



**ANNUAL STATEMENT**  
FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE  
**CINCINNATI EQUITABLE LIFE INSURANCE COMPANY**

NAIC Group Code.....0067.....0067.....NAIC Company Code.....88064....Employer's ID Number.....35-1452221.....  
(Current)(Prior)

Organized under the Laws of .....	OH .....	State of Domicile or Port of Entry .....	OH .....
Country of Domicile.....	US .....		
Licensed as business type: .....	Life, Accident and Health.....		
Incorporated/Organized.....	10/19/1977 .....	Commenced Business.....	07/11/1978.....
Statutory Home Office.....	525 VINE STREET, SUITE 1925.....	CINCINNATI, OH, US 45202.....	
Main Administrative Office .....	525 VINE STREET, SUITE 1925 CINCINNATI, OH, US 45202.....	513-621-1826 (Telephone)	
Mail Address.....	P.O. BOX 3428.....	CINCINNATI, OH, US 45202-3428.....	
Primary Location of Books and Records.....	525 VINE STREET, SUITE 1925 CINCINNATI, OH, US 45202.....	513-621-1826 .....	
Internet Website Address.....	WWW.CINEQLIFE.COM.....	513-621-1826 (Telephone)	
Statutory Statement Contact.....	JOSHUA C KORSON.....	517-679-4756 .....	
	JKORSON@FBINSMI.COM .....	513-621-4531 .....	
	(E-Mail)	(Fax)	
		OFFICERS	
CARL JOSEPH BEDNARSKI, PRESIDENT .....		DONALD EUGENE SIMON, EXECUTIVE VICE PRESIDENT .....	
ANDREW JAMES KOK, SECRETARY .....		THOMAS LIGOURI NUGENT, TREASURER.....	
	OTHER		
PAUL ROBERT RETZLAFF#, CHIEF OPERATING OFFICER .....		TONYA GAIL CRAWFORD, VICE PRESIDENT OF SALES & MARKETING.....	

## OFFICERS

DONALD EUGENE SIMON, EXECUTIVE VICE PRESIDENT .....  
THOMAS LIGOURI NUGENT, TREASURER .....

**OTHER**

TONYA GAIL CRAWFORD, VICE PRESIDENT OF SALES & MARKETING.....

### DIRECTORS OR TRUSTEES

CARL JOSEPH BEDNARSKI.....  
MICHAEL ALLEN DERUITER.....  
MICHAEL CHARLES FUSILIER.....  
JENNIFER LYNN LEWIS.....  
MICHAEL RICHARD MULDERS.....  
PAUL DAVID PRIDGEON.....  
STEPHANIE LEE SCHAFER.....  
LARRY ALLEN WALTON.....

State of Michigan.....  
County of Eaton..... SS

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

**x**  
Carl Joseph Bednarski  
President

X  
Donald Eugene Simon  
Executive Vice President

X  
Thomas Ligouri Nugent  
Treasurer

Subscribed and sworn to before me  
this \_\_\_\_\_ day  
\_\_\_\_\_, 2025

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

**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).....	205,308,722		205,308,722	191,961,041
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	1,390,274		1,390,274	1,480,779
2.2 Common stocks.....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	14,099,517		14,099,517	12,274,454
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$..... encumbrances).....				
4.2 Properties held for the production of income (less \$..... encumbrances).....				
4.3 Properties held for sale (less \$..... encumbrances).....				
5. Cash (\$.....379,989, Schedule E - Part 1), cash equivalents (\$.....3,412,381, Schedule E - Part 2) and short-term investments (\$.....0, Schedule DA).....	3,792,370		3,792,370	5,133,473
6. Contract loans (including \$..... premium notes).....	264,488		264,488	224,869
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....	1,981,405		1,981,405	1,483,786
9. Receivables for securities.....				
10. Securities lending reinvested collateral assets (Schedule DL).....				
11. Aggregate write-ins for invested assets.....				
12. Subtotals, cash and invested assets (Lines 1 to 11).....	226,836,777		226,836,777	212,558,402
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	2,321,107		2,321,107	2,144,177
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	218,776	17,316	201,459	(103,048)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	1,251,980		1,251,980	1,183,988
15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....				7,500
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....	44,142		44,142	158,179
17. Amounts receivable relating to uninsured plans.....				
18.1 Current federal and foreign income tax recoverable and interest thereon.....	11,352		11,352	
18.2 Net deferred tax asset.....	3,711,825	1,864,782	1,847,043	1,741,929
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....	151,144	151,144	—	—
21. Furniture and equipment, including health care delivery assets (\$.....).....	17,853	17,853	—	—
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....	—		—	16,020
24. Health care (\$.....) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....	1,937,754	401,840	1,535,914	2,398,794
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	236,502,709	2,452,935	234,049,775	220,105,942
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	236,502,709	2,452,935	234,049,775	220,105,942
<b>Details of Write-Ins</b>				
1101.....				
1102.....				
1103.....				
1198. Summary of remaining write-ins for Line 11 from overflow page.....				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501. Assignments Receivable.....	1,647,141	111,226	1,535,915	2,252,844
2502. Premium Receivable.....				85,435
2503. Miscellaneous Receivables.....	274,063	274,063	—	60,515
2598. Summary of remaining write-ins for Line 25 from overflow page.....	16,550	16,550	—	—
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,937,754	401,840	1,535,914	2,398,794

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....216,278,189 (Exhibit 5, Line 9999999) less \$..... included in Line 6.3 (including \$..... Modco Reserve).....	216,278,189	203,464,742
2. Aggregate reserve for accident and health contracts (including \$..... Modco Reserve).....	882	1,323
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$..... Modco Reserve).....	186,066	178,825
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6).....	536,398	440,638
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6).....	3,487	3,669
5. Policyholders' dividends/refunds to members \$..... and coupons \$..... due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year-estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$..... Modco).....	215	151
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$..... Modco).....		
6.3 Coupons and similar benefits (including \$..... Modco).....	788	743
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$..... discount; including \$..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	602,820	593,045
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$..... accident and health experience rating refunds of which \$..... is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$..... assumed and \$..... ceded.....		
9.4 Interest Maintenance Reserve (IMR, Line 6).....	19,474	69,602
10. Commissions to agents due or accrued-life and annuity contracts \$.....419,536, accident and health \$..... and deposit-type contract funds \$.....	419,536	281,444
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	184,137	262,702
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).....	264,660	261,683
15.1 Current federal and foreign income taxes, including \$..... on realized capital gains (losses).....		209,763
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	4,925	4,172
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.....	9,821	22,054
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$..... and interest thereon \$.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7).....	1,946,728	1,698,645
24.02 Reinsurance in unauthorized and certified (\$.....) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	255,458	
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$..... and interest thereon \$.....		
25. Aggregate write-ins for liabilities.....		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	220,713,582	207,493,201
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	220,713,582	207,493,201
29. Common capital stock.....	1,000,000	1,000,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....		
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	13,284,373	13,280,231
34. Aggregate write-ins for special surplus funds.....		
35. Unassigned funds (surplus).....	(948,179)	(1,667,490)
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).....	12,336,194	11,612,741
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	13,336,194	12,612,741
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	234,049,775	220,105,942
<b>Details of Write-Ins</b>		
2501.....		
2502.....		
2503.....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....		
3101.....		
3102.....		
3103.....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....		
3401.....		
3402.....		
3403.....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....		

**SUMMARY OF OPERATIONS**

		1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts		38,882,164	37,342,308
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income (Exhibit of Net Investment Income, Line 17)		9,769,216	8,334,929
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)		40,485	61,984
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		457,450	171,852
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		592,675	648,175
8.3 Aggregate write-ins for miscellaneous income			
9. Totals (Lines 1 to 8.3)		49,741,991	46,559,248
10. Death benefits		26,174,055	23,832,229
11. Matured endowments (excluding guaranteed annual pure endowments)			9
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)		110,286	202,627
13. Disability benefits and benefits under accident and health contracts		3,003	964
14. Coupons, guaranteed annual pure endowments and similar benefits		1,095	1,575
15. Surrender benefits and withdrawals for life contracts		125,462	120,599
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds		13,374	13,155
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts		12,813,006	12,572,052
20. Totals (Lines 10 to 19)		39,240,281	36,743,210
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)		4,523,700	4,201,300
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)			
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)		3,641,321	3,260,019
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)		875,217	822,796
25. Increase in loading on deferred and uncollected premiums		(6,113)	12,059
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions		109	(1,185)
28. Totals (Lines 20 to 27)		48,274,515	45,038,200
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)		1,467,475	1,521,048
30. Dividends to policyholders and refunds to members		235	367
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)		1,467,241	1,520,682
32. Federal and foreign income taxes incurred (excluding tax on capital gains)		345,822	635,968
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)		1,121,419	884,714
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(4,182) (excluding taxes of \$.....2,563 transferred to the IMR)		3,554	(166,907)
35. Net income (Line 33 plus Line 34)		1,124,973	717,807
<b>Capital and Surplus Account</b>			
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)		12,612,741	11,043,328
37. Net income (Line 35)		1,124,973	717,807
38. Change in net unrealized capital gains (losses) less capital gains tax of \$....380		1,431	221,140
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax		54,918	267,236
41. Change in nonadmitted assets		(213,929)	(50,984)
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve		(248,082)	414,214
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in		4,142	
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)		723,453	1,569,413
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)		13,336,194	12,612,741
<b>Details of Write-Ins</b>			
08.301. Advance Funding Income		535,183	584,466
08.302. Service Fee Income		57,479	63,709
08.303. Other Income		13	
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)		592,675	648,175
2701. Change in Dividend and Coupon Due		109	(1,185)
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)		109	(1,185)
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)			

**CASH FLOW**

		1 Current Year	2 Prior Year
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance.....		38,508,237	37,371,832
2. Net investment income.....		9,601,648	8,018,424
3. Miscellaneous income.....		1,164,162	661,847
4. Total (Lines 1 to 3).....		49,274,048	46,052,103
5. Benefit and loss related payments.....		26,324,152	24,429,394
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....		8,977,845	8,222,699
8. Dividends paid to policyholders.....		170	604
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses).....		563,085	321,307
10. Total (Lines 5 through 9).....		35,865,252	32,974,003
11. Net cash from operations (Line 4 minus Line 10).....		13,408,796	13,078,100
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....		22,244,352	11,553,226
12.2 Stocks.....		435,000	1,097,469
12.3 Mortgage loans.....		366,362	1,048,415
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....		—	—
12.8 Total investment proceeds (Lines 12.1 to 12.7).....		23,045,714	13,699,110
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....		35,600,788	21,700,512
13.2 Stocks.....		350,101	1,499,899
13.3 Mortgage loans.....		2,191,425	4,758,000
13.4 Real estate.....			
13.5 Other invested assets.....		500,000	
13.6 Miscellaneous applications.....		—	—
13.7 Total investments acquired (Lines 13.1 to 13.6).....		38,642,314	27,958,411
14. Net increase / (decrease) in contract loans and premium notes.....		39,619	(13,530)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....		(15,636,219)	(14,245,772)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....		4,142	3,000,000
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		7,241	6,811
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....		874,936	(352,649)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....		886,319	2,654,162
<b>Reconciliation of Cash, Cash Equivalents and Short-Term Investments</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....		(1,341,104)	1,486,491
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....		5,133,473	3,646,982
19.2 End of year (Line 18 plus Line 19.1).....		3,792,370	5,133,473

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

20.0001.....		
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## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1 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	38,882,164	38,832,139	—	41,566		8,459			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	9,769,217	9,726,937		42,279					
4. Amortization of Interest Maintenance Reserve (IMR)	40,485	40,485							
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded	457,450	457,450							
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	592,675	592,675							
9. Totals (Lines 1 to 8.3)	49,741,991	49,649,687	—	83,845		8,459			
10. Death benefits	26,174,055	26,174,055							
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	110,286	XXX	XXX	110,286					
13. Disability benefits and benefits under accident and health contracts	3,003								
14. Coupons, guaranteed annual pure endowments and similar benefits	1,095	1,095							
15. Surrender benefits and withdrawals for life contracts	125,462	125,462							
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds	13,374	13,374							
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts	12,813,006	12,863,460		(50,014)		(441)	XXX	XXX	
20. Totals (Lines 10 to 19)	39,240,281	39,177,447		60,272		2,562	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,523,700	4,522,247		289		1,164			
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses and fraternal expenses	3,641,321	3,636,757		3,850		715			
24. Insurance taxes, licenses and fees, excluding federal income taxes	875,217	875,191				26			
25. Increase in loading on deferred and uncollected premiums	(6,113)	(6,113)							
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions	109	109							
28. Totals (Lines 20 to 27)	48,274,515	48,205,638		64,411		4,467			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,467,476	1,444,049	—	19,435		3,992			
30. Dividends to policyholders and refunds to members	235	235							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,467,242	1,443,815	—	19,435		3,992			
32. Federal income taxes incurred (excluding tax on capital gains)	345,822	340,197		4,581		1,045			
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)	1,121,419	1,103,618	—	14,854		2,947			
34. Policies/certificates in force end of year	53,005	52,858		143		4	XXX		
<b>Details of Write-Ins</b>									
08.301. Other Income		13	13						
08.302. Advanced Funding Income		535,183	535,183						
08.303. Service Fee Income		57,479	57,479						
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)		592,675	592,675						
2701. Change in Dividends and Coupon Reserves		109	109						
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page		109	109						
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

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

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	38,832,139		38,832,139									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	9,726,937		9,726,937									
4. Amortization of Interest Maintenance Reserve (IMR)	40,485		40,485									
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	457,450		457,450									
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	592,675		592,675									
9. Totals (Lines 1 to 8.3)	49,649,687		49,649,687									
10. Death benefits	26,174,055		26,174,055									
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits	1,095		1,095									
15. Surrender benefits and withdrawals for life contracts	125,462		125,462									
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	13,374		13,374									
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	12,863,460		12,863,460									
20. Totals (Lines 10 to 19)	39,177,447		39,177,447									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,522,247		4,522,247									XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	3,636,757		3,636,757									
24. Insurance taxes, licenses and fees, excluding federal income taxes	875,191		875,191									
25. Increase in loading on deferred and uncollected premiums	(6,113)		(6,113)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	109		109									
28. Totals (Lines 20 to 27)	48,205,638		48,205,638									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,444,049		1,444,049									
30. Dividends to policyholders and refunds to members	235		235									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,443,815		1,443,815									
32. Federal income taxes incurred (excluding tax on capital gains)	340,197		340,197									
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)	1,103,618		1,103,618									
34. Policies/certificates in force end of year	52,858		52,858									
<b>Details of Write-Ins</b>												
08.301. Other Income	13		13									
08.302. Advance Funding Income	535,183		535,183									
08.303. Service Fee Income	57,479		57,479									
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)	592,675		592,675									
2701. Change in Dividend and Coupon Reserves	109		109									
2702. ....												
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page	109		109									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	109		109									

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

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE <sup>(c)</sup>

	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)									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									
<b>Details of Write-ins</b>									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

NONE

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

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

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES <sup>(a)</sup>

	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	41,566	41,566					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	42,279		42,279				
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)	83,845	83,845					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits	110,286		110,286				
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	(50,014)		(50,014)				
20. Totals (Lines 10 to 19)	60,272	60,272					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	289		289				
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	3,850		3,850				
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)	64,411	64,411					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	19,434		19,434				
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)	19,434	19,434					
32. Federal income taxes incurred (excluding tax on capital gains)	4,581		4,581				
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)	14,854	14,854					
34. Policies/certificates in force end of year	143	143					
<b>Details of Write-Ins</b>							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

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

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

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

NONE

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH <sup>(a)</sup>

	1	Comprehensive (Hospital and Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	
		2	3											
	Total	Individual	Group											
1. Premiums for accident and health contracts	8,459													8,459
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income														
4. Amortization of Interest Maintenance Reserve (IMR)														
5. Separate Accounts net gain from operations excluding unrealized gains or losses														
6. Commissions and expense allowances on reinsurance ceded														
7. Reserve adjustments on reinsurance ceded														
8. Miscellaneous Income:														
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.2 Charges and fees for deposit-type contracts														
8.3 Aggregate write-ins for miscellaneous income														
9. Totals (Lines 1 to 8.3)	8,459													8,459
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	3,004													3,004
14. Coupons, guaranteed annual pure endowments and similar benefits														
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions														
17. Interest and adjustments on contract or deposit-type contract funds														
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(441)													(441)
20. Totals (Lines 10 to 19)	2,563													2,563
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,164													1,164
22. Commissions and expense allowances on reinsurance assumed														
23. General insurance expenses	715													715
24. Insurance taxes, licenses and fees, excluding federal income taxes	26													26
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)	4,467													4,467
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	3,992													3,992
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)	3,992													3,992
32. Federal income taxes incurred (excluding tax on capital gains)	1,045													1,045
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)	2,947													2,947
34. Policies/certificates in force end of year	4													4
<b>Details of Write-Ins</b>														
08.301.														
08.302.														
08.303.														
08.398. Summary of remaining write-ins for Line 8.3 from overflow page														
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)														
2701.														
2702.														
2703.														
2798. Summary of remaining write-ins for Line 27 from overflow page														
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)														

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

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

	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
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year.....	202,435,913		202,435,913									
2. Tabular net premiums or considerations.....	24,361,756		24,361,756									
3. Present value of disability claims incurred.....												
4. Tabular interest.....	6,804,944		6,804,944									
5. Tabular less actual reserve released.....												
6. Increase in reserve on account of change in valuation basis.....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....		XXX								XXX		
7. Other increases (net).....												
8. Totals (Lines 1 to 7).....	233,602,613		233,602,613									
9. Tabular cost.....	2,030,286		2,030,286									
10. Reserves released by death.....	16,148,517		16,148,517									
11. Reserves released by other terminations (net).....	126,557		126,557									
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).....	18,305,361		18,305,361									
15. Reserve December 31 of current year.....	215,297,252		215,297,252									
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year.....												
17. Amount Available for Policy Loans Based upon Line 16 CSV.....												

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

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

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE <sup>(a)</sup>  
(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
<b>Involving Life or Disability Contingencies (Reserves)</b> (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.....									
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year.....									
17. Amount Available for Policy Loans Based upon Line 16 CSV.....									

NONE

7.2

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

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

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitzations)	Other Annuities
<b>Involving Life or Disability Contingencies (Reserves)</b>							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....	1,028,829	1,028,829					
2. Tabular net premiums and considerations.....	41,567	41,567					
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	20,827	20,827					
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).....	1,091,222	1,091,222					
9. Tabular cost.....							
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	110,286	110,286					
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).....	110,286	110,286					
15. Reserve December 31 of current year.....	980,937	980,937					
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year.....							
17. Amount Available for Policy Loans Based upon Line 16 CSV.....							

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

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....							
2. Tabular net premiums and 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.....							
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year.....							
17. Amount Available for Policy Loans Based upon Line 16 CSV.....							

NONE

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

## EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds.....	(a) 19,106	21,840
1.1 Bonds exempt from U. S. tax.....	(a)	
1.2 Other bonds (unaffiliated).....	(a) 8,789,029	8,742,725
1.3 Bonds of affiliates.....	(a)	
2.1 Preferred stocks (unaffiliated).....	(b) 206,232	206,301
2.11 Preferred stocks of affiliates.....	(b)	
2.2 Common stocks (unaffiliated).....		
2.21 Common stocks of affiliates.....		
3. Mortgage loans.....	(c) 616,420	627,141
4. Real estate.....	(d)	
5. Contract loans.....		17,213
6. Cash, cash equivalents and short-term investments.....	(e) 327,540	294,852
7. Derivative instruments.....	(f)	
8. Other invested assets.....		91,879
9. Aggregate write-ins for investment income.....		
10. Total gross investment income.....	10,067,418	10,001,949
11. Investment expenses.....		(g) 220,418
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g) 12,315
13. Interest expense.....		(h)
14. Depreciation on real estate and other invested assets.....		(i)
15. Aggregate write-ins for deductions from investment income.....		
16. Total deductions (Lines 11 through 15).....		232,733
17. Net investment income (Line 10 minus Line 16).....		9,769,216
<b>Details of Write-Ins</b>		
0901.....		
0902.....		
0903.....		
0998. Summary of remaining write-ins for Line 9 from overflow page.....		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....		
1501.....		
1502.....		
1503.....		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		

(a) Includes \$236,695 accrual of discount less \$242,923 amortization of premium and less \$61,005 paid for accrued interest on purchases.

(b) Includes \$— accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$— for company's occupancy of its own buildings; and excludes \$— interest on encumbrances.

(e) Includes \$22,950 accrual of discount less \$— amortization of premium and less \$— paid for accrued interest on purchases.

(f) Includes \$— accrual of discount less \$— amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

## EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds.....	—	—	—	—	—
1.1 Bonds exempt from U. S. tax.....	—	—	—	—	—
1.2 Other bonds (unaffiliated).....	(4,634)	—	(4,634)	1,811	—
1.3 Bonds of affiliates.....	—	—	—	—	—
2.1 Preferred stocks (unaffiliated).....	(3,074)	—	(3,074)	—	—
2.11 Preferred stocks of affiliates.....	—	—	—	—	—
2.2 Common stocks (unaffiliated).....	—	—	—	—	—
2.21 Common stocks of affiliates.....	—	—	—	—	—
3. Mortgage loans.....	—	—	—	—	—
4. Real estate.....	—	—	—	—	—
5. Contract loans.....	—	—	—	—	—
6. Cash, cash equivalents and short-term investments.....	—	—	—	—	—
7. Derivative instruments.....	—	—	—	—	—
8. Other invested assets.....	—	—	—	—	—
9. Aggregate write-ins for capital gains (losses).....					
10. Total capital gains (losses).....	(7,708)	—	(7,708)	1,811	—
<b>Details of Write-Ins</b>					
0901.....					
0902.....					
0903.....					
0998. Summary of remaining write-ins for Line 9 from overflow page.....					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....					

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

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
<b>FIRST YEAR (other than single)</b>									
1.	Uncollected	110	110						
2.	Deferred and accrued	636,027	636,027						
3.	Deferred, accrued and uncollected:								
3.1	Direct	812,996	812,996						
3.2	Reinsurance assumed	176,858	176,858						
3.3	Reinsurance ceded	636,137	636,137						
3.4	Net (Line 1 + Line 2)	244,702	244,702						
4.	Advance	391,435	391,435						
5.	Line 3.4 - Line 4								
6.	Collected during year:								
6.1	Direct	1,795,451	1,754,035			41,416			
6.2	Reinsurance assumed	2,403	2,403						
6.3	Reinsurance ceded	1,793,048	1,751,632			41,416			
6.4	Net	2,184,483	2,143,067			41,416			
7.	Line 5 + Line 6.4	358,946	358,946						
8.	Prior year (uncollected + deferred and accrued - advance)								
9.	First year premiums and considerations:								
9.1	Direct	1,836,887	1,795,472			41,416			
9.2	Reinsurance assumed								
9.3	Reinsurance ceded	11,350	11,350						
9.4	Net (Line 7 - Line 8)	1,825,538	1,784,122			41,416			
	<b>SINGLE</b>								
10.	Single premiums and considerations:								
10.1	Direct	33,550,231	33,550,231	—	—	—			
10.2	Reinsurance assumed	—							
10.3	Reinsurance ceded								
10.4	Net	33,550,231	33,550,231	—	—	—			
	<b>RENEWAL</b>								
11.	Uncollected	356	356						
12.	Deferred and accrued	1,586,893	1,586,893						
13.	Deferred, accrued and uncollected:								
13.1	Direct	1,660,664	1,660,664						
13.2	Reinsurance assumed	73,416	73,416						
13.3	Reinsurance ceded	1,587,248	1,587,248						
13.4	Net (Line 11 + Line 12)	358,118	358,118						
14.	Advance	1,229,131	1,229,131						
15.	Line 13.4 - Line 14								
16.	Collected during year:								
16.1	Direct	3,825,420	3,816,811			150		8,459	
16.2	Reinsurance assumed								
16.3	Reinsurance ceded	340,869	340,869						
16.4	Net	3,484,551	3,475,942			150		8,459	
17.	Line 15 + Line 16.4	4,713,682	4,705,073			150		8,459	
18.	Prior year (uncollected + deferred and accrued - advance)	1,207,286	1,207,286						
19.	Renewal premiums and considerations:								
19.1	Direct	3,920,681	3,912,072			150		8,459	
19.2	Reinsurance assumed								
19.3	Reinsurance ceded	414,285	414,285						
19.4	Net (Line 17 - Line 18)	3,506,396	3,497,787			150		8,459	
	<b>TOTAL</b>								
20.	Total premiums and annuity considerations:								
20.1	Direct	39,307,799	39,257,774	—	41,566			8,459	
20.2	Reinsurance assumed	—							
20.3	Reinsurance ceded	425,635	425,635						
20.4	Net (Lines 9.4 + 10.4 + 19.4)	38,882,164	38,832,139	—	41,566			8,459	

**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
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>								
21. To pay renewal premiums.....								
22. All other.....								
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>								
23. First year (other than single):								
23.1 Reinsurance ceded.....	457,450	457,450						
23.2 Reinsurance assumed.....								
23.3 Net ceded less assumed.....	457,450	457,450						
24. Single:								
24.1 Reinsurance ceded.....								
24.2 Reinsurance assumed.....								
24.3 Net ceded less assumed.....								
25. Renewal:								
25.1 Reinsurance ceded.....								
25.2 Reinsurance assumed.....								
25.3 Net ceded less assumed.....								
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	457,450	457,450						
26.2 Reinsurance assumed (Page 6, Line 22).....	457,450	457,450						
26.3 Net ceded less assumed.....								
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single).....	1,794,460	1,794,171		289				
28. Single.....	2,686,713	2,686,713						
29. Renewal.....	42,527	41,363					1,164	
30. Deposit-type contract funds.....								
31. Totals (to agree with Page 6, Line 21).....	4,523,700	4,522,247		289			1,164	

## EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7			
	1	Accident and Health		4						
		2	3							
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total			
1. Rent.....	123,107		27				123,133			
2. Salaries and wages.....	1,390,911		299		77,747		1,468,957			
3.11 Contributions for benefit plans for employees.....										
3.12 Contributions for benefit plans for agents.....										
3.21 Payments to employees under non-funded benefit plans.....										
3.22 Payments to agents under non-funded benefit plans.....										
3.31 Other employee welfare.....	518,517		112		24,684		543,313			
3.32 Other agent welfare.....										
4.1 Legal fees and expenses.....	1,179						1,179			
4.2 Medical examination fees.....										
4.3 Inspection report fees.....	55,306		12				55,318			
4.4 Fees of public accountants and consulting actuaries.....	234,015		50				234,065			
4.5 Expense of investigation and settlement of policy claims.....	10,601						10,601			
5.1 Traveling expenses.....	101,678						101,678			
5.2 Advertising.....	65,210						65,210			
5.3 Postage, express, telegraph and telephone.....	130,647		28				130,676			
5.4 Printing and stationery.....	88,078		19				88,097			
5.5 Cost or depreciation of furniture and equipment.....	9,940		2				9,942			
5.6 Rental of equipment.....	37,163		8				37,171			
5.7 Cost or depreciation of EDP equipment and software.....	402,965		87				403,052			
6.1 Books and periodicals.....	125						125			
6.2 Bureau and association fees.....	42,001		9				42,010			
6.3 Insurance, except on real estate.....	—						—			
6.4 Miscellaneous losses.....	(5,839)						(5,839)			
6.5 Collection and bank service charges.....	95,300		21				95,321			
6.6 Sundry general expenses.....	191,748		41				191,789			
6.7 Group service and administration fees.....										
6.8 Reimbursements by uninsured plans.....										
7.1 Agency expense allowance.....										
7.2 Agents' balances charged off (less \$..... recovered).....										
7.3 Agency conferences other than local meetings.....	147,956						147,956			
8.1 Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX					
8.2 Expense of supreme lodge meetings(Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX					
9.1 Real estate expenses.....										
9.2 Investment expenses not included elsewhere.....	—				117,986		117,986			
9.3 Aggregate write-ins for expenses.....										
10. General expenses incurred.....	3,640,607		715		220,418	(b)	(a) 3,861,739			
11. General expenses unpaid December 31, prior year.....	254,495				8,208		262,702			
12. General expenses unpaid December 31, current year.....	175,601				8,536		184,137			
13. Amounts receivable relating to uninsured plans, prior year.....										
14. Amounts receivable relating to uninsured plans, current year.....										
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	3,719,501		715		220,089		3,940,304			
<b>Details of Write-Ins</b>										
09.301.....										
09.302.....										
09.303.....										
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....										
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above).....										

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

1. Charitable..... \$ 2. Institutional..... \$ 3. Recreational and Health..... \$ 4. Educational..... \$

5. Religious..... \$ 6. Membership..... \$ 7. Other..... \$ 8. Total..... \$

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

	Insurance			4	5	6
	1	2	3			
	Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1. Real estate taxes.....	—	—				—
2. State insurance department licenses and fees.....	—	—				—
3. State taxes on premiums.....	751,894					751,894
4. Other state taxes, incl. \$..... for employee benefits.....	—					—
5. U.S. Social Security taxes.....	121,032	26		12,315		133,374
6. All other taxes.....	2,265					2,265
7. Taxes, licenses and fees incurred.....	875,191	26		12,315		887,533
8. Taxes, licenses and fees unpaid December 31, prior year.....	260,696			987		261,683
9. Taxes, licenses and fees unpaid December 31, current year.....	263,633			1,026		264,660
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	872,254	26		12,276		884,556

## EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2	3	4	5	6
	Life	Accident and Health				
1. Applied to pay renewal premiums.....				93		
2. Applied to shorten the endowment or premium-paying period.....						
3. Applied to provide paid-up additions.....						
4. Applied to provide paid-up annuities.....						
5. Total Lines 1 through 4.....				93		
6. Paid-in cash.....						
7. Left on deposit.....				142		
8. Aggregate write-ins for dividend or refund options.....						
9. Total Lines 5 through 8.....				235		
10. Amount due and unpaid.....						
11. Provision for dividends or refunds payable in the following calendar year.....				215		
12. Terminal dividends.....						
13. Provision for deferred dividend contracts.....						
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....						
15. Total Lines 10 through 14.....				215		
16. Total from prior year.....				151		
17. Total dividends or refunds (Lines 9 + 15 - 16).....				299		
<b>Details of Write-Ins</b>						
0801.....						
0802.....						
0803.....						
0898. Summary of remaining write-ins for Line 8 from overflow page.....						
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....						

## EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total (a)	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
<b>Life Insurance</b>					
1958 CET 3.0% NL	13,703		13,703		
1958 CSO 3.0% CRVM	92,679		92,679		
1958 CSO 3.0% NL	568,730		568,730		
1958 CSO 4.0% CRVM	37,579		37,579		
1958 CSO 4.0% NL	1,809		1,809		
1958 CSO 4.5% CRVM	13,537		13,537		
1980 CSO 3.0% CRVM	7,285,662		7,285,662		
1980 CSO 3.5% CRVM	2,717,043		2,717,043		
1980 CSO 4.0% CRVM	9,191,639		9,191,639		
1980 CSO 4.5% CRVM	67,859		67,859		
125% 1980 CSO 3.0% CRVM	422,832		422,832		
125% 1980 CSO 3.5% CRVM	54,361		54,361		
125% 1980 CSO 4.0% CRVM	5,515,289		5,515,289		
125%M 100%F 1980 CSO 3.0% CRVM	150,439,034		150,439,034		
125%M 100%F 1980 CSO 3.5% CRVM	28,046,333		28,046,333		
125%M 100%F 1980 CSO 4.0% CRVM	5,186,907		5,186,907		
200% 1980 CSO 3.0% CRVM	1,585,899		1,585,899		
200% 1980 CSO 3.5% CRVM	620,620		620,620		
200% 1980 CSO 4.0% CRVM	355,180		355,180		
2001 CSO 3.0% CRVM	940,788		940,788		
2001 CSO 3.5% CRVM	329,731		329,731		
2001 CSO 4.0% CRVM	463,404		463,404		
2017CSO 3.0% CRVM	128,380		128,380		
2017CSO 3.0% CRVM 150%	11,926		11,926		
2017CSO 3.0% CRVM 200%	5,515		5,515		
Payor and Special Class	800		800		
0199997 - Totals (Gross)	214,097,239		214,097,239		
0199998 - Reinsurance ceded	113,071		113,071		
0199999 - Totals (Net)	213,984,168		213,984,168		
<b>Annuities (excluding supplementary contracts with life contingencies):</b>					
1958 CSO 4%	44,927	XXX	44,927	XXX	
1980 CSO 4%	122,816	XXX	122,816	XXX	
1980 CSO 3.75%	311,643	XXX	311,643	XXX	
1980 CSO 3.50%	345,680	XXX	345,680	XXX	
1980 CSO 3.25%	22,474	XXX	22,474	XXX	
1980 CSO 3%	133,396	XXX	133,396	XXX	
0299997 - Totals (Gross)	980,936	XXX	980,936	XXX	
0299998 - Reinsurance ceded		XXX		XXX	
0299999 - Totals (Net)	980,936	XXX	980,936	XXX	
<b>Supplementary Contracts with Life Contingencies:</b>					
0399997 - Totals (Gross)					
0399998 - Reinsurance ceded					
0399999 - Totals (Net)					
<b>Accidental Death Benefits:</b>					
1958 CSO 4%	100		100		
1959 ADB Table 2001 CSO 3.5%	72		72		
0499997 - Totals (Gross)	172		172		
0499998 - Reinsurance ceded					
0499999 - Totals (Net)	172		172		
<b>Disability-Active Lives:</b>					
1952 Disability with 1958 CSO 3%	350		350		
2017 CSO Waiver Active	49		49		
0599997 - Totals (Gross)	399		399		
0599998 - Reinsurance ceded					
0599999 - Totals (Net)	399		399		
<b>Disability-Disabled Lives:</b>					
1952 Disability 3%	751		751		
0699997 - Totals (Gross)	751		751		
0699998 - Reinsurance ceded					
0699999 - Totals (Net)	751		751		
<b>Miscellaneous Reserves</b>					
Non-Deduction and Return of Prorata Premium	127,473		127,473		
Casket Growth	1,184,290		1,184,290		
0799997 - Totals (Gross)	1,311,763		1,311,763		
0799998 - Reinsurance ceded					
0799999 - Totals (Net)	1,311,763		1,311,763		
9999999 - Totals (Net)-Page 3, Line 1	216,278,189		216,278,189		

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

**EXHIBIT 5 - INTERROGATORIES**

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

1.2 If not, state which kind is issued:  
NON-PARTICIPATING

2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... NO.....

2.2 If not, state which kind is issued:  
NON-PARTICIPATING

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

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:  
4.1 Amount of insurance:..... \$.....  
4.2 Amount of reserve:..... \$.....  
4.3 Basis of reserve:.....  
4.4 Basis of regular assessments:.....  
4.5 Basis of special assessments:.....  
4.6 Assessments collected during the year:..... \$.....

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

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

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?..... NO.....  
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements:..... \$.....  
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:..... \$.....  
7.3 State the amount of reserves established for this business:..... \$.....  
7.4 Identify where the reserves are reported in the blank:.....

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

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?..... NO.....  
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:..... \$.....  
9.2 State the amount of reserves established for this business:..... \$.....  
9.3 Identify where the reserves are reported in the blank:.....

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

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

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves.....													
2. Additional contract reserves (b).....	882												882
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).....	882												882
8. Reinsurance ceded.....													
9. Totals (Net).....	882												882
<b>CLAIM RESERVE</b>													
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).....	882												882
<b>18. TABULAR FUND INTEREST</b>													
<b>Details of Write-Ins</b>													
0601.....													
0602.....													
0603.....													
0698. Summary of remaining write-ins for Line 6 from overflow page.....													
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....													
1301.....													
1302.....													
1303.....													
1398. Summary of remaining write-ins for Line 13 from overflow page.....													
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above).....													

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

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

## EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 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.....	178,825				178,825	
2. Deposits received during the year.....	959				959	
3. Investment earnings credited to the account.....	6,282				6,282	
4. Other net change in reserves.....						
5. Fees and other charges assessed.....						
6. Surrender charges.....						
7. Net surrender or withdrawal payments.....						
8. Other net transfers to or (from) Separate Accounts.....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a).....	186,066				186,066	
10. Reinsurance balance at the beginning of the year.....						
11. Net change in reinsurance assumed.....						
12. Net change in reinsurance ceded.....						
13. Reinsurance balance at the end of the year (Lines 10+11-12).....						
14. Net balance at the end of current year after reinsurance (Lines 9+13).....	186,066				186,066	

(a) FHLB funding agreements:

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

**NONE**

## EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 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								
1.2 Reinsurance assumed								
1.3 Reinsurance ceded								
1.4 Net								
2. In course of settlement:								
2.1 Resisted								
2.11 Direct								
2.12 Reinsurance assumed								
2.13 Reinsurance ceded								
2.14 Net								
2.2 Other								
2.21 Direct	402,660	402,660						
2.22 Reinsurance assumed	—	—						
2.23 Reinsurance ceded	40,500	40,500						
2.24 Net	362,160	(b)	362,160	(b)	(b)			
3. Incurred but unreported:								
3.1 Direct	177,725	174,238				3,487		
3.2 Reinsurance assumed	—	—						
3.3 Reinsurance ceded	—	—						
3.4 Net	177,725	(b)	174,238	(b)	(b)	(b)	3,487	
4. TOTALS								
4.1 Direct	580,385	576,898				3,487		
4.2 Reinsurance assumed	—	—						
4.3 Reinsurance ceded	40,500	40,500						
4.4 Net	539,885	(a)	536,398	(a)			3,487	

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

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

## EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

## PART 2 - Incurred During the Year

	1 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	26,196,266	26,056,335		136,746		3,185		
1.2 Reinsurance assumed	—	—		—				
1.3 Reinsurance ceded	12,000	12,000		—				
1.4 Net	(c) 26,184,266	26,044,335		136,746		3,185		
2. Liability December 31, current year from Part 1:								
2.1 Direct	580,385	576,898				3,487		
2.2 Reinsurance assumed	—	—						
2.3 Reinsurance ceded	40,500	40,500						
2.4 Net	539,885	536,398				3,487		
3. Amounts recoverable from reinsurers December 31, current year								
4. Liability December 31, prior year:								
4.1 Direct	444,307	414,178		26,461		3,669		
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	444,307	414,178		26,461		3,669		
5. Amounts recoverable from reinsurers December 31, prior year	7,500	7,500						
6. Incurred benefits:								
6.1 Direct	26,332,344	26,219,055		110,286		3,003		
6.2 Reinsurance assumed	—	—		—				
6.3 Reinsurance ceded	45,000	45,000		—				
6.4 Net	26,287,344	26,174,055		110,286		3,003		

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

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

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

## EXHIBIT OF NONADMITTED ASSETS

	1 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).....			
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			
2.2 Common stocks.....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale.....			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			
6. Contract loans.....			
7. Derivatives (Schedule DB).....			
8. Other invested assets (Schedule BA).....			
9. Receivables for securities.....			
10. Securities lending reinvested collateral assets (Schedule DL).....			
11. Aggregate write-ins for invested assets.....			
12. Subtotals, cash and invested assets (Lines 1 to 11).....			
13. Title plants (for Title insurers only).....			
14. Investment income due and accrued.....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	17,316		(17,316)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			
16.2 Funds held by or deposited with reinsured companies.....			
16.3 Other amounts receivable under reinsurance contracts.....			
17. Amounts receivable relating to uninsured plans.....			
18.1 Current federal and foreign income tax recoverable and interest thereon.....			
18.2 Net deferred tax asset.....	1,864,782	1,915,358	50,576
19. Guaranty funds receivable or on deposit.....			
20. Electronic data processing equipment and software.....	151,144	295,853	144,709
21. Furniture and equipment, including health care delivery assets.....	17,853	27,795	9,942
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			
23. Receivables from parent, subsidiaries and affiliates.....			
24. Health care and other amounts receivable.....			
25. Aggregate write-ins for other-than-invested assets.....	401,840		(401,840)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,452,935	2,239,006	(213,929)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27).....	2,452,935	2,239,006	(213,929)
<b>Details of Write-Ins</b>			
1101.....			
1102.....			
1103.....			
1198. Summary of remaining write-ins for Line 11 from overflow page.....			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....			
2501. Assignment Receivable.....	111,226		(111,226)
2502. Prepaid Expenses.....	16,550		(16,550)
2503. Miscellaneous Receivables.....	274,063		(274,063)
2598. Summary of remaining write-ins for Line 25 from overflow page.....			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	401,840		(401,840)

## Notes to the Financial Statements

### 1. Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

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

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective March 2024, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The State of Ohio has not adopted any prescribed or permitted practices that differ from NAIC SAP.

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2) .....	XXX	XXX	XXX	\$ 1,124,973	\$ 717,807
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP: .....	XXX	XXX	XXX	\$ 1,124,973	\$ 717,807
(3) State permitted practices that are an increase / (decrease) from NAIC SAP: .....	XXX	XXX	XXX	\$ 1,124,973	\$ 717,807
(4) NAIC SAP (1-2-3=4) .....	XXX	XXX	XXX	\$ 1,124,973	\$ 717,807
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2) .....	XXX	XXX	XXX	\$ 13,336,194	\$ 12,612,741
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP: .....	XXX	XXX	XXX	\$ 13,336,194	\$ 12,612,741
(7) State permitted practices that are an increase / (decrease) from NAIC SAP: .....	XXX	XXX	XXX	\$ 13,336,194	\$ 12,612,741
(8) NAIC SAP (5-6-7=8) .....	XXX	XXX	XXX	\$ 13,336,194	\$ 12,612,741

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

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

#### C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.

The Company does not hold any SVO Identified Bond ETFs on Schedule D-1.

- (3) Common Stocks at market value.
- (4) Preferred Stocks at cost.
- (5) Mortgage loans on real estate are reported at the balance of unpaid principle less valuation allowance.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative; these are valued using the prospective method.
- (7) The Company has no investments in subsidiaries.
- (8) The Company has no interest in Joint Ventures.
- (9) Derivatives - Not Applicable
- (10) Investment income as a factor in the premium deficiency calculation - Not Applicable
- (11) Liabilities for losses and loss/claim adjustment expenses - Not Applicable
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical rebate receivables - Not Applicable

#### D. Going Concern

The Company has no Going Concern issues.

#### 2. Accounting Changes and Corrections of Errors - None

#### 3. Business Combinations and Goodwill - None

#### 4. Discontinued Operations - None

## Notes to the Financial Statements

### 5. Investments

#### A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) Maximum interest rate was 7.36% and minimum rate was 6.20%
- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 75.0%.
- (3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - None
- (4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	\$.....	\$.....	\$.....	\$.....	\$.....	\$14,099,517	\$.....
(b) 30 - 59 days past due							
(c) 60 - 89 days past due							
(d) 90 - 179 days past due							
(e) 180+ days past due							
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Interest accrued							
4. Interest Reduced							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Number of loans							
(c) Percent reduced	%.....	%.....	%.....	%.....	%.....	%.....	%.....
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$14,099,517	\$.....
b. Prior Year							
1. Recorded Investment							
(a) Current	\$.....	\$.....	\$.....	\$.....	\$.....	\$12,274,454	\$.....
(b) 30 - 59 days past due							
(c) 60 - 89 days past due							
(d) 90 - 179 days past due							
(e) 180+ days past due							
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Interest accrued							
3. Accruing Interest 180+ Days Past Due							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Interest accrued							
4. Interest Reduced							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Number of loans							
(c) Percent reduced	%.....	%.....	%.....	%.....	%.....	%.....	%.....
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded investment	\$.....	\$.....	\$.....	\$.....	\$.....	\$12,274,454	\$.....
(5) Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan - None							
(6) Investment in impaired loans - average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting - Not Applicable							
(7) Allowance for credit losses - None							
(8) Mortgage loans derecognized as a result of foreclosure - None							
(9) The company recognizes interest income on its impaired loans upon receipt.							
B. Debt Restructuring - None							
C. Reverse Mortgages - None							

## Notes to the Financial Statements

### 5. Investments (Continued)

#### D. Loan-Backed Securities

- (1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or NAIC RMBS/ CMBS modeling.
- (2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI) - None
- (3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities - None
- (4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

##### a. The aggregate amount of unrealized losses:

1. Less than 12 months.....	\$ 59,274
2. 12 months or longer.....	238,995

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

1. Less than 12 months.....	\$ 3,998,453
2. 12 months or longer.....	6,767,234

- (5) We used market values obtained from broker dealers and money managers to determine that these securities are not Other-than-temporary impairments.

#### E. Dollar Repurchase Agreements and/or Securities Lending Transactions - None

#### F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

#### G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

#### H. Repurchase Agreements Transactions Accounted for as a Sale - None

#### I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None

#### J. Real Estate - None

#### K. Low-Income Housing Tax Credits (LIHTC) - None

#### L. Restricted Assets

- (1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year							Current Year			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown.....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	% .....	% .....
b. Collateral held under security lending agreements.....											
c. Subject to repurchase agreements.....											
d. Subject to reverse repurchase agreements.....											
e. Subject to dollar repurchase agreements.....											
f. Subject to dollar reverse repurchase agreements.....											
g. Placed under option contracts.....											
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock.....											
i. FHLB capital stock.....											
j. On deposit with states.....	2,083,781				2,083,781	1,120,282	963,499		2,083,781	0.881	0.890
k. On deposit with other regulatory bodies.....											
l. Pledged as collateral to FHLB (including assets backing funding agreements).....											
m. Pledged as collateral not captured in other categories.....											
n. Other restricted assets.....											
o. Total restricted assets (Sum of a through n).....	\$ 2,083,781	\$ .....	\$ .....	\$ .....	\$ 2,083,781	\$ 1,120,282	\$ 963,499	\$ .....	\$ 2,083,781	0.881 %	0.890 %

- (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

## Notes to the Financial Statements

### 5. Investments (Continued)

(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

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	2024	2023	2024	2023	2024	2023
(1) Bonds - amortized cost.....	1	2	\$ 499,922	\$ 75,145	\$ 485,770	\$ 72,514
(2) LB & SS - amortized cost.....						
(3) Preferred stock - amortized cost.....						
(4) Preferred stock - fair value.....						
(5) Total (1+2+3+4).....	1	2	\$ 499,922	\$ 75,145	\$ 485,770	\$ 72,514

P. Short Sales - None

Q. Prepayment Penalty and Acceleration Fees

General Account	Separate Account
-----------------	------------------

(1) Number of CUSIPs.....	
(2) Aggregate amount of investment income.....	\$.....\$.....

R. Reporting Entity's Share of Cash Pool by Asset Type

Asset Type	Percent Share
(1) Cash.....	10.020 %
(2) Cash Equivalents.....	89.980 %
(3) Short-Term Investments.....	%
(4) Total (Must Equal 100%).....	<u>100.000 %</u>

S. Aggregate Collateral Loans by Qualifying Investment Collateral - None

### 6. Joint Ventures, Partnerships and Limited Liability Companies - None

### 7. Investment Income

The Company has no excluded investment income due and accrued.

A. Due and Accrued Income Excluded from Surplus - None

B. Total Amount Excluded - None

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

Interest Income Due and Accrued	Amount
1. Gross.....	\$ 2,321,107
2. Nonadmitted.....	\$.....
3. Admitted.....	\$ 2,321,107

D. The aggregate deferred interest - None

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

Cumulative amounts of PIK interest included in the current principal balance.....	\$ 83,838
---	-----------

### 8. Derivative Instruments - None

### 9. Income Taxes

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

(1) Change between years by tax character

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets.....	\$ 4,344,765	\$.....	4,344,765	\$ 4,363,704	\$ 56,333	\$ 4,420,037	\$ (18,939)	\$ (56,333)	\$ (75,272)
(b) Statutory valuation allowance adjustments.....									
(c) Adjusted gross deferred tax assets (1a - 1b).....	4,344,765	.....	4,344,765	4,363,704	56,333	4,420,037	(18,939)	(56,333)	(75,272)
(d) Deferred tax assets nonadmitted.....	1,864,782	.....	1,864,782	1,915,358	.....	1,915,358	(50,576)	.....	(50,576)
(e) Subtotal net admitted deferred tax asset (1c - 1d).....	\$ 2,479,983	\$.....	\$ 2,479,983	\$ 2,448,346	\$ 56,333	\$ 2,504,679	\$ 31,637	\$ (56,333)	\$ (24,696)
(f) Deferred tax liabilities.....	631,318	.....	1,622	632,940	762,750	762,750	(131,432)	1,622	(129,810)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f).....	\$ 1,848,665	\$ (1,622)	\$ 1,847,043	\$ 1,685,596	\$ 56,333	\$ 1,741,929	\$ 163,069	\$ (57,955)	\$ 105,114

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

#### (2) Admission calculation components SSAP No. 101

	2024			2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below).....	1,847,043		1,847,043	1,741,929	56,333	1,798,262	105,114	(56,333)	48,781
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.....	1,847,043		1,847,043	1,741,929		1,741,929	105,114		105,114
2. Adjusted gross deferred tax assets allowed per limitation threshold.....	XXX	XXX	1,847,043	XXX	XXX	1,741,929	XXX	XXX	105,114
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.....	1,622	(1,622)	—	(56,333)		(56,333)	57,955	(1,622)	56,333
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total (2(a) + 2(b) + 2(c)).....	\$..... 1,848,665	\$..... (1,622)	\$..... 1,847,043	\$..... 1,685,596	\$..... 56,333	\$..... 1,741,929	\$..... 163,069	\$..... (57,955)	\$..... 105,114

#### (3) Ratio used as basis of admissibility

		2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount.....		596.550 %	617.540 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.....		\$..... 11,848,362	\$..... 12,569,457

#### (4) Impact of tax-planning strategies

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

	2024		2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c).....	\$..... 4,344,765	\$..... —	\$..... 4,363,704	\$..... 56,333	\$..... (18,939)	\$..... (56,333)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.....		%		%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e).....	\$..... 2,479,983	\$..... —	\$..... 2,448,346	\$..... 56,333	\$..... 31,637	\$..... (56,333)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.....		%		%	%	%

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

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

#### B. Regarding Deferred Tax Liabilities That Are Not Recognized - None

#### C. Major Components of Current Income Taxes Incurred

	(1)	(2)	(3)
	2024	2023	Change (1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal.....	\$..... 345,822	\$..... 635,968	\$..... (290,146)
(b) Foreign.....			
(c) Subtotal (1a+1b).....	\$..... 345,822	\$..... 635,968	\$..... (290,146)
(d) Federal income tax on net capital gains.....		(1,619)	(50,977) 49,358
(e) Utilization of capital loss carry-forwards.....			
(f) Other.....			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f).....	\$..... 344,203	\$..... 584,991	\$..... (240,788)

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

	(1) 2024	(2) 2023	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ .....	\$ .....	\$ .....
(2) Unearned premium reserve	\$ .....	\$ .....	\$ .....
(3) Policyholder reserves	2,382,469	2,487,315	(104,846)
(4) Investments	\$ .....	\$ .....	\$ .....
(5) Deferred acquisition costs	1,809,170	1,772,024	37,146
(6) Policyholder dividends accrual	45	32	13
(7) Fixed assets	\$ .....	\$ .....	\$ .....
(8) Compensation and benefits accrual	\$ .....	\$ .....	\$ .....
(9) Pension accrual	\$ .....	\$ .....	\$ .....
(10) Receivables - nonadmitted	\$ .....	\$ .....	\$ .....
(11) Net operating loss carry-forward	\$ .....	\$ .....	\$ .....
(12) Tax credit carry-forward	\$ .....	\$ .....	\$ .....
(13) Other	153,081	104,333	48,748
(99) Subtotal (Sum of 2a1 through 2a13)	\$ 4,344,765	\$ 4,363,704	\$ (18,939)
(b) Statutory valuation allowance adjustment	\$ .....	\$ .....	\$ .....
(c) Nonadmitted	1,864,782	1,915,358	(50,576)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 2,479,983	\$ 2,448,346	\$ 31,637
(e) Capital			
(1) Investments	\$ .....	\$ .....	\$ .....
(2) Net capital loss carry-forward	\$ .....	\$ .....	\$ .....
(3) Real estate	\$ .....	\$ .....	\$ .....
(4) Other	\$ .....	\$ .....	\$ .....
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ .....	\$ .....	\$ .....
(f) Statutory valuation allowance adjustment	\$ .....	\$ .....	\$ .....
(g) Nonadmitted	\$ .....	\$ .....	\$ .....
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ .....	\$ .....	\$ .....
(i) Admitted deferred tax assets (2d + 2h)	\$ 2,479,983	\$ 2,504,679	\$ (24,696)
	(1) 2024	(2) 2023	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ .....	\$ .....	\$ .....
(2) Fixed assets	3,015	5,093	(2,078)
(3) Deferred and uncollected premium	253,576	226,998	26,578
(4) Policyholder reserves	\$ .....	\$ .....	\$ .....
(5) Other	374,727	530,659	(155,932)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 631,318	\$ 762,750	\$ (131,432)
(b) Capital			
(1) Investments	\$ .....	\$ .....	\$ .....
(2) Real estate	\$ .....	\$ .....	\$ .....
(3) Other	\$ .....	\$ .....	\$ .....
(99) Subtotal (3b1+3b2+3b3)	\$ 1,622	\$ .....	\$ 1,622
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 632,940	\$ 762,750	\$ (129,810)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 1,847,043	\$ 1,741,929	\$ 105,114
D. Among the More Significant Book to Tax Adjustments			

	2024	Effective Tax Rate
Standard Federal Income Tax Rate	\$ 306,502	21.000 %
Tax-Exempt Interest	(11,433)	-0.783 ..
Dividend Received Deduction	(7,956)	-0.545 ..
Difference between Statutory and Tax Policy Reserves	(119,416)	-8.182 ..
Section 846 Transition Adjustment under TCJA	169,256	11.597 ..
Deferred Acquisition Costs	37,062	2.539 ..
Deferred and Uncollected Premiums	(26,578)	-1.821 ..
Accrual of Discount on Bonds	(32,259)	-2.210 ..
Other Adjustments	14,831	1.016 ..
Total statutory income taxes	\$ 330,009	22.611 %

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

- E. Operating Loss and Tax Credit Carryforwards - None
- F. Consolidated Federal Income Tax Return
  - (1) The company's federal income tax return is consolidated with Michigan Farm Bureau Financial Corporation (parent), Farm Bureau Life Insurance Company of Michigan, Community Service Acceptance Company, Farm Bureau General Insurance Company of Michigan, MFB Inc., Leaders Life Insurance Company, FBL Real Estate Holdings LLC, Gravity Works Design, LLC, Cincinnati Equitable Companies, Inc and Cincinnati Equitable Insurance Company.
  - (2) Method of allocation - None

The consolidated federal income tax liability is allocated to each company based on the companies' separate return tax liabilities in accordance with section 1552(a)(2) of the Internal Revenue Code.
- G. Federal or Foreign Income Tax Loss Contingencies - None
- H. Repatriation Transition Tax (RTT) - None
- I. Alternative Minimum Tax (AMT) Credit - None

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

- A. Effective December 1, 2024, Cincinnati Equitable Life Insurance Company became a wholly owned subsidiary of Michigan Farm Bureau Financial Corporation. Certain processing functions are shared between the companies, such as accounting, actuarial, investment management and federal income tax preparation.
- B. Cincinnati Equitable Life Insurance Company pays expenses under a management agreement for the general management of the company. These expenses are generally allocated to the company based on time spent working for each company. A cost sharing agreement has been executed with Farm Bureau Life Insurance Company of Michigan, an affiliate company, whereby certain functions will be performed for the company. The charges for these services will be calculated using current methods.
- C. Transactions With Related Party Who Are Not Reported on Schedule Y - None
- D. Amounts Due To or From Related Parties - None
- E. The Company has entered into a cost share agreement with affiliate Farm Bureau Life Insurance Company of Michigan. Farm Bureau Life Insurance Company of Michigan has agreed to provide management and certain processing functions to Cincinnati Equitable Life Insurance Company. In 2024, the expense for these services was \$417,765.
- F. Farm Bureau Life Insurance Company of Michigan, an affiliate company, has guaranteed all insurance liabilities of our company. The Company pays an annual fee for this guarantee based on our insurance liabilities. In 2024, the Company paid \$30,587.
- G. All outstanding stock of Cincinnati Equitable Life Insurance Company is owned by Michigan Farm Bureau Financial Corporation, an insurance holding company domiciled in the State of Michigan, (see Schedule Y of this statement).
- H. Amount Deducted for Investment in Upstream Company - None
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - None
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - None
- K. Foreign Subsidiary Value Using CARVM - None
- L. Downstream Holding Company Value Using Look-Through Method - None
- M. All SCA Investments - None
- N. Investment in Insurance SCAs - None
- O. SCA and SSAP No. 48 Entity Loss Tracking - None

### 11. Debt - None

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

The Company has no Defined Benefit Retirement Plan. However, the Company does participate in the 401(k) plan of our parent company.

- A. Defined Benefit Plan - None
- B. Investment Policies and Strategies of Plan Assets - None
- C. Fair Value of Each Class of Plan Assets - None
- D. Expected Long-Term Rate of Return for the Plan Assets - None
- E. Defined Contribution Plans

The Company has a 401(k) plan that is open to all employees with a matching company contribution of 25% of the first 8% that an employee contributes to the plan. In addition, the Company contributes an additional percentage of the employee's pay based on the employee's years of service. The Company contribution to the plan for 2024 and 2023 totaled \$125,019 and \$104,708 respectively.

- F. Multiemployer Plans - None
- G. Consolidated/Holding Company Plans - None
- H. Postemployment Benefits and Compensated Absences
  - The Company does not provide for post-retirement benefits.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - None

## Notes to the Financial Statements

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

- A. The Company has 1,000 shares authorized, 1,000 shares issued and 1,000 shares outstanding.
- B. Dividend Rate of Preferred Stock - None
- C. Without the prior approval of the domiciliary commissioner, dividends to the shareholders are limited by the laws of the Company's state of incorporation, Ohio, to \$0, an amount that is based on restrictions related to statutory surplus.
- D. Ordinary Dividends - None
- E. Within the limits of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. There are no restrictions placed on the Company's surplus, including for whom the surplus is being held, other than the minimum surplus requirements of the state of Ohio.
- G. Surplus Advances - None
- H. Stock Held for Special Purposes - None
- I. Changes in Special Surplus Funds - None
- J. Unassigned Funds (Surplus)
 

The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains or losses is \$0.
- K. Company-Issued Surplus Debentures or Similar Obligations - None
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - None
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - None

### 14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments - None
- B. Assessments
  - (1) The Company is not aware of any new insolvencies in 2024. It is expected that the Company will have to pay some amount, for insolvencies, at some point in the future. However, do to the size of the Company's premium volume; these assessments will not be material.
  - (2) Assets (Liabilities) recognized from paid and accrued premium tax offsets and policy surcharges - None
  - (3) Guaranty fund liabilities and assets related to long-term care insolvencies - None
- C. Gain Contingencies - None
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - None
- E. Joint and Several Liabilities - None
- F. All Other Contingencies - None

### 15. Leases

- A. Lessee Operating Lease

- (1) Leasing arrangements

The Company leases automobiles and office equipment under various non-cancelable operating lease agreements that expire through June 2027. The Company leases office space in a multi-tenant building. The current lease expires in June 2027.

(a) Rental expense for 2024, and 2023 were approximately \$156,892 and \$172,160.

(b) Rental payment contingencies - None

(c) **The existence and terms of renewal or purchase options and escalation clause - None**

(d) Restrictions imposed by lease agreements - None

(e) **Lease Agreements terminated early - None.**

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

The Company leases automobiles and office equipment under non-cancelable lease terms that expire in 2025.

(a) Minimum aggregate rental commitments at year end

At December 31, 2024, the minimum aggregate rental commitments for all companies are as follows:

Year Ending December 31	Operating Leases
1. 2025.....	\$..... 123,160
2. 2026.....	125,223
3. 2027.....	62,292
4. 2028.....	-
5. 2029.....	-
6. Thereafter.....	-
7. Total (sum of 1 through 6).....	<u>\$..... 310,675</u>

(b) Sublease minimum rentals to be received - None

## Notes to the Financial Statements

### 15. Leases (Continued)

- (3) For sale-leaseback transactions - None
- B. Lessor Leases - None

### 16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

### 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - None

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

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premium Written / Produced By
Enterprise Group Planning 5910 Harper Road, Cleveland, OH 44122	34-1262548	YES	Individual A&H	CA	\$ 8,459
Total					\$ 8,459

### 20. Fair Value Measurements

#### A. Fair Value Measurement

- (1) Fair value 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					
Other Invested Assets-Joint Venture, Partnership, or Limited Liability Company, Mortgage Loans, Unaffiliated	\$ 1,000,000	\$	\$	\$	\$ 1,000,000
Cash Equivalents	3,412,381				3,412,381
Total assets at fair value/NAV	\$ 4,412,381	\$	\$	\$	\$ 4,412,381
b. Liabilities at fair value					
Total liabilities at fair value	\$	\$	\$	\$	\$

- (2) Fair value measurements in Level 3 of the fair value hierarchy - None

- (3) Policy on transfers into and out of Level 3 - None

- (4) Inputs and techniques used for Level 2 and Level 3 fair values - None

- (5) Derivatives - None

#### B. Other Fair Value Disclosures - None

#### C. Fair Values for All Financial Instruments by Level 1, 2 and 3

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	\$ 194,280,896	\$ 205,308,722	\$ 4,663,860	\$ 189,617,036	\$	\$	\$
Preferred Stocks	1,398,000	1,390,274	1,398,000				
Mortgages	13,257,834	14,099,517			13,257,834		
Other Invested Assets	1,952,687	1,981,405	1,000,000	952,687			
Cash Equivalents	3,412,381	3,412,381	3,412,381				
Policy Loans	264,488	264,488			264,488		

#### D. Not Practicable to Estimate Fair Value - None

#### E. Nature and Risk of Investments Reported at NAV - None

### 21. Other Items

#### A. Unusual or Infrequent Items - Not Applicable

#### B. Troubled Debt Restructuring - Not Applicable

#### C. Other Disclosures

Assets in the amount of \$2,083,781 and \$1,120,282 at December 31, 2024 and 2023, respectively, were on deposit with government authorities or trustees as required by law.

#### D. Business Interruption Insurance Recoveries - Not Applicable

#### E. State Transferable and Non-Transferable Tax Credits - Not Applicable

#### F. Subprime-Mortgage-Related Risk Exposure - Not Applicable

#### G. Retained Assets - Not Applicable

#### H. Insurance-Linked Securities (ILS) Contracts - Not Applicable

#### I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

## Notes to the Financial Statements

### 21. Other Items (Continued)

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR) - Not Applicable

### 22. Events Subsequent - None

### 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)

(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 reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 33,526

(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)

### 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts or contracts subject to redetermination.

A. Method Used to Estimate - None

B. Method Used to Record - None

C. Amount and Percent of Net Retrospective Premiums - None

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - None

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

The Company does not write health insurance.

(1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions? No

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - None

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - None

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

### 26. Intercompany Pooling Arrangements - None

### 27. Structured Settlements - None

### 28. Health Care Receivables - None

### 29. Participating Policies

For the reporting year ended December 31, 2024, premiums under individual life participating policies were \$3,773, or less than 1% of total individual life premium earned. The Company accounts for its policyholder dividends based upon the accrual method. The Company paid dividends in the amount of \$235 to policyholders and did not allocate any additional income to such policyholders.

### 30. Premium Deficiency Reserves - Not Applicable

## Notes to the Financial Statements

### 31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of fractional deferred premiums upon death of insured. Surrender values are not promised in excess of the legally computed reserves.
2. Extra premiums are charged for substandard lives for policies issued. Mean reserves are equal to multiples of the substandard extra annual premium where such multiple is not less than one half.
3. As of December 31, 2024, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
4. The Tabular Interest has been determined by formula as described in the instructions.

The Tabular Less Actual Reserves Released has been determined by formula as described in the instructions.

The Tabular Cost has been determined by formula as described in the instructions.

5. For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
6. Details for Other Changes - None

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

#### A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment .....	\$ .....	\$ .....	\$ .....	\$ .....	% .....
b. At book value less current surrender charge of 5% or more .....	155,870 .....			155,870 .....	15.890 .....
c. At fair value .....					
d. Total with market value adjustment or at fair value (total of a through c) .....	155,870 .....			155,870 .....	15.890 .....
e. At book value without adjustment (minimal or no charge or adjustment) .....	780,139 .....			780,139 .....	79.530 .....
(2) Not subject to discretionary withdrawal .....	44,927 .....			44,927 .....	4.580 .....
(3) Total (gross: direct + assumed) .....	\$ .....	980,936 .....	\$ .....	\$ .....	\$ .....
(4) Reinsurance ceded .....					
(5) Total (net) (3 - 4) .....	\$ .....	980,936 .....	\$ .....	\$ .....	\$ .....
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date: .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....

#### B. Group Annuities - None

#### C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment .....	\$ .....	\$ .....	\$ .....	\$ .....	% .....
b. At book value less current surrender charge of 5% or more .....					
c. At fair value .....					
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) .....	186,066 .....			186,066 .....	100.000 .....
(2) Not subject to discretionary withdrawal .....					
(3) Total (gross: direct + assumed) .....	\$ .....	186,066 .....	\$ .....	\$ .....	\$ .....
(4) Reinsurance ceded .....					
(5) Total (net) (3 - 4) .....	\$ .....	186,066 .....	\$ .....	\$ .....	\$ .....
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date: .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....

## Notes to the Financial Statements

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

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

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net).....	\$ 980,936
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net).....	186,066
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1.....	186,066
(4) Subtotal (1+2+3).....	<u>\$ 1,167,002</u>
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2.....	\$
(6) Exhibit 3, Line 0399999, Column 2.....	\$
(7) Policyholder dividend and coupon accumulations.....	\$
(8) Policyholder premiums.....	\$
(9) Guaranteed interest contracts.....	\$
(10) Other contract deposit funds.....	\$
(11) Subtotal (5+6+7+8+9+10).....	\$
(12) Combined Total (4+11).....	<u>\$ 1,167,002</u>

### 33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

#### A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value.....	\$ 29,094	\$ 29,094	\$ 36,069
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.....	198,167,395	198,167,395	214,038,098
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	23,072
b. Accidental Death Benefits.....	XXX	XXX	172
c. Disability – Active Lives.....	XXX	XXX	399
d. Disability – Disabled Lives.....	XXX	XXX	751
e. Miscellaneous Reserves.....	XXX	XXX	1,311,763
(3) Total (gross: direct + assumed).....	198,196,489	198,196,489	215,410,324
(4) Reinsurance Ceded.....	\$	\$	113,071
(5) Total (net) (3) - (4).....	<u>\$ 198,196,489</u>	<u>\$ 198,196,489</u>	<u>\$ 215,297,253</u>

#### B. Separate Account with Guarantees - None

#### C. Separate Account Nonguaranteed - None

#### D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net).....	\$ 213,984,168
2. Exhibit 5, Accidental Death Benefits Section, Total (net).....	172
3. Exhibit 5, Disability – Active Lives Section, Total (net).....	399
4. Exhibit 5, Disability – Disabled Lives Section, Total (net).....	751
5. Exhibit 5, Miscellaneous Reserves Section, Total (net).....	1,311,763
6. Subtotal (1+2+3+4+5).....	<u>\$ 215,297,253</u>
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2.....	\$
8. Exhibit 3, Line 0499999, Column 2.....	\$
9. Exhibit 3, Line 0599999, Column 2.....	\$
10. Subtotal (7+8+9).....	\$
11. Combined Total (6+10).....	<u>\$ 215,297,253</u>

## **Notes to the Financial Statements**

### **34. Premiums and Annuity Considerations Deferred and Uncollected**

#### A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial.....	\$ .....	\$ .....
(2) Ordinary new business.....	627,146	460,288
(3) Ordinary renewal.....	1,585,833	993,152
(4) Credit life.....	.....	.....
(5) Group life.....	.....	.....
(6) Group annuity.....	.....	.....
(7) Totals (1+2+3+4+5+6).....	<u>\$ 2,212,980</u>	<u>\$ 1,453,440</u>

#### **35. Separate Accounts - None**

#### **36. Loss/Claim Adjustment Expenses - Not Applicable**

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

**GENERAL**

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

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

1.3. State Regulating? ..... MICHIGAN .....

1.4. Is the reporting entity publicly traded or a member of a publicly traded group? ..... NO .....

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

2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... NO .....

2.2. If yes, date of change: .....

3.1. State as of what date the latest financial examination of the reporting entity was made or is being made. ..... 12/31/2020 .....

3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ..... 12/31/2020 .....

3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ..... 04/05/2022 .....

3.4. By what department or departments?  
Ohio Department of Insurance and Michigan Department of Insurance and Financial Services

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

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

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

4.12. renewals? ..... NO .....

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

4.22. renewals? ..... NO .....

5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... NO .....

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

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

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

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

6.2. If yes, give full information

7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... NO .....

7.2. If yes,  
7.21. State the percentage of foreign control ..... % .....

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

1	2
Nationality	Type of Entity
.....	.....

8.1. Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... NO .....

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

8.3. Is the company affiliated with one or more banks, thrifts or securities firms? ..... NO .....

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

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

1 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?.....NO.....

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
FORVIS MAZARS 111 EAST WAYNE STREET, SUITE 600; FORT WAYNE, IN 46802

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

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

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

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

10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?.....YES.....

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Jared T. Meehan, Employee of Affiliate, Director Life Actuary, Farm Bureau Life Insurance Company of Michigan; 7373 West Saginaw Highway; Lansing MI 48917

12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?.....NO.....  
12.11 Name of real estate holding company

12.12 Number of parcels involved.....  
12.13 Total book / adjusted carrying value.....\$.....

12.2. If yes, provide explanation

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

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

13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?.....

13.3. Have there been any changes made to any of the trust indentures during the year?.....

13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?.....

14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?.....YES.....  
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?.....NO.....

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

14.3. Have any provisions of the code of ethics been waived for any of the specified officers?.....  
14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?.....NO.....

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

## GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

### BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... YES.....

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... YES.....

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... YES.....

### FINANCIAL

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

20.1. Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):  
 20.11 To directors or other officers ..... \$ .....  
 20.12 To stockholders not officers ..... \$ .....  
 20.13 Trustees, supreme or grand (Fraternal only) ..... \$ .....

20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):  
 20.21 To directors or other officers ..... \$ .....  
 20.22 To stockholders not officers ..... \$ .....  
 20.23 Trustees, supreme or grand (Fraternal only) ..... \$ .....

21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... NO.....

21.2. If yes, state the amount thereof at December 31 of the current year:  
 21.21 Rented from others ..... \$ .....  
 21.22 Borrowed from others ..... \$ .....  
 21.23 Leased from others ..... \$ .....  
 21.24 Other ..... \$ .....

22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? ..... NO.....

22.2. If answer is yes:  
 22.21 Amount paid as losses or risk adjustment ..... \$ .....  
 22.22 Amount paid as expenses ..... \$ .....  
 22.23 Other amounts paid ..... \$ .....

23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... NO.....

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

24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... NO.....

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

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

### INVESTMENT

25.01. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) ..... YES.....

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

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

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

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

25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... N/A.....

25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... N/A.....

25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? ..... N/A.....

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

25.09. For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:.....  
 25.091. Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....  
 25.092. Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ .....  
 25.093. Total payable for securities lending reported on the liability page ..... \$ .....

26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03)..... YES .....

26.2. If yes, state the amount thereof at December 31 of the current year:  
 26.21. Subject to repurchase agreements ..... \$ .....  
 26.22. Subject to reverse repurchase agreements ..... \$ .....  
 26.23. Subject to dollar repurchase agreements ..... \$ .....  
 26.24. Subject to reverse dollar repurchase agreements ..... \$ .....  
 26.25. Placed under option agreements ..... \$ .....  
 26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....  
 26.27. FHLB Capital Stock ..... \$ .....  
 26.28. On deposit with states ..... \$ ..... 2,083,781 .....

26.29. On deposit with other regulatory bodies ..... \$ .....  
 26.30. Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....  
 26.31. Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....  
 26.32. Other ..... \$ .....

26.3. For category (26.26) provide the following:

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

27.1. Does the reporting entity have any hedging transactions reported on Schedule DB?..... NO .....

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

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

27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?..... NO .....

27.4. If the response to 27.3 is YES, does the reporting entity utilize:  
 27.41 Special accounting provision of SSAP No. 108 .....  
 27.42 Permitted accounting practice .....  
 27.43 Other accounting guidance .....

27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:  
 • The reporting entity has obtained explicit approval from the domiciliary state.  
 • Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.  
 • Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.  
 • Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?..... NO .....

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

29. Excluding items in Schedule E- Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the *NAIC Financial Condition Examiners Handbook*?..... YES .....

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
FIFTH THIRD BANK .....	38 FOUNTAIN SQUARE PLAZA; CINCINNATI, OH 45202 .....
U.S. BANK .....	225 WATER STREET, SUITE 7; JACKSONVILLE, FL 32202 .....

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?..... NO .....

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

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason
29.05. Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. [“...that have access to the investment accounts”; “...handle securities”]			

1	2
Name of Firm or Individual	Affiliation
TRAVIS M. LOWER.....	I.....
BRADLEY M. NOWAK-BAKER.....	I.....
GEOFFREY W. KEYES.....	I.....
CAMERON A. MITCHELL.....	I.....
BOOKER J. BRANCHEAU.....	I.....

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

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

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

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

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

30.2. If yes, complete the following schedule:

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

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

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

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

1	2	3
Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$..... 205,308,722	\$..... 194,280,896
31.2. Preferred Stocks.....	..... 1,390,274	..... 1,398,000
31.3. Totals.....	\$..... 206,698,996	\$..... 195,678,896
		\$..... (11,027,826) 7,726
		\$..... (11,020,100)

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

FAIR VALUE COMES FROM A SERVICE USED BY CLEARWATER ANALYTICS

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... YES.....

32.2. If the answer to 32.1 is yes, does the reporting entity have a copy of the broker’s or custodian’s pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... YES.....

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

33.1. Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? ..... YES.....

33.2. If no, list exceptions:

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

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

Has the reporting entity self-designated 5GI securities? ..... YES.....

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

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:

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

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?.....NO.....

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

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The fund only or predominantly holds bonds in its portfolio.
- 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.
- The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

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

- The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- 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.
- 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.
- Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

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

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

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

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

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

- Held directly.....
- Immediately converted to U.S. dollars.....

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

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

**OTHER**

40.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$.....33,100.....

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

1	2
Name	Amount Paid
A.M. BEST .....	\$.....33,100.....

41.1. Amount of payments for legal expenses, if any?.....\$.....1,179.....

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

1	2
Name	Amount Paid
CT CORPORATION .....	\$.....1,179.....

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

**GENERAL INTERROGATORIES**

## PART 1 - COMMON INTERROGATORIES

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

1	2
Name	Amount Paid

**GENERAL INTERROGATORIES**

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

**Life, Accident and Health Companies/Fraternal Benefit Societies:**

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

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

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

1.31 Reason for excluding:

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned ..... \$ .....

1.62 Total incurred claims ..... \$ .....

1.63 Number of covered lives ..... \$ .....

All years prior to most current three years:

1.64 Total premium earned ..... \$ .....

1.65 Total incurred claims ..... \$ .....

1.66 Number of covered lives ..... \$ .....

1.7 Group policies:

Most current three years:

1.71 Total premium earned ..... \$ .....

1.72 Total incurred claims ..... \$ .....

1.73 Number of covered lives ..... \$ .....

All years prior to most current three years:

1.74 Total premium earned ..... \$ .....

1.75 Total incurred claims ..... \$ .....

1.76 Number of covered lives ..... \$ .....

## 2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	\$..... 8,459	\$..... 10,738
2.2 Premium Denominator.....	\$..... 38,882,164	\$..... 37,342,308
2.3 Premium Ratio (2.1/2.2).....	0.022 %	0.029 %
2.4 Reserve Numerator.....	\$..... 3,487	\$..... 3,669
2.5 Reserve Denominator.....	\$..... 216,818,956	\$..... 203,910,372
2.6 Reserve Ratio (2.4/2.5).....	0.002 %	0.002 %

3.1 Does this reporting entity have Separate Accounts? ..... NO .....

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

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

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

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

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

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

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

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

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

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

5.1 Do you act as a custodian for health savings accounts? ..... NO .....

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

5.3 Do you act as an administrator for health savings accounts? ..... NO .....

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

6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... N/A .....

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

**GENERAL INTERROGATORIES**

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

1 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 ..... \$... 39,257,774  
 7.2 Total Incurred Claims ..... \$... 26,056,335  
 7.3 Number of Covered Lives ..... 58,050

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... YES

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

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

- 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 a 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? ..... NO

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

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

<u>Individual and Industrial Life Policies With Pricing Flexibility</u>	<u>Amount of Risk</u>
10.03 Net Amount (Direct + Assumed – Ceded) in Force	\$ ... 282,205,504
10.04 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$ ... 211,420,799
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)	\$ ... 211,420,799
10.08 Life Net Amount at Risk (10.03 – 10.07)	\$ ... 70,784,705

<u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u>	<u>Amount of Risk</u>
10.09 Net Amount (Direct + Assumed – Ceded) in Force	\$ ... 13,324,676
10.10 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$ ... 2,563,369
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)	\$ ... 2,563,369
10.14 Life Net Amount at Risk (10.09 – 10.13)	\$ ... 10,761,307

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>	<u>Amount at Risk</u>
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>	<u>Amount of Risk</u>
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>	<u>Amount of Risk</u>
10.23 Net Amount (Direct + Assumed – Ceded) in Force	\$ .....

**GENERAL INTERROGATORIES**

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

10.24 Exhibit 5 Life Reserves (Direct + Assumed – Ceded).....	\$.....
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded).....	\$.....
10.26 Net Modified Coinsurance Reserves (Assumed – Ceded).....	\$.....
10.27 Life Reserves (10.24 + 10.25 + 10.26).....	\$.....
10.28 Life Net Amount at Risk (10.23 – 10.27).....	\$.....

<u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>	<u>Amount of Risk</u>
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.....

11.2 Net reimbursement of such expenses between reporting entities:

11.21 Paid.....	\$.....	417,765
11.22 Received.....	\$.....	

12.1 Does the reporting entity write any guaranteed interest contracts?..... NO.....

12.2 If yes, what amount pertaining to these items is included in:

12.21 Page 3, Line 1.....	\$.....
12.22 Page 4, Line 1.....	\$.....

13. For stock reporting entities only:

13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:..... \$..... 13,284,373

14. Total dividends paid stockholders since organization of the reporting entity:

14.11 Cash.....	\$.....	6,500,000
14.12 Stock.....	\$.....	

15.1 Does the reporting entity reinsure any Workers Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers compensation insurance?..... NO.....

15.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement?..... NO.....

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.....			

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 – 99,999.....		
15.43 \$100,000 – 249,999.....		
15.44 \$250,000 – 999,999.....		
15.45 \$1,000,000 or more.....		

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

**Fraternal Benefit Societies Only:**

16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?.....

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

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

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

**GENERAL INTERROGATORIES**

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

20.1 How often are regular meetings of the governing body held?

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

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

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

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

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

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

23. What are the qualifications for membership?

24. What are the limiting ages for admission?

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

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

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

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

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

29. What proportion of first and subsequent year's payments may be used for management expenses?

29.11 First Year..... %

29.12 Subsequent Years..... %

30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?.....

30.2 If so, what amount and for what purpose?..... \$

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

31.2 If yes, at what age does the benefit commence?.....

32.1 Has the constitution or have the laws of the reporting entity been amended during the year?.....

32.2 If yes, when?.....

33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?.....

34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements.....

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

34.3 If yes, explain

35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?.....

35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?.....

36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?.....

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

37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

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

**FIVE-YEAR HISTORICAL DATA**

SHOW AMOUNTS IN WHOLE DOLLARS ONLY, NO CENTS; SHOW PERCENTAGES TO ONE DECIMAL PLACE, I.E., 17.6

\$000 OMITTED FOR AMOUNTS OF LIFE INSURANCE

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Ordinary-whole life and endowment (Line 34, Col. 4).....	300,962	283,833	264,092	252,239	237,901
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4).....	3,470	2,136	1,036	587	636
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	304,432	285,969	265,128	252,826	238,537
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....					
<b>New Business Issued (Exhibit of Life Insurance)</b>					
8. Ordinary-whole life and endowment (Line 34, Col. 2).....	49,896	46,528	37,415	39,457	38,776
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2).....	2,535	300	450		
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	52,431	46,828	37,865	39,457	38,776
<b>Premium Income-Lines of Business (Exhibit 1 - Part 1)</b>					
14. Individual life (Line 20.4, Col. 2).....	38,832,139	37,221,435	35,349,718	37,442,939	36,011,106
15. Group life (Line 20.4, Col. 3).....	—				
16. Individual annuities (Line 20.4, Col. 4).....	41,566	110,135	56,011	135,229	76,232
17. Group annuities (Line 20.4, Col. 5).....					
18. Accident & Health (Line 20.4, Col. 6).....	8,459	10,738	10,600	12,339	19,302
19. Other lines of business (Line 20.4, Col. 8).....					
20. Total.....	38,882,164	37,342,308	35,416,329	37,590,507	36,106,640
<b>Balance Sheet (Pages 2 and 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	234,049,775	220,105,942	206,416,210	192,254,118	180,351,336
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	220,713,582	207,493,201	195,372,883	185,152,475	172,846,678
23. Aggregate life reserves (Page 3, Line 1).....	216,278,189	203,464,742	190,892,690	180,555,997	168,443,266
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....					
24. Aggregate A & H reserves (Page 3, Line 2).....	882	1,323	1,323	1,543	1,763
25. Deposit-type contract funds (Page 3, Line 3).....	186,066	178,825	172,014	190,542	195,563
26. Asset valuation reserve (Page 3, Line 24.01).....	1,946,728	1,698,645	2,112,858	1,901,444	1,720,925
27. Capital (Page 3, Lines 29 & 30).....	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
28. Surplus (Page 3, Line 37).....	12,336,194	11,612,741	10,043,328	6,101,643	6,504,658
<b>Cash Flow (Page 5)</b>					
29. Net cash from operations (Line 11).....	13,408,796	13,078,100	10,535,214	12,502,317	8,714,522
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital.....	13,695,405	14,311,386	11,869,035	7,804,695	8,186,017
31. Authorized control level risk-based capital.....	1,986,148	2,035,393	1,981,291	2,012,215	1,704,066
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0</b>					
32. Bonds (Line 1).....	90.5	90.3	90.8	92.0	93.0
33. Stocks (Lines 2.1 and 2.2).....	0.6	0.7	2.3	2.4	2.6
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	6.2	5.8	4.3	4.2	2.4
35. Real estate (Lines 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	1.7	2.4	1.8	0.5	1.6
37. Contract loans (Line 6).....	0.1	0.1	0.1	0.1	0.1
38. Derivatives (Page 2, Line 7).....					
39. Other invested assets (Line 8).....	0.9	0.7	0.7	0.8	0.3
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....			3,423,848	3,361,836	3,288,605
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....			3,423,848	3,361,836	3,288,605
51. Total investment in parent included in Lines 44 to 49 above.....					

## FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,452,935	2,239,006	2,188,023	2,349,583	1,530,650
53. Total admitted assets (Page 2, Line 28, Col. 3).....	234,049,775	220,105,942	206,416,210	192,254,118	180,351,336
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	9,769,216	8,334,929	6,923,210	6,202,922	6,045,980
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	3,554	(166,907)	7,807	(246)	(1,386)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	1,431	221,140	48,990	57,852	38,550
57. Total of above Lines 54, 55 and 56.....	9,774,202	8,389,162	6,980,007	6,260,528	6,083,144
<b>Benefits and Reserve Increase (Page 6)</b>					
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).....	26,410,898	24,157,039	25,152,208	24,879,533	26,673,276
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6).....	3,003	964	1,368	7,186	14,363
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2).....	12,863,460	12,642,217	10,426,098	12,134,326	9,293,409
61. Increase in A & H reserves (Line 19, Col. 6).....	(441)		(220)	(426)	(441)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1).....	235	367	412	414	453
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	19.8	19.5	18.3	17.0	18.3
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / $\frac{1}{2}$ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00.....	3.2	0.9	0.4	0.4	0.7
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	30.3	9.0	10.8	56.5	72.1
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	22.5	22.5	20.5	32.8	24.0
<b>A &amp; H Claim Reserve Adequacy</b>					
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).....	615	293	361	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).....	3,669	4,223	4,726	XXX	XXX
<b>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)</b>					
72. Individual industrial life (Page 6.1, Col. 2).....					
73. Individual whole life (Page 6.1, Col. 3).....	1,103,618	875,712	180,242	68,659	(694,976)
74. Individual term life (Page 6.1, Col. 4).....					
75. Individual indexed life (Page 6.1, Col. 5).....					
76. Individual universal life (Page 6.1, Col. 6).....					
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7).....					
78. Individual variable life (Page 6.1, Col. 8).....					
79. Individual variable universal life (Page 6.1, Col. 9).....					
80. Individual credit life (Page 6.1, Col. 10).....					
81. Individual other life (Page 6.1, Col. 11).....					
82. Individual YRT mortality risk only (Page 6.1, Col. 12).....					
83. Group whole life (Page 6.2, Col. 2).....					
84. Group term life (Page 6.2, Col. 3).....					
85. Group universal life (Page 6.2, Col. 4).....					
86. Group variable life (Page 6.2, Col. 5).....					
87. Group variable universal life (Page 6.2, Col. 6).....					
88. Group credit life (Page 6.2, Col. 7).....					
89. Group other life (Page 6.2, Col. 8).....					
90. Group YRT mortality risk only (Page 6.2, Col. 9).....					
91. Individual deferred fixed annuities (Page 6.3, Col. 2).....	14,854	4,720	12,496	3,460	2,517
92. Individual deferred indexed annuities (Page 6.3, Col. 3).....					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4).....					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5).....					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6).....					
96. Individual other annuities (Page 6.3, Col. 7).....					
97. Group deferred fixed annuities (Page 6.4, Col. 2).....					
98. Group deferred indexed annuities (Page 6.4, Col. 3).....					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4).....					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5).....					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6).....					
102. Group other annuities (Page 6.4, Col. 7).....					
103. A & H-comprehensive individual (Page 6.5, Col. 2).....					
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).....	2,947	4,282	5,899	1,239	611
115. Aggregate of all other lines of business (Page 6, Col. 8).....					
116. Fraternal (Page 6, Col. 7).....					
117. Total (Page 6, Col. 1).....	1,121,419	884,714	198,638	73,358	(691,849)

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

If no, please explain

## EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 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	7 Number of Policies	8 Number of Certificates	9 Amount of Insurance	
1. In force end of prior year			49,748	285,969						285,969
2. Issued during year			8,300	52,431						52,431
3. Reinsurance assumed										
4. Revived during year			2	238						238
5. Increased during year (net)				2,886						2,886
6. Subtotals, Lines 2 to 5			8,302	55,555						55,555
7. Additions by dividends during year										
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			58,050	341,524						341,524
<b>Deductions during year:</b>										
10. Death			4,199	24,602						24,602
11. Maturity										
12. Disability										
13. Expiry			416	2,954						2,954
14. Surrender			33	350						350
15. Lapse			544	9,186						9,186
16. Conversion										
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			5,192	37,092						37,092
21. In force end of year (b) (Line 9 minus Line 20)			52,858	304,432						304,432
22. Reinsurance ceded end of year				9,305						9,305
23. Line 21 minus Line 22				295,127						295,127
<b>Details of Write-Ins</b>										
0801..										
0802..										
0803..										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)										
1901..										
1902..										
1903..										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)										

**Life, Accident and Health Companies Only:**

(a) Group \$ ; Individual \$

**Fraternal Benefit Societies Only:**

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

**EXHIBIT OF LIFE INSURANCE**

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

## ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX		XXX	
25. Other paid-up insurance.....			1,323	2,367
26. Debit ordinary insurance.....	XXX	XXX		

## ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing.....			4	297
28. Term policies-other.....	30	2,535	52	3,135
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX		XXX	
31. Totals, (Lines 27 to 30).....	30	2,535	56	3,432
<b>Reconciliation to Lines 2 and 21:</b>				
32. Term additions.....	XXX		XXX	
33. Totals, extended term insurance.....	XXX	XXX	8	38
34. Totals, whole life and endowment.....	8,270	49,896	52,794	300,962
35. Totals (Lines 31 to 34).....	8,300	52,431	52,858	304,432

## 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.....	52,431		303,656	776
38. Credit Life (Group and Individual).....				
39. Group.....				
40. Totals (Lines 36 to 39).....	52,431		303,656	776

## ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

## ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....	17
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## BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	<b>NONE</b>
47.1	
47.2	

## POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium.....			4	35				
49. Disability Income.....								
50. Extended Benefits.....		XXX		XXX				
51. Other.....								
52. Total.....	(a)		4 (a)	35	(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				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
10. Amount on deposit		(a)		(a)
11. Income now payable		(a)		(a)
12. Amount of income payable	(a)	(a)	(a)	(a)

**NONE**

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year			151	
2. Issued during year			16	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)		167		
Deductions during year:				
6. Decreased (net)		24		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		24		
9. In force end of year (line 5 minus line 8)		143		
Income now payable:	(a)	XXX	XXX	(a)
10. Amount of income payable				
Deferred fully paid:				
11. Account balance	XXX	(a)	936,009	XXX
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					6	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX	6	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	2	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX	2	XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)	4	(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1 Deposit Funds Contracts		2 Dividend Accumulations Contracts	
1. In force end of prior year				26
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				26
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				26
10. Amount of account balance		(a)	(a)	186,070

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

## SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	Active Status (a)	Life Insurance Premiums	Direct Business Only				Deposit-Type Contracts	
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations		
			2	3 Annuity Considerations				
1. Alabama	AL	N						
2. Alaska	AK	N						
3. Arizona	AZ	N						
4. Arkansas	AR	N						
5. California	CA	N						
6. Colorado	CO	N						
7. Connecticut	CT	N						
8. Delaware	DE	N						
9. District of Columbia	DC	N						
10. Florida	FL	N						
11. Georgia	GA	L	10,174,549	8,288			10,182,837	
12. Hawaii	HI	N						
13. Idaho	ID	N						
14. Illinois	IL	N						
15. Indiana	IN	L	11,361,656	19,357			11,381,013	
16. Iowa	IA	N						
17. Kansas	KS	N						
18. Kentucky	KY	L	7,613,859	5,792			7,619,651	
19. Louisiana	LA	N						
20. Maine	ME	N						
21. Maryland	MD	N						
22. Massachusetts	MA	N						
23. Michigan	MI	L	364,343	—			364,343	
24. Minnesota	MN	N						
25. Mississippi	MS	L	576,808	—			576,808	
26. Missouri	MO	N						
27. Montana	MT	N						
28. Nebraska	NE	N						
29. Nevada	NV	N						
30. New Hampshire	NH	N						
31. New Jersey	NJ	N						
32. New Mexico	NM	N						
33. New York	NY	N						
34. North Carolina	NC	L						
35. North Dakota	ND	N						
36. Ohio	OH	L	8,759,743	8,129	8,459		8,776,331	
37. Oklahoma	OK	N						
38. Oregon	OR	N						
39. Pennsylvania	PA	L						
40. Rhode Island	RI	N						
41. South Carolina	SC	N						
42. South Dakota	SD	N						
43. Tennessee	TN	L	270,119				270,119	
44. Texas	TX	N						
45. Utah	UT	N						
46. Vermont	VT	N						
47. Virginia	VA	N						
48. Washington	WA	N						
49. West Virginia	WV	L						
50. Wisconsin	WI	N						
51. Wyoming	WY	N						
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX						
59. Subtotal		XXX	39,121,077	41,566	8,459		39,171,102	
90. Reporting entity contributions for employee benefits plans		XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX						
93. Premium or annuity considerations waived under disability or other contract provisions		XXX						
94. Aggregate other amounts not allocable by State		XXX						
95. Totals (Direct Business)		XXX	39,121,077	41,566	8,459		39,171,102	
96. Plus Reinsurance Assumed		XXX						
97. Totals (All Business)		XXX	39,121,077	41,566	8,459		39,171,102	
98. Less Reinsurance Ceded		XXX	343,272				343,272	
99. Totals (All Business) less Reinsurance Ceded		XXX	38,777,805	41,566	(c) 8,459		38,827,830	
<b>Details of Write-Ins</b>								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX						
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX						
9499. Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)		XXX						

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG      10. Q – Qualified - Qualified or accredited reinsurer      —  
 2. R – Registered – Non-domiciled RRGs      — N – None of the above - Not allowed to write business in the state      47  
 3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state      —

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

Direct Written

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

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

