

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,020,878,832		1,020,878,832	1,034,084,757
2. Stocks (Schedule D):				
2.1 Preferred stocks	1,020,000		1,020,000	1,020,000
2.2 Common stocks	338,606		338,606	332,946
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	244,672
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0	4,069,494	4,069,494	4,190,316
4.2 Properties held for the production of income (less \$ 0 encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)	0		0	0
5. Cash (\$ 4,096,769 , Schedule E - Part 1), cash equivalents (\$ 16,041,014 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	20,137,783		20,137,783	26,421,720
6. Contract loans (including \$ premium notes)	1,667,415		1,667,415	1,729,677
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	11,974,324	0	11,974,324	17,045,921
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,060,086,454	0	1,060,086,454	1,085,070,009
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	13,846,717		13,846,717	14,065,590
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	9,320		9,320	7,502
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	322,606		322,606	14,066
17. Amounts receivable relating to uninsured plans	11,384	11,384	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	211,017	0	211,017	395,597
21. Furniture and equipment, including health care delivery assets (\$)	27,172	27,172	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	5,870,630	729,855	5,140,775	4,123,749
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,080,385,300	768,411	1,079,616,889	1,103,676,513
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	1,080,385,300	768,411	1,079,616,889	1,103,676,513
DETAILS OF WRITE-INS				
1101. Furniture & Fixtures			0	0
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Pension	393,039	393,039	0	0
2502. Prepaid expenses	336,816	336,816	0	0
2503. Disallowed IMR	5,140,775	0	5,140,775	4,123,749
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	5,870,630	729,855	5,140,775	4,123,749

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 924,871,002 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	924,871,002	945,931,465	0
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	26,004,900	29,575,290	
4. Contract claims:			
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	3,168,418	3,588,768	
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0	0	
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0	
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:			
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)			
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)	1,400,000	1,400,000	
6.3 Coupons and similar benefits (including \$ Modco)			
7. Amount provisionally held for deferred dividend policies not included in Line 6			
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	367,718	385,996	
9. Contract liabilities not included elsewhere:			
9.1 Surrender values on canceled contracts			
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act			
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0	
9.4 Interest maintenance reserve (IMR, Line 6)	0	0	
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	1,105	2,345	
11. Commissions and expense allowances payable on reinsurance assumed			
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	1,987,257	1,692,575	
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)	(4,573)	102,251	
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			
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	725,413	721,454	
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)	11,995,821	11,173,908	
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers			
24.04 Payable to parent, subsidiaries and affiliates			
24.05 Drafts outstanding			
24.06 Liability for amounts held under uninsured plans			
24.07 Funds held under coinsurance			
24.08 Derivatives	0	0	
24.09 Payable for securities			
24.10 Payable for securities lending			
24.11 Capital notes \$ and interest thereon \$			
25. Aggregate write-ins for liabilities	382,768	407,048	
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	970,899,829	994,981,100	
27. From Separate Accounts Statement			
28. Total liabilities (Lines 26 and 27)	970,899,829	994,981,100	
29. Common capital stock			
30. Preferred capital stock			
31. Aggregate write-ins for other-than-special surplus funds	0	0	
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	(128)	(993)	
35. Unassigned funds (surplus)	108,717,188	108,695,413	
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)	108,717,060	108,694,420	
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	108,717,060	108,694,420	
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,079,616,889	1,103,675,520	
DETAILS OF WRITE-INS			
2501. ANNA HURBAN & OTHER SCHOLARSHIP FUNDS	284,935	271,608	
2502. DEVELOPMENT FUND	80,696	77,990	
2503. OTHER	17,137	57,450	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	382,768	407,048	
3101. NEGATIVE IMR	0	0	
3102.			
3103.			
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0	
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0	
3401. CHANGED TO ADMITTED DISALLOWED IMR			0
3402. OTHER	(128)	(993)	
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	(128)	(993)	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	20,513,426	20,574,318
2. Considerations for supplementary contracts with life contingencies	588,468	1,338,608
3. Net investment income (Exhibit of Net Investment Income, Line 17)	49,979,830	50,859,465
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(552,736)	(313,718)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	34,211	27,921
9. Total (Lines 1 to 8.3)	70,563,199	72,486,593
10. Death benefits	9,862,475	8,435,790
11. Matured endowments (excluding guaranteed annual pure endowments)	36,916	65,992
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	46,669,462	46,630,821
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	23,099,557	23,477,918
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	327,554	780,411
18. Payments on supplementary contracts with life contingencies	913,950	886,781
19. Increase in aggregate reserves for life and accident and health contracts	(24,718,362)	(22,103,857)
20. Totals (Lines 10 to 19)	56,191,552	58,173,856
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	784,850	558,744
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	11,630,392	11,091,215
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	344,444	366,548
25. Increase in loading on deferred and uncollected premiums	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	68,951,238	70,190,363
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,611,961	2,296,230
30. Dividends to policyholders and refunds to members	1,394,184	1,388,727
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	217,777	907,503
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	217,777	907,503
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$	827,203	2,756,129
35. Net income (Line 33 plus Line 34)	1,044,980	3,663,632
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	108,694,420	109,075,475
37. Net income (Line 35)	1,044,980	3,663,632
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	5,660	(5,235,172)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		
41. Change in nonadmitted assets	(205,958)	82,194
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease	0	0
44. Change in asset valuation reserve	(821,913)	1,108,281
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	10
54. Net change in capital and surplus for the year (Lines 37 through 53)	22,768	(381,055)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	108,717,188	108,694,420
DETAILS OF WRITE-INS		
08.301. Cookbook Income	12,475	17,420
08.302. Other Income-Misc.	21,736	10,501
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	34,211	27,921
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301. CHANGED TO ADMITTED DISALLOWED IMR	0	10
5302. OTHER	0	0
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	10

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	20,773,258	21,882,992
2. Net investment income	55,179,602	57,185,275
3. Miscellaneous income	34,211	28,323
4. Total (Lines 1 through 3)	75,987,071	79,096,590
5. Benefit and loss related payments	77,672,365	79,834,669
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	12,584,452	12,411,256
8. Dividends paid to policyholders	1,394,184	1,388,727
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	91,651,001	93,634,652
11. Net cash from operations (Line 4 minus Line 10)	(15,663,930)	(14,538,062)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	68,796,411	88,888,798
12.2 Stocks	2,083	7,894,170
12.3 Mortgage loans	244,672	13,571
12.4 Real estate	0	0
12.5 Other invested assets	5,000,000	3,034,520
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	74,043,167	99,831,059
13. Cost of investments acquired (long-term only):		
13.1 Bonds	61,056,922	77,523,790
13.2 Stocks	0	2,153
13.3 Mortgage loans	0	0
13.4 Real estate	66,683	13,215
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	61,123,605	77,539,158
14. Net increase/(decrease) in contract loans and premium notes	(62,262)	(87,385)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	12,981,824	22,379,286
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,570,390)	171,176
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(30,438)	150,638
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,600,828)	321,814
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(6,282,935)	8,163,038
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	26,420,727	18,257,689
19.2 End of year (Line 18 plus Line 19.1)	20,137,793	26,420,727

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

--	--

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	20,513,426	3,791,985	0	16,721,441					0
2. Considerations for supplementary contracts with life contingencies	588,468	XXX	XXX	588,468		XXX	XXX		XXX
3. Net investment income	49,979,829	15,493,747	0	34,486,082					0
4. Amortization of Interest Maintenance Reserve (IMR)	(552,734)	(552,734)	0	0					0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0		XXX			0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0		XXX		0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0		XXX			0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0		XXX			0
8.2 Charges and fees for deposit-type contracts	0	0	0	0		XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	34,211	34,211	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	70,563,200	18,767,209	0	51,795,991	0	0	0	0	0
10. Death benefits	9,862,475	9,862,475	0	0		XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	36,916	36,916	0	0		XXX	XXX		0
12. Annuity benefits	46,669,462	XXX	XXX	46,669,462		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0			XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0			XXX		0
15. Surrender benefits and withdrawals for life contracts	23,099,557	2,807,689	0	20,291,868		XXX	XXX		0
16. Group conversions	0	0	0	0			XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	327,554	327,554	0	0			XXX		0
18. Payments on supplementary contracts with life contingencies	913,950	0	0	913,950		XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	(24,718,362)	612,799	0	(25,331,161)			XXX		0
20. Totals (Lines 10 to 19)	56,191,552	13,647,433	0	42,544,119	0	0	XXX		0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	784,859	196,781		588,078			0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0			XXX		0
23. General insurance expenses and fraternal expenses	11,630,390	2,575,148	0	4,652,157			4,403,085		0
24. Insurance taxes, licenses and fees, excluding federal income taxes	344,444	172,222	0	172,222			0		0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0			XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0			XXX		0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	68,951,245	16,591,584	0	47,956,576	0	0	0	4,403,085	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,611,955	2,175,625	0	3,839,415	0	0	(4,403,085)	0	0
30. Dividends to policyholders and refunds to members	1,394,184	1,394,184	0	0			XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	217,771	781,441	0	3,839,415	0	0	(4,403,085)	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	0	0	0	0					0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	217,771	781,441	0	3,839,415	0	0	(4,403,085)	0	0
34. Policies/certificates in force end of year	128,173	113,711	0	14,462			XXX		0
DETAILS OF WRITE-INS									
08.301. Cookbook Income	12,475	12,475							
08.302. Miscellaneous	21,736	21,736							
08.303.	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	34,211	34,211	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
1. Premiums for life contracts ^(a)	3,791,985		3,328,341	463,644								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	15,493,747		15,485,071	8,676								
4. Amortization of Interest Maintenance Reserve (IMR)	(552,734)		(552,424)	(310)								
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0											
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	34,211	0	34,192	19	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	18,767,209	0	18,295,180	472,029	0	0	0	0	0	0	0	0
10. Death benefits	9,862,475		9,171,419	691,056								
11. Matured endowments (excluding guaranteed annual pure endowments)	36,916		36,916									
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	0											
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	2,807,689		2,764,129	43,560								
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	327,554		325,720	1,834								
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	612,799		591,535	21,264								
20. Totals (Lines 10 to 19)	13,647,433	0	12,889,719	757,714	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	196,781		196,341	440								XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	2,575,148		2,560,730	14,418								
24. Insurance taxes, licenses and fees, excluding federal income taxes	172,222		172,126	96								
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	0		0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	16,591,584	0	15,818,916	772,668	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	2,175,625	0	2,476,264	(300,639)	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	1,394,184		1,393,403	781								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	781,441	0	1,082,861	(301,420)	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	0											
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	781,441	0	1,082,861	(301,420)	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	113,711		111,190	2,521								
DETAILS OF WRITE-INS												
08.301. Cookbooks	12,475		12,475									
08.302. Miscellaneous	21,736		21,717	19								
08.303.	0	0	0	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	34,211	0	34,192	19	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts ^(b)									
2. Considerations for supplementary contracts with life contingencies	XXX.	XXX	XXX..	XXX.	XXX	XXX..	XXX.	XXX	XXX..
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX.	XXX	XXX..	XXX.	XXX	XXX..	XXX.	XXX	XXX..
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)		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.)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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		
1. Premiums for individual annuity contracts	16,721,441	16,721,441	XXX	XXX	XXX	588,468	XXX
2. Considerations for supplementary contracts with life contingencies	588,468	XXX	XXX	XXX	XXX	499,798	XXX
3. Net investment income	34,486,082	33,986,284					
4. Amortization of Interest Maintenance Reserve (IMR)	0						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	51,795,991	50,707,725	0	0	0	1,088,266	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	46,669,462	46,669,462					
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	20,291,868	20,291,868					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	0	0					
18. Payments on supplementary contracts with life contingencies	913,950					913,950	
19. Increase in aggregate reserves for life and accident and health contracts	(25,331,161)	(25,438,800)				107,639	
20. Totals (Lines 10 to 19)	42,544,119	41,522,530	0	0	0	1,021,589	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	588,078	588,078					
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	4,652,157	4,652,157					
24. Insurance taxes, licenses and fees, excluding federal income taxes	172,222	172,222					
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	47,956,576	46,934,987	0	0	0	1,021,589	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,839,415	3,772,738	0	0	0	66,677	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,839,415	3,772,738	0	0	0	66,677	0
32. Federal income taxes incurred (excluding tax on capital gains)	0						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,839,415	3,772,738	0	0	0	66,677	0
34. Policies/certificates in force end of year	14,462	14,253				209	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

Analysis of Operations by Lines of Business - Group Annuities
N O N E

Analysis of Operations by Lines of Business - Accident and Health
N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life ^(b) (N/A Fraternal)	11 Other Individual Life	12 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves)												
(Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	307,527,000	0	304,547,315	2,979,685	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	3,033,588		2,662,673	370,915								
3. Present value of disability claims incurred	0											
4. Tabular interest	12,340,752		12,212,500	128,252								
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	322,901,340	0	319,422,488	3,478,852	0	0	0	0	0	0	0	0
9. Tabular cost	10,160,979		9,666,239	494,740								
10. Reserves released by death	1,652,287		1,649,876	2,411								
11. Reserves released by other terminations (net)	2,948,074		2,919,817	28,257								
12. Annuity, supplementary contract and disability payments involving life contingencies	0											
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	14,761,340	0	14,235,932	525,408	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	308,140,000	0	305,186,556	2,953,444	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	264,942,973		264,375,338	567,635								
17. Amount Available for Policy Loans Based upon Line 16 CSV	236,097,797		236,097,797									

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)
(N/A Fraternal)

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

(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.)

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
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	638,404,000	629,404,298	0	0	0	8,999,702	0
2. Tabular net premiums or considerations	15,972,042	15,399,402				572,640	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	31,059,156	30,744,953				314,203	
5. Tabular less actual reserve released	(776,882)	(1,217,492)				440,610	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	684,658,316	674,331,161	0	0	0	10,327,155	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	67,927,316	66,707,500				1,219,816	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	67,927,316	66,707,500	0	0	0	1,219,816	0
15. Reserve December 31 of current year	616,731,000	607,623,661	0	0	0	9,107,339	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	603,215,366	603,215,366					
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 39,924	39,024
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 48,331,419	48,258,669
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 60,760	60,760
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	21,754	21,754
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 19,025	19,025
4. Real estate	(d) 459,215	459,215
5. Contract loans	114,702	114,702
6. Cash, cash equivalents and short-term investments	(e) 1,497,264	1,497,264
7. Derivative instruments	(f) 0	0
8. Other invested assets	794,779	649,806
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	51,338,841	51,120,219
11. Investment expenses	(g) 952,183	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) 700	
13. Interest expense	(h) 0	
14. Depreciation on real estate and other invested assets	(i) 187,506	
15. Aggregate write-ins for deductions from investment income	0	
16. Total deductions (Lines 11 through 15)	1,140,389	
17. Net investment income (Line 10 minus Line 16)	49,979,830	
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)	0	0

(a) Includes \$ 1,048,693 accrual of discount less \$ 5,770,489 amortization of premium and less \$ 187,391 paid for accrued interest on purchases.
 (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
 (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
 (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
 (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
 (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
 (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
 (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
 (i) Includes \$ 187,506 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	(744,640)	0	(744,640)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	2,083	0	2,083	5,660	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate		0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(742,556)	0	(742,556)	5,660	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred , accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	9,546,050	50,279		9,495,771				
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	9,546,050	50,279	0	9,495,771	0	0	0	0
7. Line 5 + Line 6.4	9,546,050	50,279	0	9,495,771	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	9,546,050	50,279		9,495,771				
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	9,546,050	50,279	0	9,495,771	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	1,350,314	1,350,314						
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	1,350,314	1,350,314	0	0	0	0	0	0
RENEWAL								
11. Uncollected	9,320	9,320						
12. Deferred and accrued	0	0						
13. Deferred, accrued and uncollected:								
13.1 Direct	9,320	9,320						
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	0							
13.4 Net (Line 11 + Line 12)	9,320	9,320	0	0	0	0	0	0
14. Advance	367,718	367,718						
15. Line 13.4 - Line 14	(358,398)	(358,398)	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct	9,972,056	2,746,386		7,225,670				
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	375,090	375,090	0	7,225,670	0	0	0	0
16.4 Net	9,596,966	2,371,296	0	7,225,670	0	0	0	0
17. Line 15 + Line 16.4	9,238,568	2,012,898	0	7,225,670	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(378,494)	(378,494)	0	0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	9,992,152	2,766,482		7,225,670				
19.2 Reinsurance assumed	0	0						
19.3 Reinsurance ceded	375,090	375,090	0	7,225,670	0	0	0	0
19.4 Net (Line 17 - Line 18)	9,617,062	2,391,392	0	7,225,670	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	20,888,516	4,167,075	0	16,721,441	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	375,090	375,090	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	20,513,426	3,791,985	0	16,721,441	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	7,551	7,551						
22. All other	1,193,055	1,193,055						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0							
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0							
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	0							
25.2 Reinsurance assumed	0							
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	479,241	35,312		443,929				
28. Single	125,420	125,420						
29. Renewal	180,189	36,049		144,140				
30. Deposit-type contract funds	0							
31. Totals (to agree with Page 6, Line 21)	784,850	196,781	0	588,069	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			5	6	7	
	1	Accident and Health			4	7	
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1. Rent	459,215						459,215
2. Salaries and wages	2,960,844					196,963	3,157,807
3.11 Contributions for benefit plans for employees	718,921					35,453	754,374
3.12 Contributions for benefit plans for agents							0
3.21 Payments to employees under non-funded benefit plans							0
3.22 Payments to agents under non-funded benefit plans							0
3.31 Other employee welfare							0
3.32 Other agent welfare							0
4.1 Legal fees and expenses	159,443						159,443
4.2 Medical examination fees	42,278						42,278
4.3 Inspection report fees							0
4.4 Fees of public accountants and consulting actuaries	295,197						295,197
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	62,462					15,616	78,078
5.2 Advertising	206,193						206,193
5.3 Postage, express, telegraph and telephone	258,604						258,604
5.4 Printing and stationery	49,365						49,365
5.5 Cost or depreciation of furniture and equipment	2,539						2,539
5.6 Rental of equipment							0
5.7 Cost or depreciation of EDP equipment and software	239,182						239,182
6.1 Books and periodicals	41,902						41,902
6.2 Bureau and association fees	43,825						43,825
6.3 Insurance, except on real estate	71,897						71,897
6.4 Miscellaneous losses							0
6.5 Collection and bank service charges	149,999						149,999
6.6 Sundry general expenses	735,089						735,089
6.7 Group service and administration fees							0
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)							0
7.3 Agency conferences other than local meetings	90,528						90,528
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	724,905	724,905
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses						271,009	271,009
9.2 Investment expenses not included elsewhere						681,174	681,174
9.3 Aggregate write-ins for expenses	639,824	0	0	0	0	3,430,148	4,069,972
10. General expenses incurred	7,227,307	0	0	0	952,183	(b) 4,403,085 (a) 12,582,575	508,198
11. General expenses unpaid Dec. 31, prior year	1,575,326					117,249	1,692,575
12. General expenses unpaid Dec. 31, current year	1,572,135					415,122	1,987,257
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12-13-14)	7,230,498	0	0	0	952,183	4,105,212	12,287,893
DETAILS OF WRITE-INS							
09.301. Data Processing	508,198						508,198
09.302. Repairs - Supplies	1,923						1,923
09.303. Temporary Help	129,703						129,703
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,430,148	3,430,148
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	639,824	0	0	0	0	3,430,148	4,069,972

(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 \$ 210,955 ; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$ 210,000 ; 5. Religious \$; 6. Membership \$ 3,009,193 ; 7. Other \$; 8. Total \$ 3,430,148

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				700		700			
2. State insurance department licenses and fees	104,661					104,661			
3. State taxes on premiums						0			
4. Other state taxes, including \$ for employee benefits	12,254					12,254			
5. U.S. Social Security taxes	227,529					227,529			
6. All other taxes	0					0			
7. Taxes, licenses and fees incurred	344,444	0	0	700	0	345,144			
8. Taxes, licenses and fees unpaid Dec. 31, prior year	102,251					102,251			
9. Taxes, licenses and fees unpaid Dec. 31, current year	(4,573)					(4,573)			
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	451,268	0	0	700	0	451,968			

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	Insurance			4	5	6		
	1	2	3					
	Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total		
1. Applied to pay renewal premiums				7,551		7,551		
2. Applied to shorten the endowment or premium-paying period				0		0		
3. Applied to provide paid-up additions				1,193,055		1,193,055		
4. Applied to provide paid-up annuities				0		0		
5. Total Lines 1 through 4				1,200,606		1,200,606		
6. Paid in cash				62,314		62,314		
7. Left on deposit				131,264		131,264		
8. Aggregate write-ins for dividend or refund options				0		0		
9. Total Lines 5 through 8				1,394,184		1,394,184		
10. Amount due and unpaid				0		0		
11. Provision for dividends or refunds payable in the following calendar year				1,400,000		1,400,000		
12. Terminal dividends						0		
13. Provision for deferred dividend contracts						0		
14. Amount provisionally held for deferred dividend contracts not included in Line 13				1,400,000		1,400,000		
15. Total Lines 10 through 14				1,400,000		1,400,000		
16. Total from prior year				1,400,000		1,400,000		
17. Total dividends or refunds (Lines 9 + 15 - 16)				1,394,184		1,394,184		
DETAILS OF WRITE-INS								
0801								
0802								
0803								
0898. Summary of remaining write-ins for Line 8 from overflow page				0		0		
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)				0		0		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total ^(a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. AE 4% Res	46,704		46,704		
0100002. AE 3.5% Res	577,319		577,319		
0100003. AM 2.5% Res	7,153,686		7,153,686		
0100004. AM 3% Res	1,126,775		1,126,775		
0100005. AM 3.5% Res	121,051		121,051		
0100006. AE 3.0% - CURT	504,666		504,666		
0100007. 1941 CSO 2.5% Res	2,129,832		2,129,832		
0100008. 1941 CSO 3% - CURT	916,549		916,549		
0100009. 1958 CSO 2.5% Res	17,106,245		17,106,245		
0100010. 1958 CSO 4% Res	4,887,997		4,887,997		
0100011. 1958 CSO 4.5% Res	833,652		833,652		
0100012. 1980 CSO D 5.5% Res	50,268,903		50,268,903		
0100013. 1980 CSO 5% Res	16,744,138		16,744,138		
0100014. 1980 CSO D 6% Res	18,396,050		18,396,050		
0100015. 1980 CSO 4.5% Res	45,897,417		45,897,417		
0100016. 1980 CSO 4%	293,291		293,291		
0100017. 2001 CSO 4.5% Res	3,014,705		3,014,705		
0100018. 2001 CSO 4.0% Res	62,006,913		62,006,913		
0100019. 1980 CSO A/F 5.5% Res	14,293,154		14,293,154		
0100020. 2001 CSO 4.0% S / U Res	21,599,351		21,599,351		
0100021. 2001 CSO 3.75% Res	700,716		700,716		
0100022. 2001 CSO 3.5% Res	15,775,330		15,775,330		
0100023. 2017 CSO 3.5% Res	1,940,507		1,940,507		
0100024. 2017 CSO 3.0% Res	9,102,711		9,102,711		
0100025. Provision for Post Mortem Divd	12,950,000		12,950,000		
0100026. Rounding	(361)		(361)		
0100027.	0				
0199997. Totals (Gross)	308,387,301	0	308,387,301	0	0
0199998. Reinsurance ceded	259,300		259,300		
0199999. Life Insurance: Totals (Net)	308,128,001	0	308,128,001	0	0
0200001. Individual Deferred Annuities - Account Value	585,589,014	XXX	585,589,014	XXX	
0200002. Individual Deferred Annuities - CARVM	22,034,234	XXX	22,034,234	XXX	
0200003. Single Premium Immediate Annuities - with life contingencies	9,107,340	XXX	9,107,340	XXX	
0200004. Rounding	413	XXX	413	XXX	
0200005.	0	XXX		XXX	
0299997. Totals (Gross)	616,731,001	XXX	616,731,001	XXX	0
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	616,731,001	XXX	616,731,001	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. Accidental Death Benefits	11,000		11,000		
0400002.	0				
0499997. Totals (Gross)	11,000	0	11,000	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	11,000	0	11,000	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. Waiver of Premiums After Age 80 Under OL	1,000		1,000		
0700002. Rounding	0		0		
0700003.	0				
0799997. Totals (Gross)	1,000	0	1,000	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	1,000	0	1,000	0	0
9999999. Totals (Net) - Page 3, Line 1	924,871,002	0	924,871,002	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
 1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [X] No []
 2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [] No [X]
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force?..... Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$.....
 4.2 Amount of reserve? \$.....
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$.....

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?..... Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
 Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$.....
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$.....
 7.4 Identify where the reserves are reported in the blank:

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

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 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	
NONE			
9999999 - Total (Column 4, only)			

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

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

(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.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	29,575,290	0	23,971,288	366,229	5,237,773	0
2. Deposits received during the year	3,786,539		3,587,469	67,806	131,264	
3. Investment earnings credited to the account	1,067,037		846,655	18,291	202,091	
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	8,423,966		8,091,901	120,851	211,214	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	26,004,900	0	20,313,511	331,475	5,359,914	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	26,004,900	0	20,313,511	331,475	5,359,914	0

(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) . \$ 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 1 - Liability End of Current Year**

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Due and unpaid:								
1.1 Direct	2,804,526	2,804,526						
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	0							
1.4 Net	2,804,526	2,804,526	0	0	0	0	0	0
2. In course of settlement:								
2.1 Resisted	0							
2.11 Direct	0							
2.12 Reinsurance assumed	0							
2.13 Reinsurance ceded	0							
2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other	0							
2.21 Direct	0							
2.22 Reinsurance assumed	0							
2.23 Reinsurance ceded	0							
2.24 Net	0	(b) 0	(b) 0	(b) 0	0	(b) 0	0	0
3. Incurred but unreported:								
3.1 Direct	363,892	363,892						
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net	363,892	(b) 363,892	(b) 0	(b) 0	0	(b) 0	0	0
4. TOTALS	3,168,418	3,168,418	0	0	0	0	0	0
4.1 Direct	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
4.4 Net	3,168,418	(a) 3,168,418	(a) 0	0	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Individual Life \$ Group Life \$, and Individual Annuities \$

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 2 - Incurred During the Year**

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	60,688,137	13,104,725		47,583,412				
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	259,320	259,320						
1.4 Net	(c) 60,428,817	12,845,405	0	47,583,412	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	3,168,418	3,168,418	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0
2.4 Net	3,168,418	3,168,418	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0							
4. Liability December 31, prior year:								
4.1 Direct	3,588,768	3,588,768	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
4.4 Net	3,588,768	3,588,768	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0							
6. Incurred Benefits								
6.1 Direct	60,267,787	12,684,375	0	47,583,412	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	259,320	259,320	0	0	0	0	0	0
6.4 Net	60,008,467	12,425,055	0	47,583,412	0	0	0	0

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

\$..... in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 36,916 in Line 1.1, \$ 36,916 in Line 1.4.

\$..... 36,916 in Line 6.1, and \$ 36,916 in Line 6.4.

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

EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	.....	.....	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	.....	.....	0
2.2 Common stocks .....	.....	.....	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	.....	.....	0
3.2 Other than first liens.....	.....	.....	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	.....	.....	0
4.2 Properties held for the production of income.....	.....	.....	0
4.3 Properties held for sale .....	.....	.....	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	.....	.....	0
6. Contract loans .....	.....	.....	0
7. Derivatives (Schedule DB) .....	.....	.....	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities .....	.....	.....	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	.....	.....	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only) .....	.....	.....	0
14. Investment income due and accrued .....	.....	.....	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	.....	.....	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	.....	.....	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	.....	.....	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	.....	.....	0
16.2 Funds held by or deposited with reinsured companies .....	.....	.....	0
16.3 Other amounts receivable under reinsurance contracts .....	.....	.....	0
17. Amounts receivable relating to uninsured plans	11,384		(11,384)
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	27,172	4,388	(22,784)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	729,855	558,065	(171,790)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	768,411	562,453	(205,958)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	768,411	562,453	(205,958)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid expenses	336,816	265,440	(71,376)
2502. Prepaid Pension	393,039	292,625	(100,414)
2503. Reconciliation		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	729,855	558,065	(171,790)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern**A. Accounting Practices**

Company input

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,044,980	\$ 3,663,632
(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	\$ 1,044,980	\$ 3,663,632
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 108,717,060	\$ 108,694,420
(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	\$ 108,717,060	\$ 108,694,420

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

The preparations of financial statements in conformity with Statutory Accounting Principles require 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 financial statements and reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

retained by the Association. In addition, the Association uses the following accounting policies:

(1) Basis for Short-Term Investments

Short-term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule

Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market.

(3) Basis for Common Stocks

Common Stocks are stated at market.

(4) Basis for Preferred Stocks

Preferred stocks are stated at the lower of cost or fair market value.

(5) Basis for Mortgage Loans

Mortgage loans - recorded at aggregate carrying value less accrued interest: Other investments: Equity basis

(6) Basis for Loan-Backed securities and Adjustment Methodology

Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

None

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

None

(9) Accounting Policies for Derivatives

None

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

None

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses
is continually reviewed and any adjustments are reflected in the period determined.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

Not Applicable

D. Going Concern

Not applicable

NOTE 2 Accounting Changes and Corrections of Errors

None

NOTE 3 Business Combinations and Goodwill

A. None

NOTE 4 Discontinued Operations

None

NOTE 5 Investments**A. Mortgage Loans, including Mezzanine Real Estate Loans**

NOTES TO FINANCIAL STATEMENTS

(1) As of 12/31/2024, the company no longer holds Mortgage Loans in its Investment Portfolio.

B. Debt Restructuring

(4) None

C. Reverse Mortgages

(1) None

D. Loan-Backed Securities

(1) None

(2) None

(3) None

(4)

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

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 18,415
2. 12 Months or Longer	\$ 56,695

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 6,216,666
2. 12 Months or Longer	\$ 1,088,669

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) None

H. Repurchase Agreements Transactions Accounted for as a Sale

(1) None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

(1) None

J. Real Estate

(1) None

K. Low Income Housing tax Credits (LIHTC)

(1) None

L. Restricted Assets

(1) None

1. **Restricted Assets (Including Pledged)**

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6	7		
	Current Year								
	1	2	3	4	5				
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
j. On deposit with states	\$ 1,600,000	\$ -	\$ -	\$ -	\$ 1,600,000	\$ 1,753,200	\$ (153,200)		
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$26,692,000	\$ -	\$ -	\$ -	\$26,692,000	\$27,745,883	\$ (1,053,883)		
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
o. Total Restricted Assets (Sum of a through n)	\$28,292,000	\$ -	\$ -	\$ -	\$28,292,000	\$29,499,083	\$ (1,207,083)		

(a) Subset of Column 1

(b) Subset of Column 3

	Current Year		
	8	9	Percentage

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 1,600,000	0.148%	0.148%
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ 26,692,000	2.471%	2.472%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$ 28,292,000	2.619%	2.621%

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

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

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

None

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
None

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements
None

M. Working Capital Finance Investments
None

N. Offsetting and Netting of Assets and Liabilities
None

O. 5GI Securities
None

P. Short Sales
None

Q. Prepayment Penalty and Acceleration Fees
None

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

S. Aggregate Collateral Loans by Qualifying Investment Collateral
None

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

None

NOTE 7 Investment Income

A. The Association has a line of credit for cash management purposes & may borrow up to \$20,000.00. the balance as of December 31st 2024 is \$0 and as of December 31st 2023 is \$0.

B. The total amount excluded: \$0

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 13,846,717
2. Nonadmitted	\$ 13,846,717
3. Admitted	\$ 13,846,717

D. The aggregate deferred interest.

Interest Income Due and Accrued	Amount
None	\$ 13,846,717

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

Interest Income Due and Accrued	Amount
None	\$ 13,846,717

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

NOTES TO FINANCIAL STATEMENTS

(1) None

NOTE 9 Income Taxes

A. Not Applicable

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

A. None

NOTE 11 Debt

A. The Association has a line of credit for cash management purposes & may borrow up to \$20,000.00. the balance as of December 31st 2024 is \$0 and as of December 31st 2023 is \$0.

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

A. Defined Benefit Plan

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$ 389,938	\$ 519,226	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ 18,186	\$ 21,577	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ (20,424)	\$ (96,900)	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ (51,719)	\$ (53,965)	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ 335,981	\$ 389,938	\$ -	\$ -

b. Postretirement Benefits

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 673,462	\$ 632,471
2. Service cost	\$ -	\$ -	\$ 19,678	\$ 19,486
3. Interest cost	\$ -	\$ -	\$ 32,547	\$ 32,427
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ -	\$ -	\$ 1,813	\$ (8,922)
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (30,000)	\$ (2,000)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ 697,500	\$ 673,462

c. Special or Contractual Benefits Per SSAP No. 11

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ -	\$ -	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ -	\$ -	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2024	2023	2024	2023	2024	2023
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	\$ 682,543	\$ 875,592	\$ -	\$ -	\$ -	\$ -
b. Actual return on plan assets	\$ 110,420	\$ (128,312)	\$ -	\$ -	\$ -	\$ -
c. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Plan participants' contributions	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Benefits paid	\$ (63,963)	\$ (64,737)	\$ -	\$ -	\$ -	\$ -
g. Business combinations, divestitures and settlements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Fair value of plan assets at end of year	\$ 729,000	\$ 682,543	\$ -	\$ -	\$ -	\$ -

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Components:				
1. Prepaid benefit costs	\$ -	\$ -	\$ -	\$ -
2. Overfunded plan assets	\$ 393,039	\$ 292,625	\$ -	\$ -
3. Accrued benefit costs	\$ -	\$ -	\$ 701,500	\$ 628,923
4. Liability for pension benefits	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

b. Assets and liabilities recognized:

1. Assets (Nonadmitted)	\$ 393,039	\$ 292,625	\$ -	\$ -
2. Liabilities recognized	\$ -	\$ -	\$ -	\$ -
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2024	2023	2024	2023	2024	2023
(4) Components of net periodic benefit cost						
a. Service cost	\$ -	\$ -	\$ 19,678	\$ 19,486	\$ -	\$ -
b. Interest cost	\$ 18,186	\$ 21,577	\$ 36,547	\$ 32,427	\$ -	\$ -
c. Expected return on plan assets	\$ (32,817)	\$ (32,520)	\$ -	\$ -	\$ -	\$ -
d. Transition asset or obligation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Gains and losses	\$ 3,906	\$ 8,181	\$ 13,855	\$ 20,993	\$ -	\$ -
f. Prior service cost or credit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Gain or loss recognized due to a settlement or curtailment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total net periodic benefit cost	\$ (10,725)	\$ (2,762)	\$ 70,080	\$ 72,906	\$ -	\$ -

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Items not yet recognized as a component of net periodic cost - prior year				
b. Net transition asset or obligation recognized	\$ -	\$ -	\$ -	\$ -
c. Net prior service cost or credit arising during the period	\$ -	\$ -	\$ -	\$ -
d. Net prior service cost or credit recognized	\$ -	\$ -	\$ -	\$ -
e. Net gain and loss arising during the period	\$ -	\$ -	\$ -	\$ -
f. Net gain and loss recognized	\$ -	\$ -	\$ -	\$ -
g. Items not yet recognized as a component of net periodic cost - current year	\$ -	\$ -	\$ -	\$ -

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	\$ -	\$ -	\$ -	\$ -
c. Net recognized gains and losses	\$ -	\$ -	\$ -	\$ -

(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2024	2023
	5.000%	5.000%
a. Weighted average discount rate	5.000%	5.000%
b. Expected long-term rate of return on plan assets	5.000%	5.000%
c. Rate of compensation increase	0.000%	0.000%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%
e. Weighted average discount rate	5.540%	5.000%
f. Rate of compensation increase	5.540%	0.000%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

(8) Accumulated Benefit Obligation for Defined Benefit Pension Plans. Accumulated benefit obligation pension plan which was acquired from the merger with Polish Women's Alliance of America in 2017 was \$335,981 for the current year and \$389,938 for the prior year.

(9) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate(s) - Non-Applicable

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Amount
FCSLA RETIREMENT PLAN	
a. 2025	\$ 32,000
b. 2026	\$ 33,000
c. 2027	\$ 38,000
d. 2028	\$ 39,000
e. 2029	\$ 40,000
f. 2030 through 20xx	\$ 224,000
PWAA RETIREMENT BENEFIT/PENSION	
a. 2025	\$ 51,309
b. 2026	\$ 46,573
c. 2027	\$ 42,279
d. 2028	\$ 38,402
e. 2029	\$ 34,916
f. 2030 through 20xx	\$ 152,472

(11) Expected Contributions to be paid to the Plan: \$0

(12) Amounts and Types of Securities Included in Plan Assets-Mutual funds, EFT's, Closed-End Funds, Bonds, Cash Equities and Options

(13) Alternative Method Used to Amortize Prior Service Amounts or net Gains and Losses - Not Applicable

(14) Substantive Comment Used to Account for Benefit Obligation - Not Applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recognized - Not Applicable

(16) Reasons for Significant Gains/Losses Related to Changes in Defined Benefit Obligation and any Other Significant Change in the Benefit Obligations or Plan Assets Not Otherwise Apparent - None

NOTES TO FINANCIAL STATEMENTS

(17) Accumulated Postretirement and Pension Benefit Obligation and fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans. The accumulated benefit for the combined Postretirement benefit and Pension Benefit obligations \$1,037,481 for the current year and \$1,063,400 for the prior year. The accumulated Postretirement plan liability of \$701,500 for current year and \$677,462 for the prior year is recognized in the Statement of Liabilities. The accumulated benefit obligation pension plan which was acquired from the merger with Polish Woman's Alliance of America in 2017 was \$335,961 for the current year and \$389,938 for the prior year. Plan Assets on the Pension Plan for the current year is \$729,000. The Pension plan is overfunded by \$339,039 for 2024 which the association has recognized as a non-admitted asset.

B. Investment Policies and Strategies. The Principal goal is to provide both long-term security while providing the funds necessary to meet the current anticipated benefits.

C. The 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, ETS's & Closed-End Funds	\$ 45,052	\$ -	\$ -	\$ 45,052
Bonds & Other Fixed Income	\$ 123,493	\$ -	\$ -	\$ 123,493
Cash & Money Markets	\$ 57,445	\$ -	\$ -	\$ 57,445
Equities & Options	\$ 503,010	\$ -	\$ -	\$ 503,010
Total Plan Assets	\$ 729,000	\$ -	\$ -	\$ 729,000

D. Basis Used to Determine Expected Long-Term Rate-of Return: None

E. Defined Contribution Plan

The association sponsors a defined-contribution plan for employees who are eligible to participate. Eligibility is based on the employee completing six months service. Employee contributions to the plan are limited to the maximum amount allowed by the Internal Revenue Service (under 50 \$22,500 and \$30,000 in 2023 for age 50 and above). The employee contributions are always 100% invested. The Association matching contribution for the plan was \$180,666 and \$172,626 for 2023 and 2024 respectively.

F. Multiemployer Plans
None

G. Consolidated/Holding Company Plans
None

H. Postemployment Benefits and Compensated Absences
None

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
None

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

A. None

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments
None

NOTE 15 Leases

A. Lessee Operating Lease:
(1) Company leases Mailing Machine from Pitney Bowes. No other operating leases

(2) a. At December 31, 2024, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2025	\$ 42,554
2. 2026	\$ 42,554
3. 2027	\$ 42,554
4. 2028	\$ 29,552
5. 2029	\$ -
6. Thereafter	\$ -
7. Total (sum of 1 through 6)	\$ 157,214

B. Lessor Leases
(1) None

(2) Leveraged Leases
None

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

None

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

A. Transfers of Receivables Reported as Sales
None

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

A. None

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

None

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Preferred Stock	\$ 1,020,000	\$ -	\$ -	\$ -	\$ 1,020,000
Common Stock	\$ 338,606	\$ -	\$ -	\$ -	\$ 338,606

NOTES TO FINANCIAL STATEMENTS

Total assets at fair value/NAV	\$ 1,358,606	\$ -	\$ -	\$ -	\$ 1,358,606
--------------------------------	--------------	------	------	------	--------------

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

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

Description	Beginning Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
a. Assets										
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Beginning Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
b. Liabilities										
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Policies when transfers between levels are recognized.

(4) Description of Valuation Techniques and Inputs used in Fair Market Measurements

(5) Fair Value Disclosures - None

B.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 920,002,633	\$ 1,020,878,832	\$ -	\$ 1,020,878,832	\$ -	\$ -	\$ -
Preferred Stock	\$ 1,020,000	\$ 1,020,000	\$ 1,020,000	\$ -	\$ -	\$ -	\$ -
Common Stock	\$ 338,606	\$ 338,606	\$ 338,606	\$ -	\$ -	\$ -	\$ -
Mortgage Loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash & Short-Term Investments	\$ 20,137,783	\$ 20,137,783	\$ 20,137,783	\$ -	\$ -	\$ -	\$ -
Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Invested Assets	\$ 9,910,210	\$ 11,974,324	\$ 11,974,324	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ 996,368,752	\$ 1,054,349,545	\$ 33,470,713	\$ 1,020,878,832	\$ -	\$ -	\$ -

D. Not Practicable to Estimate Fair Value

None

E. None

NOTE 21 Other Items

A. Unusual or Infrequent Items

None

B. Troubled Debt Restructuring: Debtors

None

C. Other Disclosures

None

D. Business Interruption Insurance Recoveries

None

E. State Transferable and Non-transferable Tax Credits

None

\$ - \$ -

F. Subprime Mortgage Related Risk Exposure

(1) None

G. Retained Assets

(1) None

H. Insurance-Linked Securities (ILS) Contracts

None

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

None

\$ -

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

(1) Net negative (disallowed) IMR

NOTES TO FINANCIAL STATEMENTS

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 5,140,775	\$ 5,140,775	\$ -	\$ -

(2) Net negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 5,140,775	\$ 5,140,775	\$ -	\$ -

(3) Calculated adjusted capital and surplus

a. Prior Period General Account Capital & Surplus	Total
From Prior Period SAP Financials	\$ 108,695,413
b. Net Positive Goodwill (admitted)	\$ -
c. EDP Equipment & Operating System Software (admitted)	\$ -
d. Net DTAs (admitted)	\$ -
e. Net Negative (disallowed) IMR (admitted)	\$ 5,140,775
f. Adjusted Capital & Surplus (a-(b+c+d+e))	\$ 103,554,638

(4) Percentage of adjusted capital and surplus

Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	Total
	5.0%

(5) Allocated gains/losses to IMR from derivatives:

a. General Account

1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	Gains	Losses
2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period	\$ -	\$ -
Total	\$ -	\$ -

b. Separate Account - Insulated

1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	Gains	Losses
2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period	\$ -	\$ -
Total	\$ -	\$ -

c. Separate Account - Non-Insulated

1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	Gains	Losses
2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period	\$ -	\$ -
Total	\$ -	\$ -

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

None

Type II – Nonrecognized Subsequent Events:

None

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

(1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X)

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$ _____

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ _____

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are refiled in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$259,319

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X)

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

NOTES TO FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of:
None

C. Commutation of Reinsurance Reflected in Income and Expenses.

None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

None

E. Reinsurance of variable annuity contracts/certificates with an affiliated captive reinsurer - None

F. Reinsurance Agreement with Affiliated Captive Reinsurer - None

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework

None

H. Reinsurance Credit

None

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Not Applicable

E. Risk Sharing Provisions of the Affordable Care Act

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

Yes [] No [X]

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not Applicable

NOTE 26 Intercompany Pooling Arrangements

Not Applicable

NOTE 27 Structured Settlements

Not Applicable

NOTE 28 Health Care Receivables

A. Not Applicable

NOTE 29 Participating Policies

Approximately 95% of life business is participating.

Dividends are accounted for as shown in Exhibit 4.

NOTE 30 Premium Deficiency Reserves

None

NOTE 31 Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices

The Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.

Beginning June 2024, the Association has adopted a new reserve valuation methodology for newly issued policies, applying the Commissioners' Annuity Reserve Valuation Method (CARVM) in accordance with Standard Valuation Law (SVL) and NAIC Actuarial Guideline 33.

Reserves are valued on an issue-year basis with cash settlements.

Guarantee periods do not exceed five years.

Future interest guarantees apply only to considerations received more than one year after issue.

(2) Valuation of Substandard Policies

Extra premiums are charged for substandard policies issued.

(3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums

Not Applicable

(4) Method Used to Determine Tabular Interest, Reserves Released, and Cost

The tabular Interest (page7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Actual Reserve Released (page7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page7, line 9) has been determined by formula as described in the instructions for page.

(5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

Tabular Interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full years interest on the principal left on deposit. In both cases, Tabular interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.

(6) The details for other changes:

None

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

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	\$ 49,516,100	\$ -	\$ -	\$ 49,516,100	8.0%

NOTES TO FINANCIAL STATEMENTS

c. At fair value	\$	-	\$	-	\$	-	\$	-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$	49,516,100	\$	-	\$	-	\$	49,516,100	8.0%
e. At book value without adjustment (minimal or no charge or adjustment)	\$	558,107,560	\$	-	\$	-	\$	558,107,560	90.5%
(2) Not subject to discretionary withdrawal	\$	9,107,340	\$	-	\$	-	\$	9,107,340	1.5%
(3) Total (gross: direct + assumed)	\$	616,731,000	\$	-	\$	-	\$	616,731,000	100.0%
(4) Reinsurance ceded	\$	-	\$	-	\$	-	\$	-	
(5) Total (net)* (3) - (4)	\$	616,731,000	\$	-	\$	-	\$	616,731,000	

(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:

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

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$	-	\$	-	\$
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)	\$	-	\$	-	\$
(2) Not subject to discretionary withdrawal	\$	-	\$	-	\$
(3) Total (gross: direct + assumed)	\$	-	\$	-	\$
(4) Reinsurance ceded	\$	-	\$	-	\$
(5) Total (net)* (3) - (4)	\$	-	\$	-	\$
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$	-	\$	-	\$

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$	-	\$	-	\$
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)	\$	5,691,388	\$	-	\$
(2) Not subject to discretionary withdrawal	\$	20,313,511	\$	-	\$
(3) Total (gross: direct + assumed)	\$	26,004,899	\$	-	\$
(4) Reinsurance ceded	\$	-	\$	-	\$
(5) Total (net)* (3) - (4)	\$	26,004,899	\$	-	\$
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$	-	\$	-	\$

D. Life & Accident & Health Annual Statement:

(1) Exhibit 5, Annuities Section, Total (net)	Amount
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 616,731,001
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ -
(4) Subtotal (1+2+3)	\$ 26,004,900
Separate Accounts Annual Statement:	\$ 642,735,901
(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)	\$ 642,735,901

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	-	\$ 567,635
b. Universal Life	\$	-	\$ 1,096,664
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	\$	-	\$ 264,375,338
h. Variable Life	\$	-	\$ 305,433,856
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	\$ 1,856,780
b. Accidental Death Benefits	XXX	XXX	\$ 11,000

NOTES TO FINANCIAL STATEMENTS

c. Disability - Active Lives	XXX	XXX	\$	-
d. Disability - Disabled Lives	XXX	XXX	\$	-
e. Miscellaneous Reserves	XXX	XXX	\$	-
(3) Total (gross: direct + assumed)	\$	-	\$	1,000
(4) Reinsurance ceded	\$	-	\$	259,300
(5) Total (net) (3) - (4)	\$	-	\$	308,140,000

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

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

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 308,128,001
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 11,000
(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)	\$ 1,000
(6) Subtotal (1+2+3+4+5)	\$ 308,140,001

Separate Accounts 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)	\$ 308,140,001

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	\$ -	\$ -
(3) Ordinary renewal	\$ 9,320	\$ 9,320
(4) Credit Life	\$ -	\$ -
(5) Group Life	\$ -	\$ -
(6) Group Annuity	\$ -	\$ -
(7) Totals (1+2+3+4+5+6)	\$ 9,320	\$ 9,320

NOTE 35 Separate Accounts

A. Separate Account Activity

(1) None

NOTES TO FINANCIAL STATEMENTS

NOTE 36 Loss/Claim Adjustment Expenses

None

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No [X]
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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

1.3 State Regulating?

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

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

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

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018

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. 12/31/2018

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). 04/13/2020

3.4 By what department or departments?

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]

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

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.

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

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

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

6.2 If yes, give full information

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

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

1 Nationality	2 Type of Entity
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.4 If response to 8.3 is yes, please provide below 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.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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? Yes [] No [X]

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

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

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

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

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

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

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

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

12.11 Name of real estate holding company ...

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value \$

12.2 If yes, provide explanation

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

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

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

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

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

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

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

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

.....

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

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

.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$
20.12 To stockholders not officers.....	\$
20.13 Trustees, supreme or grand (Fraternal Only)	\$

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....	\$
20.22 To stockholders not officers.....	\$
20.23 Trustees, supreme or grand (Fraternal Only)	\$

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

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

21.21 Rented from others.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	
22.22 Amount paid as expenses	\$
22.23 Other amounts paid	\$

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

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

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

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

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 [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

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? Yes [] No [] N/A [X]

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

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

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	\$ 0
25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
25.093 Total payable for securities lending reported on the liability page	\$ 0

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

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

26.21 Subject to repurchase agreements	\$ 0
26.22 Subject to reverse repurchase agreements	\$ 0
26.23 Subject to dollar repurchase agreements	\$ 0
26.24 Subject to reverse dollar repurchase agreements	\$ 0
26.25 Placed under option agreements	\$ 0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ 0
26.27 FHLB Capital Stock	\$ 0
26.28 On deposit with states	\$ 1,600,000
26.29 On deposit with other regulatory bodies	\$ 0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 26,692,000
26.32 Other	\$ 0

26.3 For category (26.26) provide the following:

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

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

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

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

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

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

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

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

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

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

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. 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 Name of Firm or Individual	2 Affiliation
.....

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

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

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

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

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
01859M-10-1	AB HIGH INCOME A	42,231
453320-10-3	AMERICAN FUNDS INC A	85,878
56062F-47-5	NYLI:CNDRM EMD A	45,267
72369B-10-9	PIONEER HIGH YLD A	56,177
880208-10-3	TEMPLETON GL BOND A	25,498
30.2999 - Total .....	.....	255,051

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
AB HIGH INCOME A	NFE Financing LLC	340	12/31/2024 ..
AMERICAN FUNDS INC A	Microsoft Corporation	5,926	12/31/2024 ..
NYLI:CNDRM EMD A	Government of Egypt	1,403	12/31/2024 ..
PIONEER HIGH YLD A	United States Treasury Bills	2,022	12/31/2024 ..
TEMPLETON GL BOND A	India (Republic of)	1,326	12/31/2024 ..

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	1,020,878,832	920,002,633	(100,876,198)
31.2 Preferred stocks	1,020,000	1,020,000	0
31.3 Totals	1,021,898,832	921,022,633	(100,876,198)

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

.....

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

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

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

.....

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

33.2 If no, list exceptions:

.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

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

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 50,500

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

1 Name	2 Amount Paid
AM BEST RATING SERVICE	32,000
AMERICAN FINANCIAL ALLIANCE	20,000

41.1 Amount of payments for legal expenses, if any? \$ 159,443

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

1 Name	2 Amount Paid
SQUIRE PATTON BOGGS (US) LLP	67,382

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 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

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

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

1.31 Reason for excluding:
.....

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

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

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

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

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

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

2. Health Test:

	1 Current Year	2 Prior Year
--	-------------------	-----------------

2.1 Premium Numerator	20,513,426	20,574,318
2.2 Premium Denominator	0.000	0.000
2.3 Premium Ratio (2.1/2.2)		
2.4 Reserve Numerator		
2.5 Reserve Denominator	928,039,420	949,520,233
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

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

3.4 State the authority under which Separate Accounts are maintained:
.....

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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	\$	4,167,075
7.2 Total Incurred Claims	\$	13,273,613
7.3 Number of Covered Lives		

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

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

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

9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:

- Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- 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 derivative termination.
- 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.
- 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? Yes [X] No [] N/A []

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

<u>Individual and Industrial Life</u>	Amount at Risk
10.01 Modified Coinsurance Assumed Reserves	\$
10.02 Modified Coinsurance Ceded Reserves	\$

<u>Individual and Industrial Life Policies With Pricing Flexibility</u>	Amount at Risk
10.03 Net Amount (Direct + Assumed - Ceded) in Force	\$
10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.06 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.07 Life Reserves (10.04 + 10.05 + 10.06)	\$
10.08 Life Net Amount at Risk (10.03 - 10.07)	\$

<u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u>	Amount at 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)	\$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>	Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$
10.16 Modified Coinsurance Ceded Reserves	\$
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>	 Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force	\$
10.18 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.20 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.21 Life Reserves (10.18 + 10.19 + 10.20)	\$
10.22 Life Net Amount at Risk (10.17 - 10.21)	\$
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>	 Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force	\$
10.24 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.26 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.27 Life Reserves (10.24 + 10.25 + 10.26)	\$
10.28 Life Net Amount at Risk (10.23 - 10.27)	\$
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>	 Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force	\$
10.30 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.32 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.33 Life Reserves (10.30 + 10.31 + 10.32)	\$
10.34 Life Net Amount at Risk (10.29 - 10.33)	\$

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)?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
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?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
12.2 If yes, what amount pertaining to these lines 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 reinsurance any Workers' Compensation Carve-Out business defined as:	Yes <input type="checkbox"/> No <input type="checkbox"/>		
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?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:			
	1 Reinsurance Assumed	2 Reinsurance Ceded	3 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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
GENERAL INTERROGATORIES

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

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:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000		
15.42	\$25,000 - \$9,999		
15.43	\$100,000 - \$99,999		
15.44	\$250,000 - \$99,999		
15.45	\$1,000,000 or more		

NONE

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 [X] No []

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

REGULARY

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

BY DELEGATES

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

ONE DELEGATE FOR EVERY 25-150 MEMBERS; SCALED UPWARD WITH 10 DELEGATE MAX

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?

10/08/2023

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

OCTOBER 2027 - CLEVELAND

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

295

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

280

21. How are the expenses of the governing body defrayed?

OPERATIONS

22. When and by whom are the officers and directors elected?

THE DELEGATES ELECT THE NATIONAL PRESIDENT & BOARD OF DIRECTORS AT CONVENTION EVERY 4TH YEAR. THE NATIONAL PRESIDENT HIRES THE NATIONAL SECRETARY & NATIONAL TREASURER

23. What are the qualifications for membership?

AS PER THE BYLAWS

24. What are the limiting ages for admission?

ONE DAY TO 90 YEARS

25. What is the minimum and maximum insurance that may be issued on any one life?

MIN \$2,000 TO MAX \$4,000,000

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

Yes [] No []

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

Yes [] No []

28.1 Are notices of the payments required sent to the members?

Yes [] No [] N/A []

28.2 If yes, do the notices state the purpose for which the money is to be used?

Yes [] No []

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?

Yes [] No []

30.2 If so, what amount and for what purpose?

\$

31.1 Does the reporting entity pay an old age disability benefit?

Yes [] 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?

Yes [] 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 [] No []

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?

Yes [] No []

34.2 If so, was an additional reserve included in Exhibit 5?

Yes [] No [] N/A []

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?

Yes [] 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?

Yes [] No [] N/A []

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?

Yes [] No []

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

Yes [] 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 2024	2 2023	3 2022	4 2021	5 2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	952,900	972,906	985,671	997,037	998,122
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	123,137	120,449	126,034	128,005	128,400
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	1,076,037	1,093,355	1,111,705	1,125,042	1,126,522
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated				0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	4,692	7,099	6,751	15,598	7,632
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	1,630	2,575	2,484	6,551	5,065
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	6,322	9,674	9,235	22,149	12,697
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	3,791,985	4,798,837			
15. Group life (Line 20.4, Col. 3)	0	0			
16. Individual annuities (Line 20.4, Col. 4)	16,721,441	15,775,481	32,533,319	60,283,505	37,464,301
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	20,513,426	20,574,318	32,533,319	60,283,505	37,464,301
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	1,079,616,889	1,103,676,513	1,127,543,564	1,116,473,668	1,062,995,352
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	970,899,829	994,981,100	1,018,468,083	1,007,154,619	955,991,321
23. Aggregate life reserves (Page 3, Line 1)	924,871,002	945,931,465	968,035,320	956,014,000	907,126,999
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				0	0
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	26,004,900	29,575,290	29,394,702	30,911,219	28,600,531
26. Asset valuation reserve (Page 3, Line 24.01)	11,995,821	11,173,908	12,282,189	12,562,542	11,637,907
27. Capital (Page 3, Lines 29 and 30)	0	0	0	0	0
28. Surplus (Page 3, Line 37)	108,717,060	108,695,413	109,075,475	109,319,050	107,004,031
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(15,663,930)	(14,538,062)	20,088,591	55,557,776	40,136,994
Risk-Based Capital Analysis					
30. Total adjusted capital	120,712,881	119,869,321	122,057,664	122,581,592	119,341,935
31. Authorized control level risk - based capital	12,356,265	13,248,712	12,341,956	12,635,829	12,413,148
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) .....	.96.3	.95.3	.95.1	.94.9	.93.2
33. Stocks (Lines 2.1 and 2.2)	0.1	0.1	0.9	1.0	0.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.1
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.4	0.4	0.4	0.4	0.5
36. Cash, cash equivalents and short-term investments (Line 5)	1.9	2.4	1.6	1.6	3.9
37. Contract loans (Line 6)	0.2	0.2	0.2	0.2	0.2
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	1.1	1.6	1.8	1.9	1.3
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)				0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)				0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),				0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)			0	0	0
48. Affiliated mortgage loans on real estate				0	0
49. All other affiliated				0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above				0	0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	768,411	562,453	644,647	565,841	416,723
53. Total admitted assets (Page 2, Line 28, Col. 3)	1,079,616,889	1,103,676,513	1,127,543,564	1,116,473,668	1,062,995,352
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	49,979,830	50,859,465	50,623,178	51,297,297	48,168,301
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	827,203	2,756,129	(1,422,965)	356,054	641,559
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	5,660	(5,235,172)	(855,528)	1,276,954	(359,198)
57. Total of above Lines 54, 55 and 56	50,812,693	48,380,422	48,344,685	52,930,305	48,450,662
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	79,668,410	78,610,520	61,345,803	50,215,023	45,824,624
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	612,799	(430,460)	861,541	4,302,000	1,611,000
61. Increase in A & H reserves (Line 19, Col. 6)			0	0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	1,394,184	1,388,727	1,397,819	1,392,235	1,374,381
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	60.5	56.6	31.0	18.7	26.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	1.2	1.7	1.1	1.3	1.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)			0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)			0.0	0.0	0.0
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)	0	0		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)	0	0		XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0	0		
73. Individual whole life (Page 6.1, Col. 3)	1,082,861	2,419,013	2,269,300		
74. Individual term life (Page 6.1, Col. 4)	(301,420)	138,812	(674,921)		
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0		
76. Individual universal life (Page 6.1, Col. 6)	0	0	0		
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0		
78. Individual variable life (Page 6.1, Col. 8)	0	0	0		
79. Individual variable universal life (Page 6.1, Col. 9)	0	0	0		
80. Individual credit life (Page 6.1, Col. 10)	0	0	0		
81. Individual other life (Page 6.1, Col. 11)	0	0	0		
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0		
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col. 4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	3,772,738	3,155,235	4,007,719		
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0		
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0		
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0		
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	66,677	(12,789)	528,097		
96. Individual other annuities (Page 6.3, Col. 7)	0	0	0		
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregates of all other lines of business (Page 6, Col. 8)	0	0	0		
116. Fraternal (Page 6, Col. 7)	(4,403,085)	(4,792,759)	(4,296,824)		
117. Total (Page 6, Col. 1)	217,771	907,512	1,833,371		

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year .....	.0	0	116,223	1,093,355	0	0	0	0	1,093,355
2. Issued during year		0	275	6,322		0	0	0	6,322	
3. Reinsurance assumed			5	208					0	
4. Revived during year									208	
5. Increased during year (net)									0	
6. Subtotals, Lines 2 to 5 .....	.0	0	280	6,530	0	0	0	0	6,530
7. Additions by dividends during year	XXX.		XXX.	3,626	XXX.		XXX.	XXX.	3,626	
8. Aggregate write-ins for increases	0	0	597	2,533	0	0	0	0	2,533	
9. Totals (Lines 1 and 6 to 8) .....	.0	0	117,100	1,106,044	0	0	0	0	1,106,044
Deductions during year:										
10. Death			2,036	12,356			XXX.		12,356	
11. Maturity			333	1,913			XXX.		1,913	
12. Disability			0	0			XXX.		0	
13. Expiry			78	210			XXX.		210	
14. Surrender			901	11,001					11,001	
15. Lapse			41	1,975					1,975	
16. Conversion			0	0			XXX.	XXX.	XXX.	
17. Decreased (net)			0	2,428					2,428	
18. Reinsurance			0	0					0	
19. Aggregate write-ins for decreases	0	0	0	124	0	0	0	0	124	
20. Totals (Lines 10 to 19) .....	.0	0	3,389	30,007	0	0	0	0	30,007
21. In force end of year (b) (Line 9 minus Line 20) .....	.0	0	113,711	1,076,037	0	0	0	0	1,076,037
22. Reinsurance ceded end of year	XXX.		XXX.	33,366	XXX.		XXX.	XXX.	33,366	
23. Line 21 minus Line 22	XXX	0	XXX	1,042,671	XXX	(a)	0	XXX	XXX	
DETAILS OF WRITE-INS										
0801. Pre Need Annual Increase .....					.9				9
0802. Other adjustment			1	183					183	
0803. 12/31/23 Unpaid claims of Prior Year			596	2,341					2,341	
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0		0	0	0	
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	597	2,533	0	0	0	0	2,533	
1901. Paid Up Additional Withdrawals			0	39					39	
1902. Reduced Paid Up			0	56					56	
1903. PUA Adjustment (DC Reversal)			0	3					3	
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	26	0	0	0	0	26	
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	124	0	0	0	0	124	

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 \$ 678 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?

Premiums and investments

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	127,086
25. Other paid-up insurance			105,877	608,896
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other	43	1,630	4,067	115,625
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	43	1,630	4,067	115,625
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1,820	7,512
34. Totals, whole life and endowment	232	4,692	107,824	952,900
35. Totals (Lines 31 to 34)	275	6,322	113,711	1,076,037

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	1,405	4,917	260,316	815,721
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	1,405	4,917	260,316	815,721

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENT AND SICKNESS BENEFITS				
46. Amount of additional accidental death benefits included in force end of year under ordinary policies				

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE							
47. State basis of calculation of (47.1) decreasing term insurance contained in Family Insurance, 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							
47.1							
47.2							

POLICIES WITH DISABILITY PROVISIONS

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

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	0	203	0	0
2. Issued during year		15		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	218	0	0
Deductions during year:				
6. Decreased (net)		9		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	9	0	0
9. In force end of year (line 5 minus line 8)	0	209	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	770	14,239	0	0
2. Issued during year	35	551		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	805	14,790	0	0
Deductions during year:				
6. Decreased (net)	290	1,052		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	290	1,052	0	0
9. In force end of year (line 5 minus line 8)	515	13,738	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

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						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)	XXX		XXX			XXX
5. Totals (Lines 1 to 4)	XXX	XXX	XXX	XXX		XXX
Deductions during year:						
6. Conversions	XXX	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	XXX		XXX			XXX
8. Reinsurance ceded	XXX		XXX			XXX
9. Totals (Lines 6 to 8)	XXX		XXX			XXX
10. In force end of year (line 5 minus line 9)	(a)		(a)			(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1		2	
			Deposit Funds	Contracts	Dividend Accumulations	Contracts
1. In force end of prior year			0		22,063	
2. Issued during year					193	
3. Reinsurance assumed						
4. Increased during year (net)						
5. Totals (Lines 1 to 4)			0		22,256	
Deductions During Year:						
6. Decreased (net)						2,129
7. Reinsurance ceded						
8. Totals (Lines 6 and 7)			0		2,129	
9. In force end of year (line 5 minus line 8)			0		20,127	
10. Amount of account balance			(a)		(a)	

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Life Contracts			Direct Business Only		7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4	5		
				Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations		
1. Alabama	AL	L	0	1,200	0	0	1,200
2. Alaska	AK	L	2,657	120,960	0	0	123,617
3. Arizona	AZ	L	8,142	18,983	0	0	27,125
4. Arkansas	AR	L	0	0	0	0	0
5. California	CA	L	25,293	821,063	0	0	846,357
6. Colorado	CO	L	6,617	3,896	0	0	10,513
7. Connecticut	CT	L	8,568	10,500	0	0	19,068
8. Delaware	DE	L	1,383	1,200	0	0	2,583
9. District of Columbia	DC	L	302	0	0	0	302
10. Florida	FL	L	26,575	243,836	0	0	270,411
11. Georgia	GA	L	7,187	7,350	0	0	14,537
12. Hawaii	HI	L	0	21,200	0	0	21,200
13. Idaho	ID	L	2,375	131,926	0	0	134,301
14. Illinois	IL	L	197,709	805,552	0	0	1,003,261
15. Indiana	IN	L	36,206	175,622	0	0	211,827
16. Iowa	IA	L	167,383	749,892	0	0	917,274
17. Kansas	KS	L	32,035	204,658	0	0	236,693
18. Kentucky	KY	L	643	500	0	0	1,143
19. Louisiana	LA	L	0	0	0	0	0
20. Maine	ME	L	3,285	0	0	0	3,285
21. Maryland	MD	L	6,542	21,250	0	0	27,792
22. Massachusetts	MA	L	1,773	6,101	0	0	7,873
23. Michigan	MI	L	20,075	107,951	0	0	128,026
24. Minnesota	MN	L	282,350	795,949	0	0	1,078,299
25. Mississippi	MS	N	0	0	0	0	0
26. Missouri	MO	L	15,753	4,800	0	0	20,553
27. Montana	MT	L	17,025	52,000	0	0	69,025
28. Nebraska	NE	L	550,700	1,740,628	0	0	2,291,328
29. Nevada	NV	L	2,817	1,511	0	0	4,328
30. New Hampshire	NH	N	0	0	0	0	0
31. New Jersey	NJ	L	36,229	274,072	0	0	310,301
32. New Mexico	NM	L	951	0	0	0	951
33. New York	NY	L	299,227	2,969,838	0	0	3,269,065
34. North Carolina	NC	L	6,734	15,350	0	0	22,084
35. North Dakota	ND	L	33,910	57,883	0	0	91,793
36. Ohio	OH	L	358,399	2,764,889	0	0	3,123,288
37. Oklahoma	OK	L	1,685	0	0	0	1,685
38. Oregon	OR	L	1,843	6,514	0	0	8,357
39. Pennsylvania	PA	L	589,306	2,786,449	0	0	3,375,755
40. Rhode Island	RI	L	3,868	543,585	0	0	547,453
41. South Carolina	SC	L	2,723	91,800	0	0	94,523
42. South Dakota	SD	L	14,963	78,472	0	0	93,435
43. Tennessee	TN	L	3,743	0	0	0	3,743
44. Texas	TX	L	10,469	102,385	0	0	112,854
45. Utah	UT	L	93	0	0	0	93
46. Vermont	VT	L	1,445	0	0	0	1,445
47. Virginia	VA	L	8,999	22,800	0	0	31,799
48. Washington	WA	L	15,818	10,100	0	0	25,918
49. West Virginia	WV	L	231	17,000	0	0	17,231
50. Wisconsin	WI	L	159,988	931,778	0	0	1,091,765
51. Wyoming	WY	L	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Subtotal		XXX	2,974,020	16,721,441	0	0	19,695,461
90. Reporting entity contributions for employee benefits plans		XXX					0
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX	1,193,055				1,193,055
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					0
93. Premium or annuity considerations waived under disability or other contract provisions		XXX					0
94. Aggregate or other amounts not allocable by State		XXX	0	0	0	0	0
95. Totals (Direct Business)		XXX	4,167,075	16,721,441	0	0	20,888,516
96. Plus reinsurance assumed		XXX					0
97. Totals (All Business)		XXX	4,167,075	16,721,441	0	0	20,888,516
98. Less reinsurance ceded		XXX	375,090				375,090
99. Totals (All Business) less Reinsurance Ceded		XXX	3,791,985	16,721,441	(c)	0	20,513,426
DETAILS OF WRITE-INS							
58001.		XXX					
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	0	0	0	0
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 49 4. Q - Qualified - Qualified or accredited reinsurer..... 0
2. R - Registered - Non-domiciled RRGs..... 0 5. N - None of the above - Not allowed to write business in the state..... 8
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

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

Life Premiums & Annuity Considerations are allocated according to the Policy Owner's state of residence when received.

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

				1 Current Year	2 Prior Year
2504. MONIES HELD FOR CHARITY					0
2597. Summary of remaining write-ins for Line 25 from overflow page				0	0

Additional Write-ins for Exhibit 2 Line 9.3

	1 Life	Insurance		4 All Other Lines of Business	5 Investment	6 Fraternal	7 Total
		2 Cost Containment	3 All Other				
09.304. Convention						174,996	174,996
09.305. Donation, Gifts & Flowers						163,902	163,902
09.306. Member Awards						69,375	69,375
09.307. Branch Membership						709,841	709,841
09.308. Scholarships						210,000	210,000
09.309. Post mortem benefit						1,891,079	1,891,079
09.310. Matching funds						112,975	112,975
09.311. Fraternal Activities						97,980	97,980
09.312.						0	0
09.313.						0	0
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,430,148	3,430,148

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504.		0	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page		0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Life Insurance Line 8

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Policies	8 Certificates	
0804.									0
0897. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0

Additional Write-ins for Exhibit of Life Insurance Line 19

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	7 Policies	8 Certificates	
1904. D08-PUA Reduced-App'l'd to prem			0	26					26
1905.									0
1997. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	26	0	0	0	0	26