979	(3,696)
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	37,198,299	35,860,192
27.	From Separate Accounts statement.....		
28.	Total liabilities (Lines 26 and 27).....	37,198,299	35,860,192
29.	Common capital stock.....		
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).....		
34.	Aggregate write-ins for special surplus funds.....		
35.	Unassigned funds (surplus).....	11,694,328	12,079,971
36.	Less treasury stock, at cost:		
36.1	shares common (value included in Line 29 \$.....).....		
36.2	shares preferred (value included in Line 30 \$.....).....		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$..... in Separate Accounts Statement).....	11,694,328	12,079,971
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	11,694,328	12,079,971
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	48,892,627	47,940,163
Details of Write-Ins			
2501.	ACCRUED INTEREST PAYABLE ON DEPOSITS.....	14,000	14,000
2502.	RESERVE FOR CONVENTION EXPENSE.....	40,000	20,000
2503.	RESERVE FOR PENSION PROJECTED BENEFIT OBLIGATION.....	(45,021)	(37,696)
2598.	Summary of remaining write-ins for Line 25 from overflow page.....		
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	8,979	(3,696)
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	853,701	922,034
2.	Considerations for supplementary contracts with life contingencies		
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	2,387,562	2,271,024
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	23,156	33,816
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	1,291	2,924
9.	Totals (Lines 1 to 8.3)	3,265,710	3,229,798
10.	Death benefits	314,299	209,871
11.	Matured endowments (excluding guaranteed annual pure endowments)	12,470	11,059
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	696,803	1,784,216
13.	Disability benefits and benefits under accident and health contracts	929	729
14.	Coupons, guaranteed annual pure endowments and similar benefits		
15.	Surrender benefits and withdrawals for life contracts	41,694	77,283
16.	Group conversions		
17.	Interest and adjustments on contract or deposit-type contract funds	57,183	61,600
18.	Payments on supplementary contracts with life contingencies		
19.	Increase in aggregate reserves for life and accident and health contracts	1,309,221	91,515
20.	Totals (Lines 10 to 19)	2,432,599	2,236,273
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	2,559	1,425
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)	1,064,355	976,206
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	36,478	35,217
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	20,000	20,000
28.	Totals (Lines 20 to 27)	3,555,991	3,269,121
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(290,281)	(39,323)
30.	Dividends to policyholders and refunds to members	104,040	98,695
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(394,321)	(138,018)
32.	Federal and foreign 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)	(394,321)	(138,018)
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)	5,540	(296,022)
35.	Net income (Line 33 plus Line 34)	(388,781)	(434,040)
Capital and Surplus Account			
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	12,079,971	11,943,499
37.	Net income (Line 35)	(388,781)	(434,040)
38.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....	43,462	419,749
39.	Change in net unrealized foreign exchange capital gain (loss)		
40.	Change in net deferred income tax		
41.	Change in nonadmitted assets	9,862	(31,466)
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	(57,508)	136,661
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46.	Surplus (contributed to) withdrawn from Separate Accounts during period		
47.	Other changes in surplus in Separate Accounts statement		
48.	Change in surplus notes		
49.	Cumulative effect of changes in accounting principles		
50.	Capital changes:		
50.1	Paid in		
50.2	Transferred from surplus (Stock Dividend)		
50.3	Transferred to surplus		
51.	Surplus adjustment:		
51.1	Paid in		
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	7,320	45,568
54.	Net change in capital and surplus for the year (Lines 37 through 53)	(385,645)	136,472
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	11,694,326	12,079,971
Details of Write-Ins			
08.301.	SUNDRY INCOME	1,291	2,924
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)	1,291	2,924
2701.	CONVENTION RESERVE	20,000	20,000
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)	20,000	20,000
5301.	PROJECTED BENEFIT OBLIGATION FOR PENSION - FULLY FUNDED	7,325	45,563
5302.	ROUNDING ADJUSTMENT	(5)	5
5303.			
5398.	Summary of remaining write-ins for Line 53 from overflow page		
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	7,320	45,568

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	853,823	922,503
2.	Net investment income	2,405,666	2,277,555
3.	Miscellaneous income	1,291	2,924
4.	Total (Lines 1 to 3)	3,260,780	3,202,982
5.	Benefit and loss related payments	1,081,454	2,163,919
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,116,401	1,045,070
8.	Dividends paid to policyholders	104,040	98,695
9.	Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses)		
10.	Total (Lines 5 through 9)	2,301,895	3,307,684
11.	Net cash from operations (Line 4 minus Line 10)	958,885	(104,702)
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	5,978,430	2,717,127
12.2	Stocks	164,080	1,742,657
12.3	Mortgage loans		
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)	6,142,510	4,459,783
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	6,642,911	4,637,518
13.2	Stocks	176,022	210,512
13.3	Mortgage loans		
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	—	—
13.7	Total investments acquired (Lines 13.1 to 13.6)	6,818,933	4,848,030
14.	Net increase / (decrease) in contract loans and premium notes	(4,987)	(21,429)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(671,435)	(366,818)
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		
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities	(80,565)	179,600
16.5	Dividends to stockholders		
16.6	Other cash provided (applied)	44,898	(21,040)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(35,667)	158,560
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)	251,783	(312,961)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	598,779	911,745
19.2	End of year (Line 18 plus Line 19.1)	850,562	598,784

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	853,701	174,006		675,330		4,365			
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3.	Net investment income	2,387,563	955,025		1,432,538					
4.	Amortization of Interest Maintenance Reserve (IMR)	23,156	9,262		13,894					
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	1,291	771		520					
9.	Totals (Lines 1 to 8.3)	3,265,711	1,139,064		2,122,282		4,365			
10.	Death benefits	314,299	314,299				XXX	XXX		
11.	Matured endowments (excluding guaranteed annual pure endowments)	12,470	12,470				XXX	XXX		
12.	Annuity benefits	696,803	XXX	XXX	696,803		XXX	XXX		XXX
13.	Disability benefits and benefits under accident and health contracts	929					929	XXX		
14.	Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15.	Surrender benefits and withdrawals for life contracts	41,694	41,694				XXX	XXX		
16.	Group conversions							XXX		
17.	Interest and adjustments on contract or deposit-type contract funds	57,183	42,887		14,296			XXX		
18.	Payments on supplementary contracts with life contingencies						XXX	XXX		
19.	Increase in aggregate reserves for life and accident and health contracts	1,309,221	307,033		1,005,438		(3,250)	XXX		
20.	Totals (Lines 10 to 19)	2,432,599	718,383		1,716,537		(2,321)	XXX		
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,559	2,559							XXX
22.	Commissions and expense allowances on reinsurance assumed							XXX		
23.	General insurance expenses and fraternal expenses	1,064,355	528,171		352,114		-	184,070		
24.	Insurance taxes, licenses and fees, excluding federal income taxes	36,478	21,419		14,279		-	780		
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	20,000						20,000		
28.	Totals (Lines 20 to 27)	3,555,991	1,270,532		2,082,930		(2,321)	204,850		
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(290,280)	(131,468)		39,352		6,686	(204,850)		
30.	Dividends to policyholders and refunds to members	104,040	104,040					XXX		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(394,320)	(235,508)		39,352		6,686	(204,850)		
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)	(394,320)	(235,508)		39,352		6,686	(204,850)		
34.	Policies/certificates in force end of year							XXX		
Details of Write-Ins										
08.301.	SUNDRY INCOME	1,291	771		520					
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)	1,291	771		520					
2701.	CONVENTION RESERVE	20,000						20,000		
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)	20,000						20,000		

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

		1	2	3	4	5	6	7	8	9	10	11	12
		Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1.	Premiums for life contracts (a).....	174,006		174,006									
2.	Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Net investment income.....	955,025		955,025									
4.	Amortization of Interest Maintenance Reserve (IMR).....	9,262		9,262									
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.....	771		771									
9.	Totals (Lines 1 to 8.3).....	1,139,064		1,139,064									
10.	Death benefits.....	314,299		314,299									
11.	Matured endowments (excluding guaranteed annual pure endowments).....	12,470		12,470									
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.....	41,694		41,694									
16.	Group conversions.....												
17.	Interest and adjustments on contract or deposit-type contract funds.....	42,887		42,887									
18.	Payments on supplementary contracts with life contingencies.....												
19.	Increase in aggregate reserves for life and accident and health contracts.....	307,033		307,033									
20.	Totals (Lines 10 to 19).....	718,383		718,383									
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	2,559		2,559									XXX
22.	Commissions and expense allowances on reinsurance assumed.....												
23.	General insurance expenses.....	528,171		528,171									
24.	Insurance taxes, licenses and fees, excluding federal income taxes.....	21,419		21,419									
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).....	1,270,532		1,270,532									
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(131,468)		(131,468)									
30.	Dividends to policyholders and refunds to members.....	104,040		104,040									
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(235,508)		(235,508)									
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).....	(235,508)		(235,508)									
34.	Policies/certificates in force end of year.....												
Details of Write-Ins													
08.301.	SUNDRY INCOME.....	771		771									
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).....	771		771									
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)	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) 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	675,330	675,330					
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3.	Net investment income	1,432,538	1,432,538					
4.	Amortization of Interest Maintenance Reserve (IMR)	13,894	13,894					
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	520	520					
9.	Totals (Lines 1 to 8.3)	2,122,282	2,122,282					
10.	Death benefits							
11.	Matured endowments (excluding guaranteed annual pure endowments)							
12.	Annuity benefits	696,803	696,803					
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	14,296	14,296					
18.	Payments on supplementary contracts with life contingencies							
19.	Increase in aggregate reserves for life and accident and health contracts	1,005,438	1,005,438					
20.	Totals (Lines 10 to 19)	1,716,537	1,716,537					
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	352,114	352,114					
24.	Insurance taxes, licenses and fees, excluding federal income taxes	14,279	14,279					
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)	2,082,930	2,082,930					
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	39,352	39,352					
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)	39,352	39,352					
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)	39,352	39,352					
34.	Policies/certificates in force end of year							
Details of Write-Ins								
08.301.	SUNDRY INCOME	520	520					
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)	520	520					
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	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
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	4,365	4,365											
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)	4,365	4,365											
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	929	929											
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	(3,250)	(3,250)											
20.	Totals (Lines 10 to 19)	(2,321)	(2,321)											
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)	(2,321)	(2,321)											
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	6,686	6,686											
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)	6,686	6,686											
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)	6,686	6,686											
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.....	12,474,687		12,474,687									
2. Tabular net premiums or considerations.....	103,473		103,473									
3. Present value of disability claims incurred.....												
4. Tabular interest.....	470,841		470,841									
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).....	13,049,001		13,049,001									
9. Tabular cost.....	72,013		72,013									
10. Reserves released by death.....	103,210		103,210									
11. Reserves released by other terminations (net).....	92,058		92,058									
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).....	267,281		267,281									
15. Reserve December 31 of current year.....	12,781,720		12,781,720									
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year.....												
17. Amount Available for Policy Loans Based upon Line 16 CSV.....												

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

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

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

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

NONE

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

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

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves)							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....	20,675,166	20,675,166					
2. Tabular net premiums and considerations	675,330	675,330					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	992,431	992,431					
5. Tabular less actual reserve released	34,549	34,549					
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	22,377,476	22,377,476					
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	696,803	696,803					
13. Net transfers to or (from) Separate Accounts							
14. Total deductions (Lines 9 to 13)	696,803	696,803					
15. Reserve December 31 of current year	21,680,673	21,680,673					
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

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

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

NONE

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 474,831	458,993
1.1	Bonds exempt from U. S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 1,853,150	1,902,322
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 45,075	43,200
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates	28,125	28,125
3.	Mortgage loans	(c)	
4.	Real estate	(d) 40,000	40,000
5.	Contract loans	3,511	3,511
6.	Cash, cash equivalents and short-term investments	(e) 2,996	2,996
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	2,447,688	2,479,147
11.	Investment expenses		(g) 79,803
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 3,123
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 8,659
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		91,585
17.	Net investment income (Line 10 minus Line 16)		2,387,562
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 \$99,646 accrual of discount less \$140,549 amortization of premium and less \$66,839 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 \$8,659 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)	(24,576)		(24,576)		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)				5,110	
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	30,116		30,116	38,352	
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)	5,540		5,540	43,462	
Details of Write-Ins						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)					

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

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)									
1.	Uncollected.....								
2.	Deferred and accrued.....								
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.....	159,388	3,742		155,646				
6.2	Reinsurance assumed.....								
6.3	Reinsurance ceded.....								
6.4	Net.....	159,388	3,742		155,646				
7.	Line 5 + Line 6.4.....	159,388	3,742		155,646				
8.	Prior year (uncollected + deferred and accrued - advance).....								
9.	First year premiums and considerations:								
9.1	Direct.....	159,388	3,742		155,646				
9.2	Reinsurance assumed.....								
9.3	Reinsurance ceded.....								
9.4	Net (Line 7 - Line 8).....	159,388	3,742		155,646				
SINGLE									
10.	Single premiums and considerations:								
10.1	Direct.....	594,889	75,205		519,684				
10.2	Reinsurance assumed.....								
10.3	Reinsurance ceded.....								
10.4	Net.....	594,889	75,205		519,684				
RENEWAL									
11.	Uncollected.....	1,665	1,542				123		
12.	Deferred and accrued.....								
13.	Deferred, accrued and uncollected:								
13.1	Direct.....	1,665	1,542				123		
13.2	Reinsurance assumed.....								
13.3	Reinsurance ceded.....								
13.4	Net (Line 11 + Line 12).....	1,665	1,542				123		
14.	Advance.....								
15.	Line 13.4 - Line 14.....	1,665	1,542				123		
16.	Collected during year:								
16.1	Direct.....	102,590	98,243				4,347		
16.2	Reinsurance assumed.....								
16.3	Reinsurance ceded.....	3,143	3,143						
16.4	Net.....	99,447	95,100				4,347		
17.	Line 15 + Line 16.4.....	101,112	96,642				4,470		
18.	Prior year (uncollected + deferred and accrued - advance).....	1,688	1,583				105		
19.	Renewal premiums and considerations:								
19.1	Direct.....	102,567	98,202				4,365		
19.2	Reinsurance assumed.....								
19.3	Reinsurance ceded.....	3,143	3,143						
19.4	Net (Line 17 - Line 18).....	99,424	95,059				4,365		
TOTAL									
20.	Total premiums and annuity considerations:								
20.1	Direct.....	856,844	177,149		675,330		4,365		
20.2	Reinsurance assumed.....								
20.3	Reinsurance ceded.....	3,143	3,143						
20.4	Net (Lines 9.4 + 10.4 + 19.4).....	853,701	174,006		675,330		4,365		

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.....	2,068	2,068						
22. All other.....	101,972	101,972						
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).....	104	104						
28. Single.....	2,455	2,455						
29. Renewal.....								
30. Deposit-type contract funds.....								
31. Totals (to agree with Page 6, Line 21).....	2,559	2,559						

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	36,000				3,200	800	40,000
2.	Salaries and wages	446,467				39,686	9,921	496,074
3.11	Contributions for benefit plans for employees	17,985				1,599	400	19,984
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	64,537						64,537
3.32	Other agent welfare							
4.1	Legal fees and expenses							
4.2	Medical examination fees	74						74
4.3	Inspection report fees							
4.4	Fees of public accountants and consulting actuaries	110,189						110,189
4.5	Expense of investigation and settlement of policy claims							
5.1	Traveling expenses	3,290					67	3,357
5.2	Advertising	24,715						24,715
5.3	Postage, express, telegraph and telephone	9,281					9,636	18,917
5.4	Printing and stationery	3,459						3,459
5.5	Cost or depreciation of furniture and equipment	3,464						3,464
5.6	Rental of equipment	44,681				3,972	993	49,646
5.7	Cost or depreciation of EDP equipment and software	3,000				266	67	3,333
6.1	Books and periodicals	821						821
6.2	Bureau and association fees	5,304						5,304
6.3	Insurance, except on real estate	29,780						29,780
6.4	Miscellaneous losses							
6.5	Collection and bank service charges	1,661						1,661
6.6	Sundry general expenses	8,361					170	8,531
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	48,598	48,598
8.2	Expense of supreme lodge meetings(Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses	35,673				3,451	862	39,986
9.2	Investment expenses not included elsewhere					27,629		27,629
9.3	Aggregate write-ins for expenses	31,543					112,556	144,099
10.	General expenses incurred	880,285				79,803	(b) 184,070	(a) 1,144,158
11.	General expenses unpaid December 31, prior year	35,301					2,182	37,483
12.	General expenses unpaid December 31, current year	35,652				2,861	6,272	44,785
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)	879,934				76,942	179,980	1,136,856
Details of Write-Ins								
09.301.	LODGE REBATES						30,160	30,160
09.302.	DONATIONS						17,159	17,159
09.303.	SCHOLARSHIPS						24,500	24,500
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	31,543					40,737	72,280
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	31,543					112,556	144,099
(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	\$ 14,559	2. Institutional	\$ 101,014	3. Recreational and Health	\$	4. Educational	\$ 24,500	
5. Religious	\$ 2,600	6. Membership	\$ 41,397	7. Other	\$	8. Total	\$ 184,070	

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	305					305
3.	State taxes on premiums	250					250
4.	Other state taxes, incl. \$.....966 for employee benefits	1,142			101	25	1,268
5.	U.S. Social Security taxes	33,488			2,976	744	37,208
6.	All other taxes	513			46	11	570
7.	Taxes, licenses and fees incurred	35,698			3,123	780	39,601
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)	35,698			3,123	780	39,601

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums	2,068	
2.	Applied to shorten the endowment or premium-paying period		
3.	Applied to provide paid-up additions	65,124	
4.	Applied to provide paid-up annuities		
5.	Total Lines 1 through 4	67,192	
6.	Paid-in cash	2,437	
7.	Left on deposit	34,411	
8.	Aggregate write-ins for dividend or refund options		
9.	Total Lines 5 through 8	104,040	
10.	Amount due and unpaid		
11.	Provision for dividends or refunds payable in the following calendar year	100,000	
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	100,000	
16.	Total from prior year	100,000	
17.	Total dividends or refunds (Lines 9 + 15 - 16)	104,040	
Details of Write-Ins			
0801.			
0802.			
0803.			
0898.	Summary of remaining write-ins for Line 8 from overflow page		
0899.	Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance					
AM EXP 2.5%-3.0%	720,379		720,379		
41 CSO 2.5%	822,311		822,311		
58 CSO 2.5%	2,197,300		2,197,300		
80 CSO 4.0%	469,728		469,728		
80 CSO 4.5%	2,419,638		2,419,638		
80 CSO 4.75%	2,327,110		2,327,110		
2001 CSO 3.5%	461,076		461,076		
2001 CSO 4.0%	815,182		815,182		
2017 CSO 3.0%	244,714		244,714		
2017 CSO 3.5%	56,580		56,580		
PAID UP ADDITIONS	1,696,097		1,696,097		
EXTENDED TERM	51,606		51,606		
ASSET ADEQUACY RESERVE	500,000		500,000		
0199997 – Totals (Gross)	12,781,721		12,781,721		
0199998 – Reinsurance ceded					
0199999 – Totals (Net)	12,781,721		12,781,721		
Annuities (excluding supplementary contracts with life contingencies):					
ANNUITIES 2.0%	4,763,872	XXX	4,763,872	XXX	
ANNUITIES 3.0%	4,100,522	XXX	4,100,522	XXX	
ANNUITIES 4.5%	7,590,228	XXX	7,590,228	XXX	
ROTH IRA 2.0%	128,346	XXX	128,346	XXX	
ROTH IRA 3.0%	680,190	XXX	680,190	XXX	
ROTH IRA 4.5%	234,660	XXX	234,660	XXX	
TRADITIONAL IRA 2.0%	1,000,027	XXX	1,000,027	XXX	
TRADITIONAL IRA 3.0%	2,101,990	XXX	2,101,990	XXX	
TRADITIONAL IRA 4.5%	1,080,838	XXX	1,080,838	XXX	
0299997 – Totals (Gross)	21,680,673	XXX	21,680,673	XXX	
0299998 – Reinsurance ceded		XXX		XXX	
0299999 – Totals (Net)	21,680,673	XXX	21,680,673	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	34,462,394		34,462,394		

(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?

NO
- 1.2

If not, state which kind is issued:
PARTICIPATING
- 2.1

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

NO
- 2.2

If not, state which kind is issued:
PARTICIPATING
3.

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

NO
4.

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

NO
- 4.1

Amount of insurance:

\$
- 4.2

Amount of reserve:

\$
- 4.3

Basis of reserve:
- 4.4

Basis of regular assessments:
- 4.5

Basis of special assessments:
- 4.6

Assessments collected during the year:

\$
5.

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

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

NO
- 6.1

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

\$
- 6.2

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

\$
7.

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

NO
- 7.1

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

\$
- 7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount.
- 7.3

State the amount of reserves established for this business:

\$
- 7.4

Identify where the reserves are reported in the blank
8.

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

NO
- 8.1

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

\$
- 8.2

State the amount of reserves established for this business:

\$
- 8.3

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

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

NO
- 9.1

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

\$
- 9.2

State the amount of reserves established for this business:

\$
- 9.3

Identify where the reserves are reported in the blank:

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

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

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

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	773	773											
2. Additional contract reserves (b)	24,977	24,977											
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)	25,750	25,750											
8. Reinsurance ceded													
9. Totals (Net)	25,750	25,750											
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)	25,750	25,750											
18. TABULAR FUND INTEREST													
Details of Write-Ins													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)													

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

		1	2	3	4	5	6
		Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1.	Balance at the beginning of the year before reinsurance.....	1,341,305		259,505		738,579	343,221
2.	Deposits received during the year.....	109,950		—		109,923	27
3.	Investment earnings credited to the account.....	57,182		7,018		33,957	16,207
4.	Other net change in reserves.....						
5.	Fees and other charges assessed.....						
6.	Surrender charges.....						
7.	Net surrender or withdrawal payments.....	247,697		119,388		107,021	21,288
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).....	1,260,740		147,135		775,438	338,167
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).....	1,260,740		147,135		775,438	338,167

- (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	141,096	141,096						
	1.2 Reinsurance assumed								
	1.3 Reinsurance ceded								
	1.4 Net	141,096	141,096						
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	10,000	10,000						
	3.2 Reinsurance assumed								
	3.3 Reinsurance ceded								
	3.4 Net	10,000	(b) 10,000	(b)	(b)		(b)		
4.	TOTALS								
	4.1 Direct	151,096	151,096						
	4.2 Reinsurance assumed								
	4.3 Reinsurance ceded								
	4.4 Net	151,096	(a) 151,096	(a)					

(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.....	982,647	284,915		696,803		929		
1.2	Reinsurance assumed.....								
1.3	Reinsurance ceded.....								
1.4	Net.....	(c) 982,647	284,915		696,803		929		
2.	Liability December 31, current year from Part 1:								
2.1	Direct.....	151,096	151,096						
2.2	Reinsurance assumed.....								
2.3	Reinsurance ceded.....								
2.4	Net.....	151,096	151,096						
3.	Amounts recoverable from reinsurers December 31, current year.....								
4.	Liability December 31, prior year:								
4.1	Direct.....	109,242	109,242						
4.2	Reinsurance assumed.....								
4.3	Reinsurance ceded.....								
4.4	Net.....	109,242	109,242						
5.	Amounts recoverable from reinsurers December 31, prior year.....								
6.	Incurred benefits:								
6.1	Direct.....	1,024,501	326,769		696,803		929		
6.2	Reinsurance assumed.....								
6.3	Reinsurance ceded.....								
6.4	Net.....	1,024,501	326,769		696,803		929		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$12,470 in Line 1.1, \$12,470 in Line 1.4.
\$12,470 in Line 6.1 and \$12,470 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.....	13,179	4,076	(9,103)
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.....	143,539	162,504	18,965
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	156,718	166,580	9,862
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28.	Total (Lines 26 and 27).....	156,718	166,580	9,862
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.	PREPAID EXPENSES.....	21,257	30,239	8,982
2502.	PREPAID PENSION COST.....	122,282	132,265	9,983
2503.	.....		
2598.	Summary of remaining write-ins for Line 25 from overflow page.....			
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	143,539	162,504	18,965

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of the American Mutual Life Association are presented on the basis of accounting practices prescribed and permitted by the Ohio Department of Insurance.

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (388,781)	\$ (434,040)
(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	<u>\$ (388,781)</u>	<u>\$ (434,040)</u>
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 11,694,328	\$ 12,079,971
(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	<u>\$ 11,694,328</u>	<u>\$ 12,079,971</u>

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

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

C. Accounting Policy

- (1) Short-term investments - Not Applicable
- (2) Not backed by other loans at amortized cost using the interest method; loan-backed bonds and structured securities at amortized cost using the interest method including anticipated prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method. Bonds rated NAIC Class 6 are valued at market.
- (3) Basis for Common Stocks

At market value except that investments in stocks of uncombined subsidiaries and affiliates in which the Society has an interest of 20% or more are carried on the equity basis.
- (4) Basis for Preferred Stocks

Market value in accordance with NAIC SSAP No. 32R – Preferred Stock.
- (5) Basis for Mortgage Loans

Aggregate unpaid balance. Other Investments: Equity basis.
- (6) Basis for Loan-Backed Securities and Adjustment Methodology

See #2.
- (7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

The Association has no subsidiaries.
- (8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Association has no ownership interests in joint ventures.
- (9) Accounting Policies for Derivatives

The Association has no derivatives.
- (10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Association has no Premium Deficiency Calculation.
- (11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses

Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. Because the Society is a life insurer, loss adjustment expenses are not a big factor nor large expense.
- (12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

The Association has not modified its capitalization policy from prior period.
- (13) Method Used to Estimate Pharmaceutical Rebate Receivables

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

The Association does not have Pharmaceutical Receivables.

D. Going Concern

The Association does not have any going concerns.

2. Accounting Changes and Corrections of Errors - Not Applicable

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations - Not Applicable

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Association did not issue any loans in 2023.

- (1) Maximum and minimum lending rates for mortgage loans - Not Applicable
- (2) Maximum percentage of any one loan to the value of security - Not Applicable
- (3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - Not Applicable
- (4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement - Not Applicable
- (5) Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan - Not Applicable
- (6) Investment in impaired loans - average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting - Not Applicable
- (7) Allowance for credit losses - Not Applicable
- (8) Mortgage loans derecognized as a result of foreclosure - Not Applicable
- (9) Policy for recognizing interest income and impaired loans - Not Applicable

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Loan-Backed Securities - Not Applicable

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

J. Real Estate

- (1) The company did not recognize any impairment loses on real estate during the current reporting period.
- (2) The company has not sold or classified any real estate investments as held for sale during the current reporting period.
- (3) The Company does not plan to sell real estate investments.
- (4) The company does not engage in retail land sale operations.
- (5) The company does not hold any real estate investments with participating mortgage loan features.

K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

L. Restricted Assets

(1) Restricted assets (including pledged)

Gross (Admitted & Nonadmitted) Restricted											
Current Year							Current Year				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown.....	\$	\$	\$	\$	\$	\$	\$	\$	\$%%
b. Collateral held under security lending agreements.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
c. Subject to repurchase agreements.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
d. Subject to reverse repurchase agreements.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
e. Subject to dollar repurchase agreements.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
f. Subject to dollar reverse repurchase agreements.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
g. Placed under option contracts.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
i. FHLB capital stock.....	60,100	.....	.....	.....	60,100	70,300	(10,200)	.....	60,100	0.123	0.123
j. On deposit with states.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
k. On deposit with other regulatory bodies.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
l. Pledged as collateral to FHLB (including assets backing funding agreements).....	1,000,000	.....	.....	.....	1,000,000	1,000,000	—	.....	1,000,000	2.039	2.045
m. Pledged as collateral not captured in other categories.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
n. Other restricted assets.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
o. Total restricted assets (Sum of a through n).....	\$ 1,060,100	\$	\$	\$	\$ 1,060,100	\$ 1,070,300	\$ (10,200)	\$	\$ 1,060,100	2.161 %	2.168 %

- (2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable
- (3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable
- (4) Collateral received and reflected as assets within the reporting entity's financial statements - Not Applicable

M. Working Capital Finance Investments - Not Applicable

N. Offsetting and Netting of Assets and Liabilities - Not Applicable

O. 5GI Securities - Not Applicable

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees - Not Applicable

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

S. Aggregate Collateral Loans by Qualifying Investment Collateral - None

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

7. Investment Income

A. Due and Accrued Income Excluded from Surplus

Due and accrued income was excluded from investment income on the following basis

- Mortgage loans: On loans in foreclosure or delinquent for more than 90 days.
- Bonds: Where collection of interest is uncertain and/or the bond is in default.

B. Total Amount Excluded

\$0

Notes to the Financial Statements

7. Investment Income (Continued)

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

Interest Income Due and Accrued	Amount
1. Gross.....	\$..... 666,580
2. Nonadmitted.....	\$.....
3. Admitted.....	\$..... 666,580

D. The aggregate deferred interest - None

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

8. Derivative Instruments - Not Applicable

9. Income Taxes - Not Applicable

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties - Not Applicable

11. Debt

A. Debt, Including Capital Notes - Not Applicable

B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds as backup liquidity. The Company has determined the actual/estimated maximum borrowing capacity as \$1,024,377, The Company calculated this amount in accordance with limitations in the FHLB capital plan.

(2) FHLB capital stock

(a) Aggregate totals

	(1) Total (2+3)	(2) General Account	(3) Separate Accounts
1. Current Year			
(a) Membership stock - Class A.....	\$..... 60,100	\$..... 60,100	\$.....
(b) Membership stock - Class B.....			
(c) Activity stock.....			
(d) Excess stock.....			
(e) Aggregate total (a+b+c+d).....	\$..... 60,100	\$..... 60,100	\$.....
(f) Actual or estimated borrowing capacity as determined by the insurer.....	\$..... 1,024,377		
2. Prior Year-End			
(a) Membership stock - Class A.....	\$..... 70,300	\$..... 70,300	\$.....
(b) Membership stock - Class B.....			
(c) Activity stock.....			
(d) Excess stock.....			
(e) Aggregate total (a+b+c+d).....	\$..... 70,300	\$..... 70,300	\$.....
(f) Actual or estimated borrowing capacity as determined by the insurer.....	\$..... 1,059,723		

(b) Membership stock (Class A and B) eligible and not eligible for redemption

Membership Stock	(1) Current Year Total (2+3+4+5+6)	(2) Not Eligible for Redemption	Eligible for Redemption			
			(3) Less Than 6 Months	(4) 6 Months to Less Than 1 Year	(5) 1 to Less Than 3 Years	(6) 3 to 5 Years
1. Class A.....	\$..... 60,100	\$..... 60,100	\$.....	\$.....	\$.....	\$.....
2. Class B.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....

(3) Collateral pledged to FHLB

(a) Amount pledged as of reporting date

December 31, 2024

	(1) Fair Value	(2) Carrying Value	(3) Aggregate Total Borrowing
1. Current year total general and separate accounts total collateral pledged (Lines 2+3).....	\$..... 1,000,000	\$..... 1,040,000	\$..... 1,024,377
2. Current year general account total collateral pledged.....	1,000,000	1,040,000	1,024,377
3. Current year separate accounts total collateral pledged.....			
4. Prior year-end total general and separate accounts total collateral pledged.....	1,000,000	1,075,938	1,059,723

(b) Maximum amount pledged during reporting period

September 30, 2024

Notes to the Financial Statements

11. Debt (Continued)

	(1)	(2)	(3)
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3).....	\$..... 1,000,000	\$..... 1,077,578	\$..... 1,061,307
2. Current year general account maximum collateral pledged.....	1,000,000	1,077,578	1,061,307
3. Current year separate accounts maximum collateral pledged.....			
4. Prior year-end total general and separate accounts maximum collateral pledged.....	1,000,000	1,075,938	1,059,723

(4) Borrowing from FHLB - Not Applicable

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

A. Defined Benefit Plan

The Company sponsors non-contributory defined benefit pension plans covering U.S. employees. As of December 31, 2024, the Company accrued in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization.

(1) Change in benefit obligation

(a) Pension benefits

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year.....	\$..... 324,623	\$..... 321,019	\$.....	\$.....
2. Service cost.....	19,995	13,773		
3. Interest cost.....	17,336	17,160		
4. Contribution by plan participants.....		—		
5. Actuarial gain / loss.....	3,129	(9,047)		
6. Foreign currency exchange rate changes.....		—		
7. Benefits paid.....	(19,090)	(18,282)		
8. Plan amendments.....		—		
9. Business combinations, divestitures, curtailments, settlements and special termination benefits.....		—		
10. Benefit obligation at end of year.....	<u>\$..... 345,993</u>	<u>\$..... 324,623</u>	<u>\$.....</u>	<u>\$.....</u>

(b) Postretirement benefits - Not Applicable

(c) Special or contractual benefits per SSAP No. 11 - Not Applicable

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2024	2023	2024	2023	2024	2023
a. Fair value of plan assets at beginning of year.....	\$..... 362,319	\$..... 313,152	\$.....	\$.....	\$.....	\$.....
b. Actual return on plan assets.....	37,785	37,449				
c. Foreign currency exchange rate changes.....		—				
d. Reporting entity contribution.....	10,000	30,000				
e. Plan participants' contributions.....		—				
f. Benefits paid.....	(19,090)	(18,282)				
g. Business combinations, divestitures and settlements.....		—				
h. Fair value of plan assets at end of year.....	<u>\$..... 391,014</u>	<u>\$..... 362,319</u>	<u>\$.....</u>	<u>\$.....</u>	<u>\$.....</u>	<u>\$.....</u>

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Components				
1. Prepaid benefit costs.....	\$..... 122,282	\$..... 132,265	\$.....	\$.....
2. Overfunded plan assets.....	(77,261)	(94,569)		
3. Accrued benefit costs.....	—	—		
4. Liability for pension benefits.....	—	—		
b. Assets and liabilities recognized				
1. Assets (nonadmitted).....	\$..... 45,021	\$..... 37,696	\$.....	\$.....
2. Liabilities recognized.....	—	—		
c. Unrecognized liabilities.....	\$..... —	\$..... —	\$.....	\$.....

Notes to the Financial Statements

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

- (15) Special or contractual termination benefits recognized during the period - Not Applicable
- (16) Significant changes in the benefit obligation or plan assets not otherwise disclosed - Not Applicable
- (17) As of December 31, 2024, the Plan is in a surplus position of Approx. \$0.05 million.

B. Investment Policies and Strategies of Plan Assets - Not Applicable

C. Fair Value of Each Class of Plan Assets

- (1) Fair value measurements of plan assets at reporting date

Description for each class of plan assets	Level 1	Level 2	Level 3	Total
MUTUAL FUNDS	\$ 319,788	\$	\$	\$ 319,788
CASH	7,846	.....	.....	7,846
LIFE INSURANCE .....	.....	63,380	.....	63,380
Total plan assets	<u>\$ 327,634</u>	<u>\$ 63,380</u>	<u>\$</u>	<u>\$ 391,014</u>

- (2) Valuation Technique(s) and Inputs Used to Measure Fair Value

The Company utilizes year-end bank, mutual fund, and insurance policy statements to measure the fair value of plan assets.

- D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable
- E. Defined Contribution Plans - Not Applicable
- F. Multiemployer Plans - Not Applicable
- G. Consolidated/Holding Company Plans - Not Applicable
- H. Postemployment Benefits and Compensated Absences - Not Applicable
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations - Not Applicable

14. Liabilities, Contingencies and Assessments - Not Applicable

15. Leases

A. Lessee Operating Lease

- (1) Leasing arrangements

The Company leases office equipment under various noncancelable operating lease agreements that expire through December 2027. Rental expense for 2023, and 2024 was approximately \$ 15,270 and \$15,779 respectively.

- (2) For leases having initial or remaining noncancelable lease terms in excess of one year

- (a) Minimum aggregate rental commitments at year end

	Year Ending December 31	Operating Leases
1. 2025	\$ 12,010	
2. 2026	9,313	
3. 2027	8,435	
4. 2028		
5. 2029		
6. Thereafter		
7. Total (sum of 1 through 6)	<u>\$ 29,758</u>	

- (b) Sublease minimum rentals to be received - Not Applicable

- (3) The company is not involved in any material sales – leaseback transaction

B. Lessor 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 - Not Applicable

21. Other Items - Not Applicable

22. Events Subsequent - Not Applicable

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

Notes to the Financial Statements

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies

100% of life insurance is participating. The portfolio average method of accounting for certificate holder dividends is applied, recognizing plan of insurance, amount of insurance, year of issuance, and age at issue.

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

A. Individual Annuities

		General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1)	Subject to discretionary withdrawal					
a.	With market value adjustment	\$	\$	\$	\$	%
b.	At book value less current surrender charge of 5% or more					
c.	At fair value					
d.	Total with market value adjustment or at fair value (total of a through c)					
e.	At book value without adjustment (minimal or no charge or adjustment)	21,680,673			21,680,673	100.000
(2)	Not subject to discretionary withdrawal					
(3)	Total (gross: direct + assumed)	\$ 21,680,673	\$	\$	\$ 21,680,673	100.000 %
(4)	Reinsurance ceded					
(5)	Total (net) (3 - 4)	\$ 21,680,673	\$	\$	\$ 21,680,673	
(6)	Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

B. Group Annuities - Not Applicable

C. Deposit-Type Contracts (no life contingencies)

		General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1)	Subject to discretionary withdrawal					
a.	With market value adjustment	\$	\$	\$	\$	%
b.	At book value less current surrender charge of 5% or more					
c.	At fair value	1,113,605			1,113,605	88.329
d.	Total with market value adjustment or at fair value (total of a through c)	1,113,605			1,113,605	88.329
e.	At book value without adjustment (minimal or no charge or adjustment)					
(2)	Not subject to discretionary withdrawal	147,135			147,135	11.671
(3)	Total (gross: direct + assumed)	\$ 1,260,740	\$	\$	\$ 1,260,740	100.000 %
(4)	Reinsurance ceded					
(5)	Total (net) (3 - 4)	\$ 1,260,740	\$	\$	\$ 1,260,740	
(6)	Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

Notes to the Financial Statements

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

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

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 21,680,673
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,260,740
(4) Subtotal (1+2+3)	\$ 22,941,413
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal (5+6+7+8+9+10)	\$
(12) Combined Total (4+11)	\$ 22,941,413

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		10,999,549	12,281,721
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	
b. Accidental Death Benefits	XXX	XXX	
c. Disability – Active Lives	XXX	XXX	
d. Disability – Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)		10,999,549	12,281,721
(4) Reinsurance Ceded			
(5) Total (net) (3) - (4)	\$	\$ 10,999,549	\$ 12,281,721

B. Separate Account with Guarantees - Not Applicable

C. Separate Account Nonguaranteed - Not Applicable

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net)	\$ 12,781,721
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	
3. Exhibit 5, Disability – Active Lives Section, Total (net)	
4. Exhibit 5, Disability – Disabled Lives Section, Total (net)	
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	
6. Subtotal (1+2+3+4+5)	\$ 12,781,721
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2	
8. Exhibit 3, Line 0499999, Column 2	
9. Exhibit 3, Line 0599999, Column 2	
10. Subtotal (7+8+9)	\$
11. Combined Total (6+10)	\$ 12,781,721

34. Premiums and Annuity Considerations Deferred and Uncollected - Not Applicable

Notes to the Financial Statements

- 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?

NO

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

1.2.

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

N/A

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?

NO

2.2.

If yes, date of change:

3.1.

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

12/31/2020

3.2.

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

12/31/2020

3.3.

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

03/24/2022

3.4.

By what department or departments?

Ohio

3.5.

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

YES

3.6.

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

YES

4.1.

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

4.11.

sales of new business?

NO

4.12.

renewals?

NO

4.2.

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

4.21.

sales of new business?

NO

4.22.

renewals?

NO

5.1.

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

NO

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

5.2.

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

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

6.1.

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

NO

6.2.

If yes, give full information

7.1.

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

NO

7.2.

If yes,

7.21.

State the percentage of foreign control

%

7.22.

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

1	2
Nationality	Type of Entity

8.1.

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

NO

8.2.

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

8.3.

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

NO

8.4.

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

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?.....NO
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
ZUPKA & ASSOCIATIES5240 EAST 98TH STREET GARFIELD HEIGHTS, OHIO 44125
- 10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?.....NO
- 10.2. If the response to 10.1 is yes, provide information related to this exemption:
- 10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?.....NO
- 10.4. If the response to 10.3 is yes, provide information related to this exemption:
- 10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?YES
- 10.6. If the response to 10.5 is no or n/a, please explain.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
BRUCE & BRUCE CO.916 SHERWOOD DRIVELAKE BLUFF, IL 60044
- 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?NONE
- 13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?.....YES
- 13.3. Have there been any changes made to any of the trust indentures during the year?NO
- 13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?.....
- 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)? | NO |
| 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 <i>Annual Statement Instructions</i> 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)

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 |

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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).....YES

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.....\$ 60,100
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.....\$ 1,000,000
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.

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*?.....NO

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
WELLS FARGO.....	950 MAIN AVE STE 300CLEVELAND, OH 44113.....
FHLB CINCINNATI.....	221 EAST FORTH STREET600 ATRIUM TWOCINCINNATI, OH 45202.....

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)
PIPR SANDLER THROUGH PERSHING LLC.....	800 NICOLLET MALL SUITE 900MINNEAPOLIS, MN 55402-7036.....	WHERE NOT TRANSFERED FROM PURCHASING AGENT TO THE HOLDING COMPANY PRIOR TO DECEMBER 31, 2022.....

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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
INVESTMENT MANAGEMENT IS HANDLED INTERNALLY BY IND	I

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

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

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

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

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

30.2. If yes, complete the following schedule:

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

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

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

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	\$	\$	\$
31.2. Preferred Stocks	725,030	687,430	(37,600)
31.3. Totals	\$ 725,030	\$ 687,430	\$ (37,600)

31.4. Describe the sources or methods utilized in determining the fair values:
BROKERS PROVIDE YEAR-END MARKET VALUES AND RATINGS.

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:

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

- 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?.....NO.....

36.

By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a.

The shares were purchased prior to January 1, 2019.
- b.

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

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

The fund only or predominantly holds bonds in its portfolio.
- e.

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....NO.....

37.

By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
- a.

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

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

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

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

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?.....N/A.....

38.1. Does the reporting entity directly hold cryptocurrencies?.....NO.....

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

39.1. Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?.....NO.....

- 39.2.

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
- 39.21

Held directly.....NO.....
- 39.22

Immediately converted to U.S. dollars.....NO.....

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

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

OTHER

40.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$.....5,096..

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
AMERICAN FRATERNAL ALLIANCE.....	\$.....3,000
LOMA.....	.....2,096

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	\$ 853,701	\$ 922,034
2.3	Premium Ratio (2.1/2.2)	%	%
2.4	Reserve Numerator	\$	\$
2.5	Reserve Denominator	\$ 34,639,240	\$ 33,288,095
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?

NO

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?
- NO
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?
- NO
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?

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

Individual and Industrial Life	Amount at Risk
10.01 Individual and Industrial Life - Modified Coinsurance Assumed Reserves	\$
10.02 Individual and Industrial Life - Modified Coinsurance Ceded Reserves	\$
Individual and Industrial Life Policies With Pricing Flexibility	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)	\$
Individual and Industrial Term Life Policies Without Pricing Flexibility	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)	\$
Group and Credit Life (Excluding FEGLI/SGLI)	Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$
10.16 Modified Coinsurance Ceded Reserves	\$
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under	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)	\$
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months	Amount of Risk
10.23 Net Amount (Direct + Assumed – Ceded) in Force	\$

GENERAL INTERROGATORIES

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

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)	\$

Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility		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)	\$

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)?
- 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?
- 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.

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?\$
- 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?YES

17. How often are meetings of the subordinate branches required to be held?

Monthly

18. How are the subordinate branches represented in the supreme or governing body?

Elected Delegates at the Quadrennial Convention

19. What is the basis of representation in the governing body?

Quadrennial Convention
- 21.2

GENERAL INTERROGATORIES

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

20.1

How often are regular meetings of the governing body held?
Every 4th year

20.2

When was the last regular meeting of the governing body held?

11/06/2022

20.3

When and where will the next regular or special meeting of the governing body be held?
2026

20.4

How many members of the governing body attended the last regular meeting?

63

20.5

How many of the same were delegates of the subordinate branches?

63

21.

How are the expenses of the governing body defrayed?
The expenses are accrued through the intervening years and paid from the Association's General Fund

22.

When and by whom are the officers and directors elected?
DIRECTORS ARE ELECTED BY DELEGATES TO THE CONVENTION; OFFICERS ARE HIRED BY THE BOARD OF DIRECTORS

23.

What are the qualifications for membership?
GOOD MORAL CHARACTER AND HEALTH; SLOVENIAN EXTRACTION OR MARRIAGE TO ONE OF SLOVENIAN EXTRACTION; ANOTHER WHO SUBSCRIBES TO THE DECLARATION OF PRINCIPALS IN THE AMLA MISSION STATEMENT.

24.

What are the limiting ages for admission?
MUST PURCHASE AN AMLA POLICY AND REMAIN IN GOOD STANDING.

25.

What is the minimum and maximum insurance that may be issued on any one life?
\$100 IS THE MINIMUM; \$50,000 IS THE MAXIMUM ISSUED WITHOUT REINSURANCE; THEREAFTER IS LIMITED BY THE AVAILABILITY OF REINSURANCE.

26.

Is a medical examination required before issuing a benefit certificate to applicants?

NO

27.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

NO

28.1

Are notices of the payments required sent to the members?

N/A

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

- %

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?

NO

30.2

If so, what amount and for what purpose?

\$

31.1

Does the reporting entity pay an old age disability benefit?

NO

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?

NO

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?

YES

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.

NO

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?

NO

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?

NO

37.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

NO

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
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	32,224	32,198	32,923	31,753	31,667
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	2,239	1,592	805	1,917	1,992
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)	34,463	33,790	33,728	33,670	33,659
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	735	379	394	389	429
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	540	45		110	50
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)	1,275	424	394	499	479
Premium Income-Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	174,006	139,316			
15. Group life (Line 20.4, Col. 3)			136,991	137,538	134,462
16. Individual annuities (Line 20.4, Col. 4)	675,330	777,942	1,489,595	2,407,516	1,392,149
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)	4,365	4,776	5,369	5,853	6,477
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	853,701	922,034	1,631,955	2,550,907	1,533,088
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	48,892,627	47,940,163	47,776,403	46,869,971	44,234,868
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	37,198,299	35,860,192	35,832,904	34,427,599	31,966,393
23. Aggregate life reserves (Page 3, Line 1)	34,462,394	33,149,853	33,054,839	31,735,109	29,143,319
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	25,750	29,000	32,500	35,375	38,125
25. Deposit-type contract funds (Page 3, Line 3)	1,260,740	1,341,305	1,161,705	1,176,040	1,399,306
26. Asset valuation reserve (Page 3, Line 24.01)	711,782	654,275	790,937	661,557	450,732
27. Capital (Page 3, Lines 29 & 30)					
28. Surplus (Page 3, Line 37)	11,694,328	12,079,971	11,943,499	12,442,372	12,268,475
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	958,885	(104,702)	1,550,943	3,015,755	988,466
Risk-Based Capital Analysis					
30. Total adjusted capital	12,456,110	12,784,246	12,734,436	13,153,929	12,769,207
31. Authorized control level risk-based capital	786,270	736,348	782,072	823,496	746,581
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	94.4	95.0	91.2	87.5	92.3
33. Stocks (Lines 2.1 and 2.2)	3.5	3.3	6.3	6.4	3.2
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	—			—	—
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.3	0.3	0.3	0.4	0.4
36. Cash, cash equivalents and short-term investments (Line 5)	1.8	1.3	1.9	5.6	3.7
37. Contract loans (Line 6)	0.1	0.1	0.2	0.2	0.3
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	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
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)	156,718	166,580	135,114	180,421	194,536
53. Total admitted assets (Page 2, Line 28, Col. 3)	48,892,627	47,940,163	47,776,403	46,869,971	44,234,868
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	2,387,562	2,271,024	2,196,184	2,424,700	2,316,357
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	5,540	(296,022)	(21,555)	(93,119)	
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	43,462	419,749	(353,772)	10,414	(114,322)
57. Total of above Lines 54, 55 and 56	2,436,564	2,394,751	1,820,857	2,341,995	2,202,035
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)	1,065,266	2,082,429	1,258,279	883,344	1,801,030
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6)	929	729	1,219	2,170	1,804
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2)	307,033	207,778	(55,445)	72,277	335,457
61. Increase in A & H reserves (Line 19, Col. 6)	(3,250)	(3,500)	(2,875)	(2,750)	(2,000)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	104,040	98,695	96,126	94,388	92,701
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	125.0	106.0	64.6	37.4	65.6
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	0.3	0.6	0.3	0.6	0.9
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	(53.4)	(57.2)	(30.7)	(736.2)	(3.8)
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	—				
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	—				
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)	(235,508)	(105,115)	(29,285)	62,828	13,968
74. Individual term life (Page 6.1, Col. 4)			215,246	520,146	265,394
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)	39,352	132,568			
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)					
96. Individual other annuities (Page 6.3, Col. 7)					
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)	6,686	7,547			
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)			7,025	6,433	6,649
115. Aggregate of all other lines of business (Page 6, Col. 8)				(151,926)	
116. Fraternal (Page 6, Col. 7)	(204,850)	(173,016)	(172,466)	(20,000)	(166,750)
117. Total (Page 6, Col. 1)	(394,320)	(138,016)	20,524	417,481	119,260

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			18,226	33,790						33,790
2.	Issued during year			128	1,275						1,275
3.	Reinsurance assumed										
4.	Revived during year										
5.	Increased during year (net)				53						53
6.	Subtotals, Lines 2 to 5			128	1,328						1,328
7.	Additions by dividends during year	XXX		XXX	104	XXX		XXX	XXX		104
8.	Aggregate write-ins for increases										
9.	Totals (Lines 1 and 6 to 8)			18,354	35,222						35,222
Deductions during year:											
10.	Death			263	320			XXX			320
11.	Maturity			25	12			XXX			12
12.	Disability							XXX			
13.	Expiry			43	308						308
14.	Surrender			51	119						119
15.	Lapse			—	—						—
16.	Conversion							XXX	XXX	XXX	
17.	Decreased (net)										
18.	Reinsurance										
19.	Aggregate write-ins for decreases										
20.	Totals (Lines 10 to 19)			382	759						759
21.	In force end of year (b) (Line 9 minus Line 20)			17,972	34,463						34,463
22.	Reinsurance ceded end of year	XXX		XXX	1,020	XXX		XXX	XXX		1,020
23.	Line 21 minus Line 22	XXX		XXX	33,443	XXX	(a)	XXX	XXX		33,443
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	3,605
25. Other paid-up insurance			17,777	29,933
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1	2	3	4
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing				
28. Term policies-other	51	540	127	1,970
29. Other term insurance-decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals, (Lines 27 to 30)	51	540	127	1,970
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	157	269
34. Totals, whole life and endowment	77	735	17,688	32,224
35. Totals (Lines 31 to 34)	128	1,275	17,972	34,463

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		1,275		34,463
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)		1,275		34,463

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	2,775
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1	2	3	4	5	6	7	8
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Certificates	Amount of Insurance
48. Waiver of Premium			998	1,852				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	998	(a) 1,852		(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 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year		18		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		18		
Deductions during year:				
6. Decreased (net)		4		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		4		
9. In force end of year (line 5 minus line 8)		14		
10. Amount on deposit		(a) 147,135		(a)
11. Income now payable		14		
12. Amount of income payable	(a)	(a) 107,706	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year		495		
2. Issued during year		14		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)		509		
Deductions during year:				
6. Decreased (net)		9		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		9		
9. In force end of year (line 5 minus line 8)		500		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 21,693,627	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year					232	4,974
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX	232	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	26	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX	26	XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)	206	(a) 4,470

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	65	2,207
2. Issued during year	2	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	67	2,207
Deductions during year:		
6. Decreased (net)	5	30
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	5	30
9. In force end of year (line 5 minus line 8)	62	2,177
10. Amount of account balance	(a) 338,167	(a) 775,438

(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	109,957	675,330	4,365		789,652
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	N					
45.	Utah	UT	N					
46.	Vermont	VT	N					
47.	Virginia	VA	N					
48.	Washington	WA	N					
49.	West Virginia	WV	N					
50.	Wisconsin	WI	N					
51.	Wyoming	WY	N					
52.	American Samoa	AS	N					
53.	Guam	GU	N					
54.	Puerto Rico	PR	N					
55.	U.S. Virgin Islands	VI	N					
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N					
58.	Aggregate Other Alien	OT	XXX					
59.	Subtotal	XXX		109,957	675,330	4,365		789,652
90.	Reporting entity contributions for employee benefits plans	XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		65,124				65,124
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX		2,068				2,068
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		177,149	675,330	4,365		856,844
96.	Plus Reinsurance Assumed	XXX						
97.	Totals (All Business)	XXX		177,149	675,330	4,365		856,844
98.	Less Reinsurance Ceded	XXX		3,143				3,143
99.	Totals (All Business) less Reinsurance Ceded	XXX		174,006	675,330	(c) 4,365		853,701
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 1 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 56
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
THE AMLA IS A SINGLE-STATE ORGANIZATION. 100% OF PREMIUMS ARE ALLOCATED TO ONE STATE.

(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

NONE