



## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	1,633,732,644		1,633,732,644	1,997,741,718
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	4,210,400		4,210,400	4,180,800
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 (less \$ encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ encumbrances) .....				
5. Cash (\$ ..... 2,470,107 , Schedule E - Part 1), cash equivalents (\$ ..... 303,252,293 , Schedule E - Part 2) and short-term investments (\$ ..... 19,773,853 , Schedule DA) .....	325,496,253		325,496,253	130,811,637
6. Contract loans (including \$ ..... premium notes) .....	42,172,205		42,172,205	43,632,943
7. Derivatives (Schedule DB) .....	15,627,567		15,627,567	20,274,528
8. Other invested assets (Schedule BA) .....	7,843,549		7,843,549	7,988,957
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) .....	2,029,082,618		2,029,082,618	2,204,630,583
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	18,582,722		18,582,722	23,391,440
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	67,739	67,739		
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 .....	1,164,624		1,164,624	
18.2 Net deferred tax asset .....	3,164,427	256,812	2,907,615	4,933,396
19. Guaranty funds receivable or on deposit .....	38,841		38,841	3,267
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....				2,390
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other-than-invested assets .....	12,899,561	378,558	12,521,003	12,314,876
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,065,000,532	703,109	2,064,297,423	2,245,275,952
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	554,326,967		554,326,967	524,808,884
28. Total (Lines 26 and 27)	2,619,327,499	703,109	2,618,624,390	2,770,084,836
<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. Admitted disallowed IMR .....	11,277,713		11,277,713	11,396,261
2502. Accrued contractual fee income .....	675,393		675,393	738,643
2503. Receivable for marketing reallocation .....	206,148		206,148	158,474
2598. Summary of remaining write-ins for Line 25 from overflow page .....	740,307	378,558	361,749	21,498
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	12,899,561	378,558	12,521,003	12,314,876

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 1,544,711,981 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	1,544,711,981	1,752,010,647
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	11,862,335	14,535,861
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) .....	4,896,647	4,167,041
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) .....		
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....		
9.4 Interest maintenance reserve (IMR, Line 6) .....		
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 5,712 accident and health \$ ..... and deposit-type contract funds \$ .....	5,712	498,831
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	2,794,239	2,828,246
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... (61,505) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(61,505)	(47,798)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	270,912	206,023
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		1,198,991
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	80,877	109,971
18. Amounts held for agents' account, including \$ ..... 1,038,178 agents' credit balances .....	1,038,178	733,238
19. Remittances and items not allocated .....	676,270	429,753
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) .....	15,636,496	17,977,425
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 .....	188,974	605,863
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	11,481,632	15,291,416
24.09 Payable for securities .....	1,496,081	
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	4,718,863	7,222,944
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	1,599,797,692	1,817,768,452
27. From Separate Accounts Statement .....	554,326,967	524,808,884
28. Total liabilities (Lines 26 and 27) .....	2,154,124,659	2,342,577,336
29. Common capital stock .....	2,500,000	2,500,000
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) .....	171,550,000	171,550,000
34. Aggregate write-ins for special surplus funds .....	11,277,713	11,396,261
35. Unassigned funds (surplus) .....	279,172,018	242,061,239
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) .....	461,999,731	425,007,500
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	464,499,731	427,507,500
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	2,618,624,390	2,770,084,836
<b>DETAILS OF WRITE-INS</b>		
2501. Derivative collateral .....	3,362,925	6,148,596
2502. Unclaimed property .....	1,355,938	1,074,348
2503. .....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	4,718,863	7,222,944
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. Admitted disallowed IMR .....	11,277,713	11,396,261
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) .....	11,277,713	11,396,261

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts .....	45,872,856	65,103,143
2. Considerations for supplementary contracts with life contingencies .....	.....	.....
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	100,953,618	102,480,803
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(1,479,593)	(70,843)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.....	.....
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	.....	.....
7. Reserve adjustments on reinsurance ceded .....	.....	.....
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	7,492,541	6,865,551
8.2 Charges and fees for deposit-type contracts .....	170,469	373,540
8.3 Aggregate write-ins for miscellaneous income .....	2,806,623	2,842,771
9. Total (Lines 1 to 8.3) .....	155,816,514	177,594,965
10. Death benefits .....	.....	.....
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.....	.....
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1) .....	16,357,911	18,785,097
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 .....	355,885,525	422,540,878
16. Group conversions .....	.....	.....
17. Interest and adjustments on contract or deposit-type contract funds .....	2,447,623	3,749,598
18. Payments on supplementary contracts with life contingencies .....	.....	.....
19. Increase in aggregate reserves for life and accident and health contracts .....	(207,298,666)	(275,089,982)
20. Totals (Lines 10 to 19) .....	147,392,393	169,985,591
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	5,733,006	6,242,542
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) .....	7,582,902	6,705,960
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	1,484,477	611,761
25. Increase in loading on deferred and uncollected premiums .....	.....	.....
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(53,919,836)	(62,025,269)
27. Aggregate write-ins for deductions .....	.....	.....
28. Totals (Lines 20 to 27) .....	108,272,942	121,520,585
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	47,543,572	56,074,380
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) .....	47,543,572	56,074,380
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	10,260,021	11,845,929
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) .....	37,283,551	44,228,451
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (1,893,666) (excluding taxes of \$ (361,797) transferred to the IMR) .....	618,788	(4,309,051)
35. Net income (Line 33 plus Line 34) .....	37,902,339	39,919,400
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	427,507,500	384,160,033
37. Net income (Line 35) .....	37,902,339	39,919,400
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 10,040 .....	37,845	374,135
39. Change in net unrealized foreign exchange capital gain (loss) .....	.....	.....
40. Change in net deferred income tax .....	(1,758,929)	2,557,265
41. Change in nonadmitted assets .....	428,413	558,837
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 .....	2,340,929	(61,753)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....	.....	.....
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....	.....	.....
47. Other changes in surplus in Separate Accounts Statement .....	.....	.....
48. Change in surplus notes .....	.....	.....
49. Cumulative effect of changes in accounting principles .....	.....	.....
50. Capital changes:		
50.1 Paid in .....	.....	.....
50.2 Transferred from surplus (Stock Dividend) .....	.....	.....
50.3 Transferred to surplus .....	.....	.....
51. Surplus adjustment:		
51.1 Paid in .....	.....	.....
51.2 Transferred to capital (Stock Dividend) .....	.....	.....
51.3 Transferred from capital .....	.....	.....
51.4 Change in surplus as a result of reinsurance .....	.....	.....
52. Dividends to stockholders .....	.....	.....
53. Aggregate write-ins for gains and losses in surplus .....	(1,958,366)	(417)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	36,992,231	43,347,467
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	464,499,731	427,507,500
<b>DETAILS OF WRITE-INS</b>		
08.301. Contractual rider fee income .....	1,385,920	1,481,380
08.302. Marketing reallocation .....	1,243,463	1,159,284
08.303. Contractual annual maintenance and surrender charge fees .....	177,240	202,107
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) .....	2,806,623	2,842,771
2701. .....	.....	.....
2702. .....	.....	.....
2703. .....	.....	.....
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.....	.....
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	.....	.....
5301. Correction of error, net of tax .....	(1,958,366)	(417)
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) .....	(1,958,366)	(417)

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	45,872,856	65,103,142
2. Net investment income .....	113,658,185	112,327,794
3. Miscellaneous income .....	10,314,740	9,774,592
4. Total (Lines 1 through 3) .....	169,845,781	187,205,528
5. Benefit and loss related payments .....	351,513,830	444,028,143
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(53,906,129)	(61,977,532)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	15,221,989	13,623,220
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 1,582,760 tax on capital gains (losses) .....	10,368,533	8,954,343
10. Total (Lines 5 through 9) .....	323,198,223	404,628,174
11. Net cash from operations (Line 4 minus Line 10) .....	(153,352,442)	(217,422,646)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	367,358,268	452,926,658
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	577	9,460,836
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	443	355
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	367,359,288	462,387,849
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	4,790,823	149,077,907
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	577	0
13.6 Miscellaneous applications .....	8,485,522	10,190,923
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	13,276,922	159,268,830
14. Net increase/(decrease) in contract loans and premium notes .....	(1,460,738)	(1,403,228)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	355,543,103	304,522,247
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(4,950,680)	(5,202,971)
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	(2,555,366)	3,590,756
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(7,506,046)	(1,612,215)
<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) .....	194,684,616	85,487,386
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	130,811,637	45,324,251
19.2 End of year (Line 18 plus Line 19.1) .....	325,496,253	130,811,637

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

20.0001. Bonds conversions and refinancing .....	4,092,774	
20.0002. Bonds transferred to other invested assets .....		350,470

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**

**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	45,872,856	0	0	43,839,406	2,033,450	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	0	0	XXX	XXX	XXX	XXX
3. Net investment income	100,953,618	0	0	98,430,814	2,522,804	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(1,479,593)	0	0	(1,442,618)	(36,975)	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	7,492,541	0	0	6,279,864	1,212,677	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	170,469	0	0	170,469	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	2,806,623	0	0	2,533,654	272,969	0	0	0	0
9. Totals (Lines 1 to 8.3)	155,816,514	0	0	149,811,589	6,004,925	0	0	0	0
10. Death benefits	0	0	0	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits	16,357,911	XXX	XXX	15,800,905	557,006	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	335,885,525	0	0	312,771,687	23,113,838	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	2,447,623	0	0	2,447,623	0	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(207,298,666)	0	0	(195,080,634)	(12,218,032)	XXX	XXX	0	0
20. Totals (Lines 10 to 19)	147,392,393	0	0	135,939,581	11,452,812	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,733,006			5,058,108	674,898	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	XXX	0	0	0
23. General insurance expenses and fraternal expenses	7,582,902	0	0	7,237,331	345,571	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,484,477	0	0	1,416,826	67,651	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	XXX	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(53,919,836)	0	0	(45,793,991)	(8,125,845)	XXX	XXX	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	108,272,942	0	0	103,857,855	4,415,087	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	47,543,572	0	0	45,953,734	1,589,838	0	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	XXX	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	47,543,572	0	0	45,953,734	1,589,838	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	10,260,021	0	0	9,926,155	333,866	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	37,283,551	0	0	36,027,579	1,255,972	0	0	0	0
34. Policies/certificates in force end of year	75,811	0	0	72,344	3,467	XXX	0	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. Contractual rider fee income	1,385,920			1,347,413	38,507				
08.302. Marketing reallocation	1,243,463			1,038,251	205,212				
08.303. Contract annual maintenance and surrender charge fees	177,240			147,990	29,250				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,806,623	0	0	2,533,654	272,969	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

Analysis of Operations by Lines of Business - Individual Life Insurance

**N O N E**

Analysis of Operations by Lines of Business - Group Life Insurance

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**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 .....	43,839,406	15,530,565	19,817,977	7,940,030		550,834	
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	XXX	XXX	XXX	
3. Net investment income .....	98,430,814	44,800,789	47,141,825	5,994,551		493,649	
4. Amortization of Interest Maintenance Reserve (IMR) .....	(1,442,618)	(656,608)	(690,918)	(87,857)		(7,235)	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0						
6. Commissions and expense allowances on reinsurance ceded .....	0						
7. Reserve adjustments on reinsurance ceded .....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	6,279,864			6,279,864			
8.2 Charges and fees for deposit-type contracts .....	170,469	170,469					
8.3 Aggregate write-ins for miscellaneous income .....	2,533,654	0	1,152,588	1,381,066	0	0	0
9. Totals (Lines 1 to 8.3) .....	149,811,589	59,845,215	67,421,472	21,507,654	0	1,037,248	0
10. Death benefits .....	0						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0						
12. Annuity benefits .....	15,800,905	5,763,935	6,520,033	2,562,682		954,255	
13. Disability benefits and benefits under accident and health contracts .....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0						
15. Surrender benefits and withdrawals for life contracts .....	312,771,687	125,022,025	121,819,925	65,929,812		(75)	
16. Group conversions .....	0						
17. Interest and adjustments on contract or deposit-type contract funds .....	2,447,623	2,447,623					
18. Payments on supplementary contracts with life contingencies .....	0						
19. Increase in aggregate reserves for life and accident and health contracts .....	(195,080,634)	(98,513,628)	(84,903,133)	(12,005,009)		341,136	
20. Totals (Lines 10 to 19) .....	135,939,581	34,719,955	43,436,825	56,487,485	0	1,295,316	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	5,058,108	1,682,240	1,640,212	1,735,656			
22. Commissions and expense allowances on reinsurance assumed .....	0						
23. General insurance expenses .....	7,237,331	3,432,141	2,787,467	994,440		23,283	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,416,826	671,898	545,692	194,678		4,558	
25. Increase in loading on deferred and uncollected premiums .....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(45,793,991)			(45,793,991)			
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	103,857,855	40,506,234	48,410,196	13,618,268	0	1,323,157	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	45,953,734	19,338,981	19,011,276	7,889,386	0	(285,909)	0
30. Dividends to policyholders and refunds to members .....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	45,953,734	19,338,981	19,011,276	7,889,386	0	(285,909)	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	9,926,155	4,266,619	4,062,806	1,656,771		(60,041)	
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) .....	36,027,579	15,072,362	14,948,470	6,232,615	0	(225,868)	0
34. Policies/certificates in force end of year .....	72,344	34,222	27,894	9,985		243	
<b>DETAILS OF WRITE-INS</b>							
08.301. Contractual rider fee income .....	1,347,413		1,152,588	194,825			
08.302. Marketing reallowance .....	1,038,251			1,038,251			
08.303. Contract annual maintenance and surrender charge fees .....	147,990			147,990			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	2,533,654	0	1,152,588	1,381,066	0	0	0
2701. ....							
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP 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 group annuity contracts .....	2,033,450	999,121	XXX	XXX	XXX	1,034,329	XXX
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income .....	2,522,804	1,337,973	XXX	XXX	XXX	1,184,831	XXX
4. Amortization of Interest Maintenance Reserve (IMR) .....	(36,975)	(19,610)	XXX	XXX	XXX	(17,365)	XXX
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	XXX	XXX	XXX	XXX	0	XXX
6. Commissions and expense allowances on reinsurance ceded .....	0	XXX	XXX	XXX	XXX	0	XXX
7. Reserve adjustments on reinsurance ceded .....	0	XXX	XXX	XXX	XXX	0	XXX
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	1,212,677	XXX	XXX	XXX	XXX	1,212,677	XXX
8.2 Charges and fees for deposit-type contracts .....	0	XXX	XXX	XXX	XXX	0	XXX
8.3 Aggregate write-ins for miscellaneous income .....	272,969	0	0	272,969	0	0	0
9. Totals (Lines 1 to 8.3) .....	6,004,925	2,317,484	0	3,687,441	0	0	0
10. Death benefits .....	0	XXX	XXX	XXX	XXX	0	XXX
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	XXX	XXX	XXX	XXX	0	XXX
12. Annuity benefits .....	557,006	32,310	XXX	XXX	XXX	524,696	XXX
13. Disability benefits and benefits under accident and health contracts .....	0	XXX	XXX	XXX	XXX	0	XXX
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	XXX	XXX	XXX	XXX	0	XXX
15. Surrender benefits and withdrawals for life contracts .....	23,113,838	11,323,619	XXX	XXX	XXX	11,790,219	XXX
16. Group conversions .....	0	XXX	XXX	XXX	XXX	0	XXX
17. Interest and adjustments on contract or deposit-type contract funds .....	0	XXX	XXX	XXX	XXX	0	XXX
18. Payments on supplementary contracts with life contingencies .....	0	XXX	XXX	XXX	XXX	0	XXX
19. Increase in aggregate reserves for life and accident and health contracts .....	(12,218,032)	(9,907,970)	XXX	(2,310,062)	XXX	0	XXX
20. Totals (Lines 10 to 19) .....	11,452,812	1,447,959	0	10,004,853	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	674,898	520,662	XXX	154,236	XXX	0	XXX
22. Commissions and expense allowances on reinsurance assumed .....	0	XXX	XXX	XXX	XXX	0	XXX
23. General insurance expenses .....	345,571	131,587	XXX	213,984	XXX	0	XXX
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	67,651	25,760	XXX	41,891	XXX	0	XXX
25. Increase in loading on deferred and uncollected premiums .....	0	XXX	XXX	XXX	XXX	0	XXX
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(8,125,845)	XXX	XXX	(8,125,845)	XXX	0	XXX
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	4,415,087	2,125,968	0	2,289,119	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	1,589,838	191,516	0	1,398,322	0	0	0
30. Dividends to policyholders and refunds to members .....	0	XXX	XXX	XXX	XXX	0	XXX
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	1,589,838	191,516	0	1,398,322	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	333,866	40,218	XXX	293,648	XXX	0	XXX
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) .....	1,255,972	151,298	0	1,104,674	0	0	0
34. Policies/certificates in force end of year .....	3,467	1,313	XXX	2,154	XXX	0	XXX
<b>DETAILS OF WRITE-INS</b>							
08.301. Contractual rider fee income .....	38,507	XXX	XXX	38,507	XXX	0	XXX
08.302. Marketing reallocation .....	205,212	XXX	XXX	205,212	XXX	0	XXX
08.303. Contract annual maintenance and surrender charge fees .....	29,250	XXX	XXX	29,250	XXX	0	XXX
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	272,969	0	0	272,969	0	0	0
2701. ....	0	XXX	XXX	XXX	XXX	0	XXX
2702. ....	0	XXX	XXX	XXX	XXX	0	XXX
2703. ....	0	XXX	XXX	XXX	XXX	0	XXX
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0

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

Analysis of Operations by Lines of Business - Accident and Health

**N O N E**

Analysis of Increase in Reserves During the Year - Individual Life Insurance

**N O N E**

Analysis of Increase in Reserves During the Year - Group Life Insurance

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES <sup>(a)</sup>**

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
<b>Involving Life or Disability Contingencies (Reserves)</b>							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	1,704,709,520	780,759,939	812,178,910	103,880,985	0	7,889,686	0
2. Tabular net premiums or considerations .....	43,328,865	14,569,230	19,817,977	7,940,030		1,001,628	
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	41,725,871	17,896,831	20,746,528	2,737,685		344,827	
5. Tabular less actual reserve released .....	113,148					113,148	
6. Increase in reserve on account of change in valuation basis .....	0						
7. Other increases (net) .....	1,569,262	(466,611)	3,614,485	(1,414,400)		(164,212)	
8. Totals (Lines 1 to 7) .....	1,791,446,666	812,759,389	856,357,900	113,144,300	0	9,185,077	0
9. Tabular cost .....	0						
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....	0						
12. Annuity, supplementary contract and disability payments involving life contingencies .....	328,962,383	130,513,080	129,082,123	68,412,925		954,255	
13. Net transfers to or (from) Separate Accounts .....	(47,144,601)			(47,144,601)			
14. Total Deductions (Lines 9 to 13) .....	281,817,782	130,513,080	129,082,123	21,268,324	0	954,255	0
15. Reserve December 31 of current year .....	1,509,628,884	682,246,309	727,275,777	91,875,976	0	8,230,822	0
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	1,467,213,048	674,846,532	704,228,765	88,137,751			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	1,429,288,312	653,254,972	690,979,516	85,053,824			

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES <sup>(a)</sup>**  
**(N/A Fraternal)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	47,301,127	26,800,278	0	20,500,849	0	0	0
2. Tabular net premiums or considerations .....	2,033,450	999,121		1,034,329			
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	988,998	448,717		540,281			
5. Tabular less actual reserve released .....	0						
6. Increase in reserve on account of change in valuation basis .....	0						
7. Other increases (net) .....	(5,043,073)	(32,189)		(5,010,884)			
8. Totals (Lines 1 to 7) .....	45,280,502	28,215,927	0	17,064,575	0	0	0
9. Tabular cost .....	0						
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....	0						
12. Annuity, supplementary contract and disability payments involving life contingencies .....	23,636,521	11,323,619		12,312,902			
13. Net transfers to or (from) Separate Accounts .....	(13,439,114)			(13,439,114)			
14. Total Deductions (Lines 9 to 13) .....	10,197,407	11,323,619	0	(1,126,212)	0	0	0
15. Reserve December 31 of current year .....	35,083,095	16,892,308	0	18,190,787	0	0	0
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	35,425,999	16,743,676		18,682,323			
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	35,040,790	16,358,467		18,682,323			

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) ..... 35,154	..... 87,852
1.1 Bonds exempt from U.S. tax .....	(a)	
1.2 Other bonds (unaffiliated) .....	(a) ..... 82,991,029	..... 78,940,848
1.3 Bonds of affiliates .....	(a) ..... 1,613,932	..... 850,833
2.1 Preferred stocks (unaffiliated) .....	(b) ..... 322,500	..... 322,500
2.11 Preferred stocks of affiliates .....	(b)	
2.2 Common stocks (unaffiliated) .....	..... 48	..... 48
2.21 Common stocks of affiliates .....		
3. Mortgage loans .....	(c)	
4. Real estate .....	(d)	
5. Contract loans .....	..... 2,591,369	..... 2,548,167
6. Cash, cash equivalents and short-term investments .....	(e) ..... 12,843,816	..... 12,843,816
7. Derivative instruments .....	(f)	..... 6,717,852
8. Other invested assets .....	..... 389,295	..... 389,295
9. Aggregate write-ins for investment income .....	..... (212,109)	..... (212,109)
10. Total gross investment income .....	..... 100,575,034	..... 102,489,102
11. Investment expenses .....		(g) ..... 1,299,772
12. Investment taxes, licenses and fees, excluding federal income taxes .....		(g) ..... 0
13. Interest expense .....		(h) ..... 235,712
14. Depreciation on real estate and other invested assets .....		(i) ..... 0
15. Aggregate write-ins for deductions from investment income .....		..... 0
16. Total deductions (Lines 11 through 15) .....		..... 1,535,484
17. Net investment income (Line 10 minus Line 16) .....		..... 100,953,618
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Income .....	..... (212,109)	..... (212,109)
0902. .....		
0903. .....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	..... 0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	..... (212,109)	..... (212,109)
1501. .....		
1502. .....		
1503. .....		
1598. Summary of remaining write-ins for Line 15 from overflow page .....	..... 0	..... 0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above) .....	..... 0	..... 0

(a) Includes \$ ..... 5,781,937 accrual of discount less \$ ..... 4,207,621 amortization of premium and less \$ ..... 4,016 paid for accrued interest on purchases.

(b) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued dividends on purchases.

(c) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... paid for accrued interest on purchases.

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

(e) Includes \$ ..... 12,048,738 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 \$ ..... 0 depreciation on real estate and \$ ..... depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.0	0	.0	.0	0
1.1 Bonds exempt from U.S. tax .....					
1.2 Other bonds (unaffiliated) .....	(2,088,158)	(910,006)	(2,998,164)	18,209	0
1.3 Bonds of affiliates .....	.0	0	.0	.0	0
2.1 Preferred stocks (unaffiliated) .....	.0	0	.0	29,600	0
2.11 Preferred stocks of affiliates .....	.0	0	.0	.0	0
2.2 Common stocks (unaffiliated) .....	.0	0	.0	83	0
2.21 Common stocks of affiliates .....	.0	0	.0	.0	0
3. Mortgage loans .....					
4. Real estate .....					
5. Contract loans .....					
6. Cash, cash equivalents and short-term investments .....	443		443		
7. Derivative instruments .....	.0		.0		
8. Other invested assets .....	.0	0	.0	.0	0
9. Aggregate write-ins for capital gains (losses) .....	.0	0	.0	.0	0
10. Total capital gains (losses) .....	(2,087,715)	(910,006)	(2,997,721)	47,892	0
<b>DETAILS OF WRITE-INS</b>					
0901. .....					
0902. .....					
0903. .....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.0	0	.0	.0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	.0	0	.0	.0	0

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
<b>FIRST YEAR (other than single)</b>								
1. Uncollected .....	0							
2. Deferred and accrued .....	0							
3. Deferred , accrued and uncollected:								
3.1 Direct .....	0							
3.2 Reinsurance assumed .....	0							
3.3 Reinsurance ceded .....	0							
3.4 Net (Line 1 + Line 2) .....	0	0	0	0	0	0	0	0
4. Advance .....	0							
5. Line 3.4 - Line 4 .....	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct .....	0							
6.2 Reinsurance assumed .....	0							
6.3 Reinsurance ceded .....	0							
6.4 Net .....	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4 .....	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance) .....	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct .....	0							
9.2 Reinsurance assumed .....	0							
9.3 Reinsurance ceded .....	0							
9.4 Net (Line 7 - Line 8) .....	0	0	0	0	0	0	0	0
<b>SINGLE</b>								
10. Single premiums and considerations:								
10.1 Direct .....	3,659,298							
10.2 Reinsurance assumed .....	0							
10.3 Reinsurance ceded .....	0							
10.4 Net .....	3,659,298	0	0	2,921,385	737,913			
<b>RENEWAL</b>								
11. Uncollected .....	0							
12. Deferred and accrued .....	0							
13. Deferred, accrued and uncollected:								
13.1 Direct .....	0							
13.2 Reinsurance assumed .....	0							
13.3 Reinsurance ceded .....	0							
13.4 Net (Line 11 + Line 12) .....	0	0	0	0	0	0	0	0
14. Advance .....	0							
15. Line 13.4 - Line 14 .....	0	0	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct .....	42,213,558							
16.2 Reinsurance assumed .....	0							
16.3 Reinsurance ceded .....	0							
16.4 Net .....	42,213,558	0	0	40,918,020	1,295,538			
17. Line 15 + Line 16.4 .....	42,213,558	0	0	40,918,020	1,295,538			
18. Prior year (uncollected + deferred and accrued - advance) .....	0	0	0	40,918,020	1,295,538			
19. Renewal premiums and considerations:								
19.1 Direct .....	42,213,558							
19.2 Reinsurance assumed .....	0							
19.3 Reinsurance ceded .....	0							
19.4 Net (Line 17 - Line 18) .....	42,213,558	0	0	40,918,020	1,295,538			
<b>TOTAL</b>								
20. Total premiums and annuity considerations:								
20.1 Direct .....	45,872,856	0	0	43,839,405	2,033,451			
20.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	45,872,856	0	0	43,839,405	2,033,451	0	0	0

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

**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 .....	0							
22. All other .....	0							
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>								
23. First year (other than single):								
23.1 Reinsurance ceded .....	0							
23.2 Reinsurance assumed .....	0							
23.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded .....	0							
24.2 Reinsurance assumed .....	0							
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded .....	0							
25.2 Reinsurance assumed .....	0							
25.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6) .....	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single) .....	0							
28. Single .....	1,142,560			542,470		600,090		
29. Renewal .....	4,590,446			4,515,639		74,807		
30. Deposit-type contract funds .....	0							
31. Totals (to agree with Page 6, Line 21)	5,733,006	0	0	5,058,109	674,897	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance			5	6	7	
	1 Life	Accident and Health			6	7	
		2 Cost Containment	3 All Other				
1. Rent .....	80,885					80,885	
2. Salaries and wages .....	3,745,199					3,745,199	
3.11 Contributions for benefit plans for employees .....	659,723					659,723	
3.12 Contributions for benefit plans for agents .....						0	
3.21 Payments to employees under non-funded benefit plans .....						0	
3.22 Payments to agents under non-funded benefit plans .....						0	
3.31 Other employee welfare .....	188,955					188,955	
3.32 Other agent welfare .....	39,075					39,075	
4.1 Legal fees and expenses .....	164,313					164,313	
4.2 Medical examination fees .....	47					47	
4.3 Inspection report fees .....						0	
4.4 Fees of public accountants and consulting actuaries .....	353,555					353,555	
4.5 Expense of investigation and settlement of policy claims .....	9,453					9,453	
5.1 Traveling expenses .....	137,031					137,031	
5.2 Advertising .....	282,685					282,685	
5.3 Postage, express, telegraph and telephone .....	144,133					144,133	
5.4 Printing and stationery .....	58,936					58,936	
5.5 Cost or depreciation of furniture and equipment .....	41,670					41,670	
5.6 Rental of equipment .....	10,323					10,323	
5.7 Cost or depreciation of EDP equipment and software .....	15,808					15,808	
6.1 Books and periodicals .....	5,088					5,088	
6.2 Bureau and association fees .....	222,710					222,710	
6.3 Insurance, except on real estate .....	11,336					11,336	
6.4 Miscellaneous losses .....	8,619					8,619	
6.5 Collection and bank service charges .....	17,625					17,625	
6.6 Sundry general expenses .....	642,875					642,875	
6.7 Group service and administration fees .....	169,822					169,822	
6.8 Reimbursements by uninsured plans .....						0	
7.1 Agency expense allowance .....	78,055					78,055	
7.2 Agents' balances charged off (less \$ recovered) .....						0	
7.3 Agency conferences other than local meetings .....	88,583					88,583	
8.1 Official publication (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX	0	
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX	0	
9.1 Real estate expenses .....						0	
9.2 Investment expenses not included elsewhere .....	53,947				1,299,772	1,353,719	
9.3 Aggregate write-ins for expenses .....	352,449	0	0	0	0	352,449	
10. General expenses incurred .....	7,582,900	0	0	0	1,299,772	(b) 0 (a) 8,882,672	
11. General expenses unpaid Dec. 31, prior year .....	2,828,248					2,828,248	
12. General expenses unpaid Dec. 31, current year .....	2,794,237					2,794,237	
13. Amounts receivable relating to uninsured plans, prior year .....						0	
14. Amounts receivable relating to uninsured plans, current year .....						0	
15. General expenses paid during year (Lines 10+11-12-13-14) .....	7,616,911	0	0	0	1,299,772	0 8,916,683	
<b>DETAILS OF WRITE-INS</b>							
09.301. PC & EDP Expenses .....	352,449					352,449	
09.302. .....							
09.303. .....							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	0	0	0	0	0	0	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above) .....	352,449	0	0	0	0	352,449	

(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 ..... \$ ..... 0

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

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes .....						0
2. State insurance department licenses and fees .....	734,444					734,444
3. State taxes on premiums .....	25,759					25,759
4. Other state taxes, including \$ for employee benefits .....	484,220					484,220
5. U.S. Social Security taxes .....	235,721					235,721
6. All other taxes .....	4,332					4,332
7. Taxes, licenses and fees incurred .....	1,484,476	0	0	0	0	1,484,476
8. Taxes, licenses and fees unpaid Dec. 31, prior year .....	206,023					206,023
9. Taxes, licenses and fees unpaid Dec. 31, current year .....	270,912					270,912
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	1,419,587	0	0	0	0	1,419,587

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

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

**NONE**

## EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0199998. Reinsurance ceded	0				
0199999. Life Insurance: Totals (Net)	0	0	0	0	0
0200001. A-2000 6.25% (IMM) 1999	26,243	XXX	26,243	XXX	
0200002. A-2000 7.00% (IMM) 2000	8,250	XXX	8,250	XXX	
0200003. A-2000 6.75% (IMM) 2001	90,062	XXX	90,062	XXX	
0200004. A-2000 6.50% (IMM) 2002	31,774	XXX	31,774	XXX	
0200005. A-2000 6.00% (IMM) 2003	55,650	XXX	55,650	XXX	
0200006. A-2000 5.50% (IMM) 2004	192,034	XXX	192,034	XXX	
0200007. A-2000 5.25% (IMM) 2005-2006	450,407	XXX	450,407	XXX	
0200008. A-2000 5.50% (IMM) 2007-2008	439,146	XXX	439,146	XXX	
0200009. A-2000 6.00% (IMM) 2009	217,930	XXX	217,930	XXX	
0200010. A-2000 5.25% (IMM) 2010	273,986	XXX	273,986	XXX	
0200011. A-2000 5.00% (IMM) 2011	237,635	XXX	237,635	XXX	
0200012. A-2000 4.25% (IMM) 2012	40,370	XXX	40,370	XXX	
0200013. A-2000 4.00% (IMM) 2013	172,301	XXX	172,301	XXX	
0200014. A-2000 4.50% (IMM) 2014	277,362	XXX	277,362	XXX	
0200015. A-2000 4.00% (IMM) 2015-2016	938,293	XXX	938,293	XXX	
0200016. A-2000 3.75% (IMM) 2017-2018	688,580	XXX	688,580	XXX	
0200017. A-2000 4.00% (IMM) 2019	383,444	XXX	383,444	XXX	
0200018. A-2000 2.25% (IMM) 2020	42,738	XXX	42,738	XXX	
0200019. A-2000 3.25% (IMM) 2020	462,206	XXX	462,206	XXX	
0200020. A-2000 2.00% (IMM) 2021	43,278	XXX	43,278	XXX	
0200021. A-2000 3.00% (IMM) 2021	751,033	XXX	751,033	XXX	
0200022. A-2000 3.50% (IMM) 2022	661,229	XXX	661,229	XXX	
0200023. A-2000 4.00% (IMM) 2022	61,500	XXX	61,500	XXX	
0200024. A-2000 4.75% (IMM) 2023	701,505	XXX	701,505	XXX	
0200025. A-2000 4.50% (IMM) 2024	18,527	XXX	18,527	XXX	
0200026. A-2000 5.00% (IMM) 2024	965,340	XXX	965,340	XXX	
0200027. 831AM 5.50% (DEF CARVM) 1997	314,210	XXX	314,210	XXX	
0200028. 831AM 5.25% (DEF CARVM) 1998	1,836,095	XXX	1,836,095	XXX	
0200029. A-2000 5.25% (DEF CARVM) 1999	520,695	XXX	520,695	XXX	
0200030. A-2000 5.50% (DEF CARVM) 2000	1,532,675	XXX	1,532,675	XXX	
0200031. A-2000 5.25% (DEF CARVM) 2001-2002	15,977,341	XXX	15,977,341	XXX	
0200032. A-2000 4.75% (DEF CARVM) 2003	41,162,817	XXX	41,162,817	XXX	
0200033. A-2000 4.75% (DEF CARVM) 2004	56,032,497	XXX	56,032,497	XXX	
0200034. A-2000 4.50% (DEF CARVM) 2005-2006	207,454,133	XXX	204,223,136	XXX	3,230,997
0200035. A-2000 4.75% (DEF CARVM) 2007-2008	334,543,719	XXX	329,112,209	XXX	5,431,510
0200036. A-2000 5.00% (DEF CARVM) 2009	177,525,117	XXX	173,754,698	XXX	3,770,419
0200037. A-2000 4.50% (DEF CARVM) 2010	90,268,346	XXX	88,547,693	XXX	1,720,653
0200038. A-2000 4.25% (DEF CARVM) 2011	47,033,802	XXX	46,141,326	XXX	892,476
0200039. A-2000 3.75% (DEF CARVM) 2012-2013	78,894,487	XXX	78,582,205	XXX	312,282
0200040. A-2000 4.00% (DEF CARVM) 2014	48,044,325	XXX	47,253,927	XXX	790,398
0200041. A-2000 3.75% (DEF CARVM) 2015	49,709,627	XXX	49,497,900	XXX	211,727
0200042. 2012 IAR 3.75% (DEF CARVM) 2016	39,617,175	XXX	39,506,499	XXX	110,676
0200043. 2012 IAR 3.50% (DEF CARVM) 2017-2018	168,953,765	XXX	168,672,507	XXX	281,258
0200044. 2012 IAR 3.75% (DEF CARVM) 2019	52,354,916	XXX	52,215,004	XXX	139,912
0200045. 2012 IAR 3.25% (DEF CARVM) 2020	14,638,654	XXX	14,638,654	XXX	
0200046. 1994 MGDB 6.00% 1996-1997	3,014,370	XXX	2,191,690	XXX	822,680
0200047. 1994 MGDB 5.75% 1998	5,874,083	XXX	4,864,225	XXX	1,009,858
0200048. 1994 MGDB 5.50% 1999	12,724,522	XXX	9,661,363	XXX	3,063,159
0200049. 1994 MGDB 5.75% 2000	14,278,911	XXX	13,010,557	XXX	1,268,354
0200050. 1994 MGDB 6.00% 2001-2002	23,858,002	XXX	22,013,203	XXX	1,844,799
0200051. 1994 MGDB 5.50% 2003	6,941,232	XXX	5,701,940	XXX	1,239,292
0200052. 1994 MGDB 5.00% 2004	7,069,972	XXX	5,993,633	XXX	1,076,339
0200053. 1994 MGDB 4.75% 2005-2007	11,480,342	XXX	9,250,605	XXX	2,229,737
0200054. 1994 MGDB 5.00% 2008	7,934,104	XXX	6,760,167	XXX	1,173,937
0200055. 1994 MGDB 5.25% 2009	5,959,966	XXX	4,150,604	XXX	1,809,362
0200056. 1994 MGDB 4.75% 2010	2,908,395	XXX	2,132,299	XXX	.776,096
0200057. 1994 MGDB 4.50% 2011	1,697,395	XXX	1,052,530	XXX	644,865
0200058. 1994 MGDB 4.00% 2012	1,521,393	XXX	1,132,416	XXX	.388,977
0200059. 1994 MGDB 3.75% 2013	1,472,171	XXX	1,017,247	XXX	.454,924
0200060. 1994 MGDB 4.00% 2014	859,401	XXX	798,616	XXX	.60,785
0200061. 1994 MGDB 3.75% 2015	934,505	XXX	591,228	XXX	.343,277
0200062. 1994 MGDB 4.00% 2016	499,715	XXX	347,464	XXX	.152,251
0200063. 1994 MGDB 3.75% 2017	141,731	XXX	117,674	XXX	.24,057
0200064. 1994 MGDB 3.75% 2018	686,658	XXX	192,699	XXX	.493,959
0200065. 1994 MGDB 3.75% 2019	187,663	XXX	33,582	XXX	.154,081
0200066. Guaranteed Minimum Income Benefit	22,230	XXX	22,230	XXX	
0299997. Totals (Gross)	1,544,711,980	XXX	1,508,788,883	XXX	35,923,097
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	1,544,711,980	XXX	1,508,788,883	XXX	35,923,097
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	1,544,711,980	0	1,508,788,883	0	35,923,097

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**EXHIBIT 5 - INTERROGATORIES**

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

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

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

4. Has the reporting entity any assessment or stipulated premium contracts in force?..... Yes [ ] No [ X ]  
 If so, state:  
 4.1 Amount of insurance? ..... \$.....  
 4.2 Amount of reserve? ..... \$.....  
 4.3 Basis of reserve:  
 .....  
 4.4 Basis of regular assessments:  
 .....  
 4.5 Basis of special assessments:  
 .....  
 4.6 Assessments collected during the year ..... \$.....

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

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

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements ..... \$.....  
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:  
 .....  
 7.3 State the amount of reserves established for this business: ..... \$.....  
 7.4 Identify where the reserves are reported in the blank:  
 .....  
 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [ X ]  
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: ..... \$.....  
 8.2 State the amount of reserves established for this business: ..... \$.....  
 8.3 Identify where the reserves are reported in the blank:  
 The reserves for the Guaranteed Lifetime Income Benefit are included in the deferred annuity reserves shown in the Annuities section of Exhibit 5. ....

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ X ] No [ ]  
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: ..... \$..... 97,068,808  
 9.2 State the amount of reserves established for this business: ..... \$..... 111,325,986  
 9.3 Identify where the reserves are reported in the blank:  
 .....  
 The reserves for the Guaranteed Lifetime Income Benefit are included in the deferred annuity reserves shown in the Annuities section of Exhibit 5. ....

**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	
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
9999999 - Total (Column 4, only)			0

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

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

	1	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>	Total												
1. Unearned premium reserves .....													
2. Additional contract reserves (b) .....													
3. Additional actuarial reserves-Asset/Liability analysis .....													
4. Reserve for future contingent benefits .....													
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....													
8. Reinsurance ceded .....													
9. Totals (Net) .....													
<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) .....													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above) .....													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above) .....													

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

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

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

## 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 .....	14,535,860	0	14,535,860	0	0	0
2. Deposits received during the year .....	0	0	0	0	0	0
3. Investment earnings credited to the account .....	511,331		511,331			
4. Other net change in reserves .....	1,936,292		1,936,292			
5. Fees and other charges assessed .....	170,469		170,469			
6. Surrender charges .....	0		0			
7. Net surrender or withdrawal payments .....	4,950,680		4,950,680			
8. Other net transfers to or (from) Separate Accounts .....	0		0			
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	11,862,334	0	11,862,334	0	0	0
10. Reinsurance balance at the beginning of the year .....	0	0	0	0	0	0
11. Net change in reinsurance assumed .....	0		0			
12. Net change in reinsurance ceded .....	0		0			
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	11,862,334	0	11,862,334	0	0	0

## (a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**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 .....	0							
1.2 Reinsurance assumed .....	0							
1.3 Reinsurance ceded .....	0							
1.4 Net .....	0	0	0	0	0	0	0	0
2. In course of settlement:								
2.1 Resisted .....	0							
2.11 Direct .....	0							
2.12 Reinsurance assumed .....	0							
2.13 Reinsurance ceded .....	0							
2.14 Net .....	0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other .....	2.21 Direct .....	4,896,647			4,896,647			
	2.22 Reinsurance assumed .....	0						
	2.23 Reinsurance ceded .....	0						
	2.24 Net .....	4,896,647	(b) 0	(b) 0	(b) 4,896,647	0	(b) 0	0
3. Incurred but unreported:								
3.1 Direct .....	0							
3.2 Reinsurance assumed .....	0							
3.3 Reinsurance ceded .....	0							
3.4 Net .....	0	(b) 0	(b) 0	(b) 0	0	0	0	0
4. TOTALS .....	4.1 Direct .....	4,896,647	0	0	4,896,647	0	0	0
	4.2 Reinsurance assumed .....	0	0	0	0	0	0	0
	4.3 Reinsurance ceded .....	0	0	0	0	0	0	0
	4.4 Net .....	4,896,647	(a) 0	(a) 0	4,896,647	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**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 .....	15,628,305			15,071,299	557,006			
1.2 Reinsurance assumed .....	0			0	0			
1.3 Reinsurance ceded .....	0			0	0			
1.4 Net .....	(c) 15,628,305	0	0	15,071,299	557,006	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct .....	4,896,647	0	0	4,896,647	0	0	0	0
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0
2.4 Net .....	4,896,647	0	0	4,896,647	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year .....	0							
4. Liability December 31, prior year:								
4.1 Direct .....	4,167,041	0	0	4,167,041	0	0	0	0
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0
4.4 Net .....	4,167,041	0	0	4,167,041	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year .....	0							
6. Incurred Benefits								
6.1 Direct .....	16,357,911	0	0	15,800,905	557,006	0	0	0
6.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0
6.4 Net .....	16,357,911	0	0	15,800,905	557,006	0	0	0

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

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... 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.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**EXHIBIT OF NON-ADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	.....	.....	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	.....	.....	0
2.2 Common stocks .....	.....	.....	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	.....	.....	0
3.2 Other than first liens.....	.....	.....	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	.....	.....	0
4.2 Properties held for the production of income.....	.....	.....	0
4.3 Properties held for sale .....	.....	.....	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	.....	.....	0
6. Contract loans .....	.....	.....	0
7. Derivatives (Schedule DB) .....	.....	.....	0
8. Other invested assets (Schedule BA) .....	.....	.....	0
9. Receivables for securities .....	.....	790,581	790,581
10. Securities lending reinvested collateral assets (Schedule DL) .....	.....	.....	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	0	790,581	790,581
13. Title plants (for Title insurers only) .....	.....	.....	0
14. Investment income due and accrued .....	.....	.....	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	.....	.....	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	67,739	74,364	6,625
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	.....	.....	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	.....	.....	0
16.2 Funds held by or deposited with reinsured companies .....	.....	.....	0
16.3 Other amounts receivable under reinsurance contracts .....	.....	.....	0
17. Amounts receivable relating to uninsured plans .....	.....	.....	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	.....	.....	0
18.2 Net deferred tax asset .....	256,812	.....	(256,812)
19. Guaranty funds receivable or on deposit .....	.....	.....	0
20. Electronic data processing equipment and software .....	.....	.....	0
21. Furniture and equipment, including health care delivery assets .....	.....	.....	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	.....	.....	0
23. Receivables from parent, subsidiaries and affiliates .....	.....	.....	0
24. Health care and other amounts receivable .....	.....	.....	0
25. Aggregate write-ins for other-than-invested assets .....	378,558	266,577	(111,981)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	703,109	1,131,522	428,413
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	.....	.....	0
28. Total (Lines 26 and 27) .....	703,109	1,131,522	428,413
<b>DETAILS OF WRITE-INS</b>			
1101. .....	.....	.....	.....
1102. .....	.....	.....	.....
1103. .....	.....	.....	.....
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. Accounts receivable .....	378,558	266,577	(111,981)
2502. .....	.....	.....	.....
2503. .....	.....	.....	.....
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	378,558	266,577	(111,981)

## NOTES TO FINANCIAL STATEMENTS

### **Note 1 - Summary of Significant Accounting Policies**

#### **A. Accounting Practices**

The financial statements of the Annuity Investors Life Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance 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 has been adopted as a component of prescribed or permitted practices by the State of Ohio.

In 2021 the Ohio Department of Insurance promulgated Ohio Administrative Code Section 3901-1-67, Alternative Derivative and Reserve Accounting Practices (OAC 3901-1-67), which constitutes a prescribed practice as contemplated by the NAIC SAP. The prescribed practice allows Ohio-domiciled insurance companies to utilize certain alternative derivative and reserve accounting practices for eligible derivative instruments and indexed products, respectively, in order to better align the measurement of indexed product reserves and the derivatives that hedge them. Effective January 1, 2022, the Company elected to apply OAC 3901-1-67 to its derivative instruments hedging equity indexed annuity products and equity indexed reserve liabilities.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	12/31/2024	12/31/2023
<b>Net Income</b>					
(1) State basis	XXX	XXX	XXX	\$ 37,902,339	\$ 39,919,400
(2) State prescribed practices that increase/(decrease) NAIC SAP OAC 3901-1-67:					
Derivative instruments	86	2, 4	7, 3	557,844	35,695
Reserves for fixed indexed annuities	51	3, 4	1, 19	(628,294)	2,473,360
(3) State permitted practices that increase/(decrease) NAIC SAP	XXX	XXX	XXX	-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 37,972,789</u>	<u>\$ 37,410,345</u>
<b>Surplus</b>					
(5) Statutory surplus state basis	XXX	XXX	XXX	\$ 464,499,731	\$ 427,507,500
(6) State prescribed practices that increase/(decrease) NAIC SAP OAC 3901-1-67:					
Derivative instruments	86	2, 4	7, 3	(7,161,420)	(8,924,098)
Reserves for fixed indexed annuities	51	3, 4	1, 19	2,145,835	2,774,129
Tax impact	101	2, 4	18.2, 32	1,620,236	1,858,457
(7) State permitted practices that increase/(decrease) NAIC SAP	XXX	XXX	XXX	-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 467,895,080</u>	<u>\$ 431,799,012</u>

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

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

#### **C. Accounting Policy**

Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost.
- (2) Bonds with an NAIC rating of 1 through 5 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value, regardless of the NAIC designation. The Company does not own any SVO Identified Exchange Traded Funds.
- (3) Common stocks are stated at fair value.
- (4) Redeemable preferred stocks rated P1 through P3 and perpetual preferred stocks rated 1 through 3 are stated at book value; all others are stated at the lower of book value or fair value.
- (5) The Company has no mortgage loans or real estate.
- (6) For residential mortgage-backed securities ("RMBS"), commercial mortgage-backed securities ("CMBS") and loan-backed and structured securities ("LBASS"), the NAIC has retained a third-party investment management firm to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based on not only the probability of loss, but also the severity of loss. Those RMBS, CMBS and LBASS securities that are not modeled but receive a current year NAIC Credit Rating Provider ("CRP") rating equal to NAIC 1 and 2 are stated at amortized cost and NAIC 3-6 are stated at lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value, regardless of the NAIC designation.
- (7) The Company has no investments in a parent, subsidiary or affiliate.
- (8) Other invested assets are stated at the lower of cost or fair value, except investments in limited partnerships and limited liability companies. Investments in limited partnerships and limited liability companies are stated at the underlying audited GAAP equity.
- (9) Derivatives to hedge the Company's fixed-indexed annuities are valued at fair value consistent with the hedged items. The impact of the change in the fair value is recognized as an unrealized gain or loss to surplus.
- (10) The Company has no premium deficiency reserve.
- (11) The Company has no accident and health contracts.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

## NOTES TO FINANCIAL STATEMENTS

### D. Going Concern

After review of the Company's financial condition, management has no doubts about the Company's ability to continue as a going concern.

#### **Note 2 - Accounting Changes and Corrections of Errors**

The Company recorded a correction of error related to prior years, net of tax, which resulted in a decrease of statutory capital and surplus of \$1,958,366. The correction of error resulted in adjustments to investment activity related to prior years.

#### **Note 3 - Business Combinations and Goodwill**

- A. The Company has no business combinations accounted for under the statutory purchase method.
- B. The Company was not involved in any statutory mergers.
- C. The Company did not enter into any assumption reinsurance agreements.
- D. The Company did not recognize any impairment losses related to business combinations or goodwill.
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	\$ 455,638,911	XXX
Less:		
(2) Admitted Positive Goodwill	-	XXX
(3) Admitted EDP Equipment & Operating System Software	-	XXX
(4) Admitted Net Deferred Taxes	3,653,894	XXX
(5) Adjusted Capital and Surplus (Line 1-+2-+3-+4)	<u>\$ 451,985,017</u>	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	45,198,502	XXX
(7) Current period reporting Admitted Goodwill	XXX	-
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line7/Line5)	XXX	0%

#### **Note 4 - Discontinued Operations**

The Company has no discontinued operations.

#### **Note 5 - Investments**

- A. The Company has no mortgage loans or mezzanine real estate loans.
- B. The Company has no restructured debt.
- C. The Company has no investment in reverse mortgages.
- D. Loan-Backed Securities
  - (1) The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine the effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
  - (2) The Company does not currently hold any aggregate loan-backed securities with a recognized other-than-temporary impairment ("OTTI") in which the Company has the intent to sell or the inability or lack of intent to retain the investment in the security for a period of time to recover the amortized cost basis.
  - (3) The following table shows each security with a credit-related OTTI charge recognized during the period:

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
61751DAE4	241,030	229,954	11,076	229,954	283,143	3/31/2024
059522AU6	248,832	247,213	1,619	247,213	244,026	3/31/2024
07386XAH9	579,807	539,861	39,946	539,861	460,455	3/31/2024
12566UAN4	387,859	381,280	6,579	381,280	371,726	3/31/2024
12628LAD2	209,767	199,654	10,114	199,653	165,050	3/31/2024
12667F4N2	255,512	252,725	2,786	252,726	243,894	3/31/2024
12667GAC7	165,291	164,904	387	164,904	159,547	3/31/2024
32051GT70	128,888	124,426	4,462	124,426	110,083	3/31/2024
46627MCY1	557,958	553,487	4,471	553,487	556,740	3/31/2024
46627MEC7	230,911	230,009	902	230,009	210,810	3/31/2024
46627MEJ2	262,985	262,833	153	262,832	217,958	3/31/2024
643528AB8	13,726	13,458	268	13,458	13,377	3/31/2024
643529AC4	58,654	56,883	1,771	56,883	63,730	3/31/2024
65535VSJ8	248,684	238,362	10,321	238,363	199,653	3/31/2024
761118SC3	192,829	189,370	3,460	189,369	162,839	3/31/2024
855541AC2	77,927	76,365	1,562	76,365	69,989	3/31/2024
86360BAJ7	180,921	174,811	6,110	174,811	171,399	3/31/2024
87222EAB4	375,856	365,792	10,064	365,792	341,345	3/31/2024

## NOTES TO FINANCIAL STATEMENTS

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
87222EAC2	435,100	419,591	15,509	419,591	340,485	3/31/2024
93934NAC9	123,701	122,840	861	122,840	102,151	3/31/2024
058931AT3	180,563	172,384	8,179	172,384	145,967	3/31/2024
12638PAB5	224,643	212,554	12,089	212,554	161,496	3/31/2024
12669G4K4	179,253	177,868	1,385	177,868	167,336	3/31/2024
12669GR45	174,697	173,466	1,231	173,466	156,107	3/31/2024
2254582Y3	214,124	211,938	2,187	211,937	189,695	3/31/2024
225458L55	89,966	87,661	2,305	87,661	75,828	3/31/2024
46630WAL4	109,610	109,695	(86)	109,696	73,484	3/31/2024
57643MLZ5	29,353	28,557	795	28,558	25,218	3/31/2024
059522AU6	280,594	240,692	39,902	240,692	236,911	6/30/2024
07384YKF2	359,169	342,380	16,790	342,379	323,442	6/30/2024
07386XAH9	538,219	493,906	44,313	493,906	422,237	6/30/2024
12566UAE4	122,777	121,646	1,130	121,647	107,277	6/30/2024
12566UAN4	379,496	358,622	20,875	358,621	371,080	6/30/2024
12628LAD2	202,827	196,546	6,280	196,547	162,548	6/30/2024
12667F4N2	246,757	245,894	863	245,894	233,319	6/30/2024
12667GAC7	160,594	160,146	448	160,146	154,783	6/30/2024
12668APC3	209,807	205,701	4,106	205,701	193,229	6/30/2024
17307GED6	121,616	120,110	1,506	120,110	125,729	6/30/2024
45254NNT0	21,584	11,633	9,951	11,633	9,381	6/30/2024
46627MAD9	87,786	87,364	422	87,364	75,763	6/30/2024
46627MCY1	523,364	516,804	6,560	516,804	524,282	6/30/2024
46627MEJ2	257,272	257,118	155	257,117	212,581	6/30/2024
643528AB8	13,519	13,261	258	13,261	13,308	6/30/2024
643529AC4	57,617	55,640	1,977	55,640	60,269	6/30/2024
65535VSJ8	238,517	226,668	11,849	226,668	192,222	6/30/2024
75115DAA3	220,600	216,121	4,479	216,121	194,348	6/30/2024
75116FBH1	774,773	760,619	14,154	760,619	644,554	6/30/2024
761118SC3	186,356	187,111	(755)	187,111	161,074	6/30/2024
855541AC2	73,027	71,159	1,868	71,159	65,399	6/30/2024
86360BAJ7	219,727	171,139	48,589	171,138	166,720	6/30/2024
87222EAB4	368,696	357,311	11,385	357,311	339,329	6/30/2024
87222EAC2	427,454	412,370	15,085	412,369	336,739	6/30/2024
058931AT3	141,048	140,150	898	140,150	122,321	6/30/2024
12544DAG4	48,632	48,537	95	48,537	40,221	6/30/2024
1266942H0	89,832	89,466	366	89,466	74,201	6/30/2024
126694HP6	40,483	39,822	661	39,822	38,825	6/30/2024
12669G3S8	152,352	149,166	3,186	149,166	133,343	6/30/2024
12669G4K4	175,544	175,340	204	175,340	165,793	6/30/2024
12669GR45	187,955	170,475	17,480	170,475	161,121	6/30/2024
2254582Y3	209,115	209,967	(852)	209,967	185,880	6/30/2024
225470VF7	200,799	189,199	11,600	189,199	171,119	6/30/2024
46630WAL4	107,269	107,184	86	107,183	71,750	6/30/2024
46631NAA7	125,987	124,898	1,089	124,898	98,142	6/30/2024
46631NDT3	337,752	324,816	12,937	324,815	329,220	6/30/2024
57643MLZ5	28,254	27,348	906	27,348	25,003	6/30/2024
61758VAQ0	756,509	726,670	29,839	726,670	600,661	6/30/2024
92925VAF7	280,196	189,421	90,774	189,422	249,718	6/30/2024
07384YKF2	331,174	315,589	15,585	315,589	321,956	9/30/2024
07386XAH9	472,424	489,530	(17,105)	489,529	428,334	9/30/2024
12628LAD2	197,019	170,774	26,245	170,774	154,386	9/30/2024
12667F4N2	238,961	235,064	3,896	235,065	231,368	9/30/2024
17307GED6	119,361	118,804	557	118,804	125,395	9/30/2024
32051GT70	118,690	104,293	14,397	104,293	100,926	9/30/2024
46627MAD9	85,654	81,857	3,796	81,858	73,797	9/30/2024
46627MEC7	222,356	207,173	15,183	207,173	200,179	9/30/2024
46627MEJ2	250,607	242,216	8,390	242,217	208,768	9/30/2024
643528AB8	13,486	11,664	1,822	11,664	12,626	9/30/2024
643529AC4	55,917	56,075	(158)	56,075	58,904	9/30/2024
65535VSJ8	227,951	197,297	30,654	197,297	190,845	9/30/2024
75115DAA3	213,452	205,608	7,844	205,608	189,803	9/30/2024
86360BAJ7	164,666	164,634	32	164,634	161,489	9/30/2024
87222EAB4	358,609	350,356	8,253	350,356	338,551	9/30/2024
87222EAC2	418,696	394,984	23,711	394,985	335,407	9/30/2024

## NOTES TO FINANCIAL STATEMENTS

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
058931AT3	138,910	129,375	9,535	129,375	122,117	9/30/2024
12544DAG4	47,876	47,200	676	47,200	41,205	9/30/2024
1266942H0	86,959	86,184	775	86,184	70,246	9/30/2024
12669G4K4	173,331	173,337	(6)	173,337	167,351	9/30/2024
12669GR45	168,534	167,949	585	167,949	154,640	9/30/2024
2254582Y3	208,598	198,587	10,011	198,587	184,511	9/30/2024
225470VF7	172,814	173,169	(356)	173,170	151,180	9/30/2024
46630WAB6	144,137	143,551	586	143,551	119,862	9/30/2024
46630WAL4	103,601	99,679	3,922	99,679	68,993	9/30/2024
46631NAA7	123,805	112,840	10,965	112,840	97,081	9/30/2024
57643MLZ5	27,095	25,886	1,209	25,886	25,061	9/30/2024
92925VAF7	184,124	184,132	(7)	184,131	245,559	9/30/2024
07386XAH9	527,820	457,993	69,826	457,994	418,293	12/31/2024
225470Q89	63,233	47,837	15,397	47,836	43,122	12/31/2024
32051GT70	108,585	111,718	(3,132)	111,717	95,993	12/31/2024
45254NNT0	10,240	2,673	7,567	2,673	5,354	12/31/2024
46627MAD9	79,282	80,266	(984)	80,266	69,309	12/31/2024
87222EAC2	395,996	396,716	(721)	396,717	319,302	12/31/2024
058931AT3	91,107	91,100	6	91,101	84,259	12/31/2024
12638PAB5	220,634	186,481	34,153	186,481	152,929	12/31/2024
1266942H0	83,680	81,426	2,255	81,425	64,888	12/31/2024
126694LC0	229,715	216,893	12,822	216,893	168,821	12/31/2024
12669GR45	169,278	169,325	(48)	169,326	147,453	12/31/2024
2254582Y3	197,313	197,369	(57)	197,370	176,894	12/31/2024
46630WAL4	99,089	99,128	(38)	99,127	67,042	12/31/2024
		<u>\$ 910,008</u>				

(4) The following table shows all loan-backed securities with an unrealized loss:

a. The aggregate amount of unrealized losses:

1. Less than 12 months	\$ 489,732
2. 12 months or longer	24,576,130

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

1. Less than 12 months	\$ 10,509,321
2. 12 months or longer	212,664,838

(5) Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses. The Company has the intent to hold securities in an unrealized loss position until they recover in value or mature.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions – Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale – Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – Not applicable.
- J. Real Estate – Not applicable.
- K. Low Income Housing Tax Credits – Not applicable.

## NOTES TO FINANCIAL STATEMENTS

### L. Restricted Assets

#### (1) Restricted Assets (including pledged):

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted Current Year							Percentage			
	1	2	3	4	5	6	7	8	9	10	11
	Total General Account (GA)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/(Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0%	0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0%	0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	2,581,468	-	-	-	2,581,468	2,660,023	(78,555)	-	2,581,468	0.1%	0.1%
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	0.0%	0.0%
j. On deposit with states	4,716,797	-	-	-	4,716,797	6,566,672	(1,849,875)	-	4,716,797	0.2%	0.2%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0%	0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0.0%	0.0%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0%	0%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0%	0%
o. Total restricted assets	\$ 7,298,265	\$ -	\$ -	\$ -	\$ 7,298,265	\$ 9,226,695	\$ (1,928,430)	\$ -	\$ 7,298,265	0.3%	0.3%

(a) Subset of column 1

(b) Subset of column 2

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

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

#### (2) Details of Assets Pledged as Collateral Not Captured in Other Categories – Not applicable.

#### (3) Details of Other Restricted Assets – Not applicable.

#### (4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Collateral Assets	1	2	3	4
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted) *	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	\$ -	\$ -	0.000%	0.000%
b. Schedule D, Part 1	-	-	0.000%	0.000%
c. Schedule D, Part 2, Section 1	-	-	0.000%	0.000%
d. Schedule D, Part 2, Section 2	-	-	0.000%	0.000%
e. Schedule B	-	-	0.000%	0.000%
f. Schedule A	-	-	0.000%	0.000%
g. Schedule BA, Part 1	-	-	0.000%	0.000%
h. Schedule DL, Part 1	-	-	0.000%	0.000%
i. Other	-	-	0.000%	0.000%
Total Collateral Assets				
j. (a+b+c+d+e+f+g+h+i)	\$ -	\$ -	0.000%	0.000%

\* Column 1 divided by Asset Page, Line 26 (Column 1)

\*\* Column 1 divided by Asset Page, Line 26 (Column 3)

k. Recognized Obligation to Return Collateral Asset	1	2
	Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	\$ 3,350,000	0.209%

\* Column 1 divided by Liability Page, Line 26 (Column 1)

### M. Working Capital Finance Investments – Not applicable.

### N. Offsetting and Netting of Assets and Liabilities – Not applicable.

### O. 5GI Securities – Not applicable.

### P. Short Sales – Not applicable.

### Q. Prepayment Penalty and Acceleration Fees – Not applicable.

### R. Share of Cash Pool by Asset Type – Not applicable.

### S. The Company has no aggregate collateral loans by qualifying investment collateral.

### **Note 6 - Joint Ventures, Partnerships and Limited Liability Companies**

The Company has no investments in joint ventures, partnerships or limited liability companies.

## NOTES TO FINANCIAL STATEMENTS

### Note 7 - Investment Income

A. Due and accrued income is excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due.

B. The amount of investment income due and accrued that is excluded from surplus is \$0.

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

#### Interest Income Due and Accrued

1. Gross	\$ 18,582,722
2. Nonadmitted	\$ -
3. Admitted	\$ 18,582,722

D. The aggregate deferred interest.

Aggregate Deferred Interest	\$ -
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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	\$ -
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### Note 8 - Derivative Instruments

The Company uses equity call options purchased in either the over-the-counter market or on the Chicago Board Options Exchange as economic hedging transactions for financial accounting, regulatory and tax purposes for the associated liabilities of its fixed-indexed annuity products. Under the fixed-indexed annuity products, the crediting rate is linked to changes in the equity indices or Exchanged Traded Funds ("ETF") for specified periods and participation rates. The prices of the options purchased are calculated with reference to the underlying index or ETF, participation rates, caps, floors, durations and notional amounts of the underlying contracts. The Company pays cash at the beginning of the contract and may pay or receive cash at expiration of the option as calculated in the option contract. The credit exposure of the options is represented by the fair value (market value) of contracts at the reporting date.

Effective January 1, 2022, the Company elected to apply OAC 3901-1-67 (Refer to Note 1) to the equity index call options hedging the fixed-indexed annuity ("FIA") products. Under OAC 3901-1-67, FIA options are carried at amortized cost. The settlement gains or losses are recorded through net investment income along with the amortization of the FIA options. The company recognized settlement gains on FIA options of \$16,077,978 and amortization expense of \$9,358,765 through net investment income during the period.

Counterparties to financial instruments expose the Company to credit-related losses in the event of nonperformance. With most counterparties, the company holds collateral to secure the performance by the counterparty. The Company does not expect any counterparties to fail to meet their obligations.

The Company has no derivative instruments with financing premiums.

### Note 9 - Income Taxes

On August 16th, 2022, the Inflation Reduction Act ("IRA") was signed into law and includes certain corporate income tax provisions. Potential impacts to the Company include the imposition of a corporate alternative minimum tax ("CAMT"). The CAMT imposes a 15% minimum tax on adjusted financial statement income on applicable corporations that have an average adjusted financial statement income over \$1 billion in the prior three-year period. The United States Treasury Department and the Internal Revenue Service released proposed regulations on September 12, 2024. As of the reporting date, the Company is not an applicable corporation and therefore not liable for CAMT in 2024.

A. Deferred Tax Assets and Deferred Tax Liabilities

(1) The components of the net deferred tax asset/(liability) at December 31 are as follows:

	2024			2023			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 4,293,292	\$ 1,041,975	\$ 5,335,267	\$ 4,591,905	\$ 2,667,918	\$ 7,259,823	\$ (298,613)	\$ (1,625,943)	\$ (1,924,556)
b. Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
c. Adjusted gross deferred tax assets	4,293,292	1,041,975	5,335,267	4,591,905	2,667,918	7,259,823	(298,613)	(1,625,943)	(1,924,556)
d. Deferred tax assets nonadmitted	-	256,812	256,812	-	-	-	-	256,812	256,812
e. Subtotal net admitted deferred tax asset	4,293,292	785,163	5,078,455	4,591,905	2,667,918	7,259,823	(298,613)	(1,882,755)	(2,181,368)
f. Deferred tax liabilities	2,126,691	44,149	2,170,840	2,292,318	34,109	2,326,427	(165,627)	10,040	(155,587)
g. Net admitted deferred tax assets/(net deferred tax liability)	\$ 2,166,601	\$ 741,014	\$ 2,907,615	\$ 2,299,587	\$ 2,633,809	\$ 4,933,396	\$ (132,986)	\$ (1,892,795)	\$ (2,025,781)

(2) Admission calculation components, SSAP No. 101:

	2024			2023			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ 270,459	\$ 270,459	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 270,459
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. (The lesser of 2(b)1 and 2(b)2 below)	3,360,073	470,555	3,830,628	4,120,087	2,667,918	6,788,005	(760,014)	(2,197,363)	(2,957,377)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	3,360,073	470,555	3,830,628	4,120,087	2,667,918	6,788,005	(760,014)	(2,197,363)	(2,957,377)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	67,797,753	XXX	XXX	63,386,115	XXX	XXX	4,411,638
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	933,219	44,149	977,368	471,818	-	471,818	461,401	44,149	505,550
d. Deferred tax assets admitted as the result of application of SSAP No. 101	\$ 4,293,292	\$ 785,163	\$ 5,078,455	\$ 4,591,905	\$ 2,667,918	\$ 7,259,823	\$ (298,613)	\$ (1,882,755)	\$ (2,181,368)

## NOTES TO FINANCIAL STATEMENTS

## (3) Other admissibility criteria:

	2024	2023
a. Ratio percentage used to determine recovery period and threshold limitation amount	2875%	2407%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 451,985,017	\$ 411,576,363

## (4) Impact of tax planning strategies:

	2024		2023		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 4,293,292	\$ 1,041,975	\$ 4,591,905	\$ 2,667,918	\$ (298,613)	\$ (1,625,943)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	0%	0%	0.0%	0%	0%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	4,293,292	785,163	4,591,905	2,667,918	(298,613)	(1,882,755)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	100%	0%	100.0%	0%	0%

b. Does the company's tax planning strategies include the use of reinsurance? Yes [ ] No [ X ]

B. The Company has recognized all of its deferred tax liabilities.

C. Current income taxes incurred consist of the following major components:

## (1) Current income tax expense:

	2024	2023	Change
a. Federal	\$ 10,260,020	\$ 11,845,929	\$ (1,585,909)
b. Foreign	-	-	-
c. Subtotal	<u>10,260,020</u>	<u>11,845,929</u>	<u>(1,585,909)</u>
d. Federal income tax on net capital gains	(2,255,463)	(2,444,808)	189,345
e. Utilization of capital loss carry-forwards	-	-	-
f. Other	-	-	-
g. Federal and foreign income taxes incurred	<u>\$ 8,004,557</u>	<u>\$ 9,401,121</u>	<u>\$ (1,396,564)</u>

## (2) Deferred tax assets:

	2024	2023	Change
a. Ordinary			
1 Discounting of unpaid losses	\$ -	\$ -	\$ -
2 Unearned premium reserve	-	-	-
3 Policyholder reserve	1,557,380	1,648,656	(91,276)
4 Investments	1,806,288	1,874,060	(67,772)
5 Deferred acquisition costs	118,807	138,965	(20,158)
6 Policyholder dividends accrual	-	-	-
7 Fixed assets	-	-	-
8 Compensation and benefits accrual	-	-	-
9 Pension accrual	-	-	-
10 Receivables - nonadmitted	79,497	222,003	(142,506)
11 Net operating loss carry-forward	-	-	-
12 Tax credit carry-forward	-	-	-
13 Other	17,508	3,557	13,951
14 Accruals	-	-	-
15 Amortization of intangibles	-	-	-
16 Underwriting expenses	-	-	-
17 Accrued expenses	693,069	680,079	12,990
18 Agent balances	14,225	15,616	(1,391)
19 Bad debt expense	6,518	8,969	(2,451)
99 Subtotal	<u>\$ 4,293,292</u>	<u>\$ 4,591,905</u>	<u>\$ (298,613)</u>
b. Statutory valuation allowance adjustment	-	-	-
c. Nonadmitted	-	-	-
d. Admitted ordinary deferred tax assets	<u>\$ 4,293,292</u>	<u>\$ 4,591,905</u>	<u>\$ (298,613)</u>
e. Capital			
1 Investments	\$ 1,041,975	\$ 898,601	\$ 143,374
2 Net capital loss carry-forward	-	1,769,317	(1,769,317)
3 Real estate	-	-	-
4 Other	-	-	-
99 Subtotal	<u>\$ 1,041,975</u>	<u>\$ 2,667,918</u>	<u>\$ (1,625,943)</u>
f. Statutory valuation allowance adjustment	-	-	-
g. Nonadmitted	256,812	-	256,812
h. Admitted capital deferred tax assets	<u>\$ 785,163</u>	<u>\$ 2,667,918</u>	<u>\$ (1,882,755)</u>
i. Admitted deferred tax assets	<u>\$ 5,078,455</u>	<u>\$ 7,259,823</u>	<u>\$ (2,181,368)</u>

## NOTES TO FINANCIAL STATEMENTS

## (3) Deferred tax liabilities:

	2024	2023	Change
a. Ordinary			
1 Investments	\$ 1,787,340	\$ 1,625,113	\$ 162,227
2 Fixed assets	-	-	-
3 Deferred and uncollected premium	-	-	-
4 Reserve transition adjustment	318,567	637,133	(318,566)
5 Other	20,784	30,072	(9,288)
99 Subtotal	<u>\$ 2,126,691</u>	<u>\$ 2,292,318</u>	<u>\$ (165,627)</u>
b. Capital			
1 Unrealized gains	\$ 44,149	\$ 34,109	\$ 10,040
2 Real estate	-	-	-
3 Other	-	-	-
99 Subtotal	<u>\$ 44,149</u>	<u>\$ 34,109</u>	<u>\$ 10,040</u>
c. Deferred tax liabilities	<u><u>\$ 2,170,840</u></u>	<u><u>\$ 2,326,427</u></u>	<u><u>\$ (155,587)</u></u>
(4) Net deferred tax assets/(liabilities)	<u><u>\$ 2,907,615</u></u>	<u><u>\$ 4,933,396</u></u>	<u><u>\$ (2,025,781)</u></u>

D. The provision for federal income taxes incurred on operations is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	2024	2023
Provision computed at federal statutory rate	\$ 9,354,628	\$ 6,927,068
Investment items	248,125	(48,789)
Nonadmitted assets	143,897	(42,683)
Other	16,836	8,260
Total statutory income tax expense	<u>9,763,486</u>	<u>6,843,856</u>
 Federal and foreign income tax expense	 8,004,557	 9,401,121
Change in net deferred income taxes	1,758,929	(2,557,265)
Total statutory income tax expense	<u>\$ 9,763,486</u>	<u>\$ 6,843,856</u>

## E.

- (1) The Company does not have any operating loss carry-forwards or capital loss carry-forwards available to offset future net income subject to federal income taxes.
- (2) The following are income taxes on operations and realized gains incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Period	Ordinary	Capital	Total
2024	\$ -	\$ -	\$ -
2023	-	-	-
2022	-	270,459	270,459

- (3) The Company had no deposits to disclose under Section 6603 of the Internal Revenue Service Code.

## F. The Company's federal income tax return is consolidated.

- (1) The Company's federal income tax return is consolidated with the following entities:

AAG Insurance Agency, LLC  
 Annuity Investors Life Insurance Company  
 MM Ascend Life Investors Services, LLC  
 MassMutual Ascend Life Insurance Company  
 Manhattan National Holding, LLC  
 Manhattan National Life Insurance Company

- (2) Beginning in June of 2021, MassMutual Ascend Life Insurance Company ("MMALIC") and its subsidiaries entered into a separate intercompany tax allocation agreement (the Tax Agreement). The Tax Agreement sets forth the manner in which the total combined federal income is allocated among the subsidiaries. The Tax Agreement provides MMALIC with the enforceable right to recoup federal income taxes paid in prior years in the event of future net capital losses, which it may incur. Further, the Tax Agreement provides MMALIC with the enforceable right to utilize its net losses carried forward as an offset to future net income subject to federal income taxes. Estimated payments are made quarterly during the year. Following year-end, additional settlements are made on the original due date of the return and, when extended, at the time the return is filed. In accordance with the tax allocation agreement, any future CAMT is outside of the scope of the general tax allocation method and, consequently any future CAMT liability of a subsidiary shall be allocated solely to MMALIC, the common parent of the Group.

## G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies.

## H. Repatriation Transition Tax – Not applicable.

## I. Alternative Minimum Tax Credit – Not applicable.

## NOTES TO FINANCIAL STATEMENTS

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

A.,B. & C.

The Company is a wholly owned subsidiary of MMALIC, formerly known as Great American Life Insurance Company. MMALIC is a wholly owned subsidiary of Glidepath Holdings, Inc. ("Glidepath"), which is a subsidiary of Massachusetts Mutual Life Insurance Company ("MMLIC"). See Schedule Y, Part 1, Organizational Chart.

During 2024, the Company paid (received) federal income tax payments in cash to (from) MMALIC:

4/16/2024	\$ 2,662,600
6/17/2024	\$ 2,380,700
9/23/2024	\$ 2,340,700
10/11/2024	\$ 16,295
12/31/2024	\$ 2,447,300

The Company did not pay an ordinary dividend to its parent in 2024 or 2023.

The Company did not receive capital contributions from MMALIC in 2024 or 2023.

- D. As of December 31, 2024, the Company reported \$0 due from and \$188,974 due to the parent and affiliated companies. The terms of the agreement require that these amounts are settled within 90 days.
- E. Management or service contracts and all cost sharing arrangements including the Company:
  - (1) The Company has an agreement with Barings, LLC ("Barings"), an affiliate, which provides investment advisory services to the Company.
  - (2) The Company has an agreement with MM Ascend Life Investor Services, LLC ("MMALIS"), a wholly owned subsidiary of MMALIC, whereby MMALIS is the principal underwriter and distributor of the Company's variable contracts. The Company pays MMALIS for acting as underwriter under a distribution agreement.
  - (3) Certain administrative, management, accounting, data processing, collection, and investment services are provided under agreements between the Company and affiliates at charges not unfavorable to the Company or the affiliate.
- F. The Company has no material guarantees or undertakings for the benefit of an affiliate.
- G. The Company's outstanding shares are 100% owned by MMALIC.
- H. The Company does not own shares of any upstream intermediate entity or its ultimate parent.
- I. The Company has no investment in a subsidiary.
- J. The Company did not recognize any impairment or write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. The Company has no investment in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream non-insurance holding company.
- M. Valuation of Subsidiary, Controlled and Affiliated Entities (excluding U.S. Insurance Entities) – Not applicable.
- N. The Company has no investments in insurance subsidiary, controlled, or affiliated entities.
- O. Subsidiary, Controlled, and Affiliated Entities Loss Tracking – Not applicable.

### Note 11 - Debt

- A. The Company has no outstanding debt instruments.
- B. The Company has no Federal Home Loan Bank agreements.

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

A., B., C. & D.

The Company does not participate in a defined benefit plan.

- E. Defined Contribution Plan
 

For 2024, the Company contributed to the retirement plans of Glidepath. The plans are for the benefit of eligible employees of Glidepath providing services to MMALIC and affiliates. Glidepath sponsored a funded qualified defined contribution 401(k) thrift savings plan and unfunded nonqualified deferred compensation thrift savings plan for its employees and retirees. The Company's total matching thrift savings contributions included in general insurance expenses were \$210,179 for the year ended December 31, 2024 and \$191,801 for the year ended December 31, 2023. As of the close of business on December 31, 2024, the Company transitioned to a MMLIC employee qualified defined contribution plan and unfunded nonqualified deferred compensation thrift savings plan.
- F. The Company does not participate in multiemployer plans.
- G. The Company does not participate in consolidated or holding company plans.
- H. The Company does not accrue for postemployment benefits and compensated absences.
- I. The Company does not apply for a subsidy under the Medicare Part D under the Medicare Modernization Act.

## NOTES TO FINANCIAL STATEMENTS

### **Note 13 - Capital And Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**

- A. The Company's capital is common stock. There are 25,000 shares authorized and 20,000 shares issued and outstanding, with a per share par value of \$125. There are no other classes of capital stock.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2025 without prior approval is \$46,199,973, based on surplus. At December 31, 2024, surplus as regards policyholders was \$461,999,731, earned surplus was \$279,172,018, and net income was \$37,902,339.
- D. The Company paid no dividends in 2024 or 2023.
- E. Within the limitations of (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. The Company has placed no restrictions on unassigned surplus funds.
- G. The total amount of advances to surplus not repaid is \$0. The Company is not organized as a mutual insurer or similar entity.
- H. The amounts of stock held by the Company, including stock of affiliated companies, for special purposes are:
  - a. For conversion of preferred stock: 0 shares
  - b. For employee stock options: 0 shares
  - c. For stock purchase warrants: 0 shares
- I. The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:
 

a. Unrealized gains and losses:	\$ 210,232
b. Nonadmitted asset values:	\$ (703,109)
c. Separate account business:	\$ 61,505
d. Asset valuation reserves:	\$ (15,636,496)
e. Provision for reinsurance:	\$ -
- K. The Company has not issued any surplus debentures or similar obligations.
- L. & M. There has been no restatement of surplus due to quasi-reorganization.

### **Note 14 - Contingencies**

- A. The Company is not aware of any material contingent liabilities and has no reserves to cover any contingent liabilities.
- B. The Company held a guaranty fund assessment liability for future assessments of \$152,437. The Company also holds a premium tax offset asset related to guaranty fund assessments paid or accrued.
- C. The Company has no gain contingencies to report.
- D. The Company is not aware of any claims related to extra contractual obligations and bad faith losses stemming from lawsuits.
- E. The Company has no joint and several liabilities.
- F. The Company is not aware of any other material loss contingencies as of the Balance Sheet date, or any date subsequent up to the filing of this statement.

### **Note 15 - Leases**

Not applicable.

### **Note 16 - Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

The Company does not have financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk, except as described in Note 8 – Derivative Instruments.

### **Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

The Company has no reportable transactions.

### **Note 18 - Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans**

Not applicable.

### **Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

### Note 20 – Fair Value Measurements

#### A.

##### (1) Fair Value Measurements at Reporting Date

The Company has categorized its assets and liabilities measured at fair value or net asset value ("NAV") into the three-level fair value hierarchy as reflected in the following table. See item (4) below for a discussion of each of these three levels.

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at fair value					
Bonds:					
Industrial and miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -
Total bonds	- -	- -	- -	- -	- -
Non-affiliated preferred stock	2,210,400	- -	- -	- -	2,210,400
Non-affiliated common stock	- -	- -	- -	- -	- -
Variable annuity assets (separate accounts)	- -	554,326,967	- -	- -	554,326,967
Total assets accounted for at fair value/NAV	<u>\$ 2,210,400</u>	<u>\$ 554,326,967</u>	<u>\$ - -</u>	<u>\$ - -</u>	<u>\$ 556,537,367</u>
Liabilities at fair value					
Variable annuity liabilities (separate accounts)	\$ - -	554,326,967	\$ - -	\$ - -	\$ 554,326,967
Total liabilities at fair value	<u>\$ - -</u>	<u>\$ 554,326,967</u>	<u>\$ - -</u>	<u>\$ - -</u>	<u>\$ 554,326,967</u>

##### (2) The Company does not have any Level 3 securities at fair value.

##### (3) Fair Value Recognition of Transfers Between Levels

The Company recognizes and records the transfer of securities into and out of Level 3 due to changes in availability of market observable inputs. There were no level 3 transfers during the period.

##### (4) Inputs and Techniques Used in Estimating Fair Value

Level 1 - Quoted prices for identical assets or liabilities in active markets (markets in which transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis). The Company's Level 1 financial instruments consist primarily of publicly traded equity securities for which quoted market prices in active markets are available.

Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar assets or liabilities in inactive markets (markets in which there are few transactions, the prices are not current, price quotations vary substantially over time or among market makers, or in which little information is released publicly); and valuations based on other significant inputs that are observable in active markets. Level 2 inputs include benchmark yields, reported trades, corroborated broker/dealer quotes, issuer spreads and benchmark securities. When non-binding broker quotes can be corroborated by comparison to similar securities priced using observable inputs, they are classified as Level 2.

Level 3 - Valuations derived from market valuation techniques generally consistent with those used to estimate the fair value of Level 2 financial instruments in which one or more significant inputs are unobservable or when the market for a security exhibits significantly less liquidity relative to markets supporting Level 2 fair value measurements. The unobservable inputs may include management's own assumptions about the assumptions market participants would use based on the best information available in the circumstances. The Company does not have any Level 3 assets or liabilities carried at fair value at December 31, 2024.

The Company's investment manager, Barings, is responsible for the valuation process and uses data from outside sources (including nationally recognized pricing services and broker/dealers) in establishing fair value. Valuation techniques utilized by pricing services and prices obtained from external sources are reviewed by Barings internal investment professionals who are familiar with the securities being priced and the markets in which they trade to ensure the fair value determination is representative of an exit price. To validate the appropriateness of the prices obtained, the investment manager considers widely published indices (as benchmarks), recent trades, changes in interest rates, general economic conditions and the credit quality of the specific issuers. In addition, Barings communicates directly with the pricing service regarding the methods and assumptions used in pricing, including verifying, on a test basis, the inputs used by the service to value specific securities.

##### (5) Derivative Assets and Liabilities

a. The Company's derivative assets/liabilities are reported on a gross basis (see 20-A-(1)).

b. The Company has no gross or net derivative assets/liabilities measured at fair value in the Level 3 category.

#### B.

The Company has no additional fair value disclosures.

## NOTES TO FINANCIAL STATEMENTS

C. The Company has categorized all the financial assets in the financial statements into the three-level fair value hierarchy as reflected in the following table. See item (4) above for a discussion of each of these three levels.

Type of Financial Instrument	Aggregate	Admitted	Level 1	Level 2	Level 3	Net Asset	Not Practicable
	Fair Value	Assets				Value (NAV)	(Carrying Value)
<b>Financial Assets:</b>							
Bonds:							
U.S. Government and agencies	\$ 991,972	\$ 997,962	\$ -	\$ 991,972	\$ -	\$ -	\$ -
All Other Governments	-	-	-	-	-	-	-
States, territories, and possessions	24,809,451	26,088,587	-	24,809,451	-	-	-
Political subdivisions of states, territories	16,660,928	17,392,523	-	16,660,928	-	-	-
Special Revenue	136,501,816	151,950,435	-	136,501,816	-	-	-
Industrial & Miscellaneous	1,334,713,870	1,407,657,503	-	1,331,938,392	2,775,478	-	-
Hybrid Securities	30,999,013	29,645,634	-	28,684,013	2,315,000	-	-
Parent, Subs and Affiliates	-	-	-	-	-	-	-
Total bonds	<u>\$ 1,544,677,050</u>	<u>\$ 1,633,732,644</u>	<u>\$ -</u>	<u>\$ 1,539,586,572</u>	<u>\$ 5,090,478</u>	<u>\$ -</u>	<u>\$ -</u>
Non-affiliated preferred stock	4,295,736	4,210,400	4,295,736	-	-	-	-
Non-affiliated common stock	-	-	-	-	-	-	-
Equity index call options	11,307,354	15,627,567	6,534,649	4,772,705	-	-	-
Variable annuity assets (separate accounts)	554,326,967	554,326,967	-	554,326,967	-	-	-
Cash, cash equivalents and short-term investments	325,496,253	325,496,253	325,496,253	-	-	-	-
Policy loans	42,172,205	42,172,205	-	-	42,172,205	-	-
Total financial assets/NAV	<u>\$ 2,482,275,565</u>	<u>\$ 2,575,566,036</u>	<u>\$ 336,326,638</u>	<u>\$ 2,098,686,244</u>	<u>\$ 47,262,683</u>	<u>\$ -</u>	<u>\$ -</u>

D. Not Practicable to Estimate Fair Value – The Company has no financial instruments that fall under this classification.

E. NAV Practical Expedient Investments – The Company has no financial instruments that fall under this classification.

**Note 21 - Other Items**

- A. The Company had no unusual or infrequent items.
- B. The Company had no troubled debt restructuring.
- C. The Company has no other disclosures to report.
- D. The Company has no business interruption insurance recoveries.
- E. The Company has no state transferable or nontransferable tax credits.
- F. Subprime Mortgage Related Risk Exposure

- (1) Included in determining the Company's exposure to subprime mortgage loans are the debt and equity securities of companies whose principal business includes the origination, securitization, providing of mortgage insurance on, investment in or management of subprime mortgage loans. Also included in such determination are those residential MBS and collateral debt obligations in which the ultimate collateral supporting anticipated cash flows are subprime mortgage loans. In general, we limit the Company's purchases of subprime residential MBS to those securities with AAA ratings and whose underlying collateral is fixed-rate (as opposed to adjustable rate).
- (2) The Company does not have any investments with direct exposure in subprime mortgage loans.
- (3) Direct exposure to subprime mortgage risk through other investments in the following securities:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential MBS	\$ 33,657,984	\$ 33,397,028	\$ 28,322,919	\$ 11,076
b. Commercial MBS	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ 33,657,984</u>	<u>\$ 33,397,028</u>	<u>\$ 28,322,919</u>	<u>\$ 11,076</u>

- (4) The Company has no net underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty coverage.

- G. The Company does not have retained asset accounts.
- H. The Company is not an issuer, ceding issuer, or counterparty of insurance-linked securities.
- I. The Company has no 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.
- J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

- (1) Net Negative (disallowed) IMR

	General Account	Insulated Separate Account	Non-Insulated Separate Account
Total	\$ 11,277,713	\$ 11,277,713	\$ -

## NOTES TO FINANCIAL STATEMENTS

(2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 11,277,713	\$ 11,277,713	\$ -	\$ -

(3) Calculated adjusted capital and surplus

	Total
a. Prior period general account capital and surplus from prior period SAP financials	\$ 455,638,911
b. Net positive goodwill (admitted)	-
c. EDP equipment and operating system software (admitted)	-
d. Net DTAs (admitted)	3,653,894
e. Net negative (disallowed) IMR (admitted)	11,045,983
f. Adjusted capital and surplus (a-(b+c+d+e))	<u>\$ 440,939,034</u>

(4) Percentage of adjusted capital and surplus

	Total
Percentage of total net negative (disallowed) IMR admitted in general account or recognized in separate account to adjusted capital and surplus	3%

(5) The Company does not have any IMR gains/losses related to derivatives.

**Note 22 - Events Subsequent**

Management has evaluated all events occurring after December 31, 2024, through the date the financial statements were available to be issued, to determine whether any event required either recognition or disclosure in the financial statements. There have been no subsequent events that have a material financial effect on the Company.

**Note 23 - Reinsurance**

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?  
Yes ( ) No (x) If yes, give full details

(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) If yes, give full details

Section 2 – Ceded Reinsurance Report – Part A

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

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

(2) Does the Company 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) If yes, give full details

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. \$0

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

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance.

C. Commutation of Ceded Reinsurance

The Company was not involved in any commutation of ceded reinsurance.

## NOTES TO FINANCIAL STATEMENTS

**D. Certified Reinsurer Rating Downgrade or Status Subject to Revocation**

The Company has no reinsurance contracts with certified reinsurers.

**E., F., G. The Company has no captive reinsurance agreements.**

**H. Reinsurance Credit**

- (1) The Company had no reinsurance contracts subject to A-791 that includes a provision which limits the reinsurer's assumption of significant risks identified as A-791.
- (2) The Company had no reinsurance contracts not subject to A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk.
- (3) The Company had no reinsurance contracts which result in delays in payment.
- (4) The Company had no reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R.
- (5) The Company has not ceded any risk which is not subject to A-791 where the accounting treatment under statutory accounting principles ("SAP") and under generally accepted accounting principles ("GAAP") is different.
- (6) No reinsurance contracts have different GAAP and SAP accounting treatments.

**Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination**

Not applicable.

**Note 25 - Change in Incurred Losses and Loss Adjustment Expenses**

The Company had no changes in the provision for incurred loss or loss adjustment expense attributable to insured events of prior years.

**Note 26 - Intercompany Pooling Arrangements**

Not applicable.

**Note 27 - Structured Settlements**

Not applicable.

**Note 28 - Health Care Receivables**

Not applicable.

**Note 29 - Participating Policies**

Not applicable.

**Note 30 - Premium Deficiency Reserves**

Not applicable.

**Note 31 - Reserves for Life Contracts and Annuity Contracts**

- (1) The Company has no life insurance business in force. Surrender values are not promised in excess of the legally computed reserves.
- (2) The Company has no substandard policies in force.
- (3) The Company had no insurance in force for which the gross premiums are less than the net premiums according to the valuation standard.
- (4) The tabular interest has been determined by the formula as described in the instructions. The tabular less actual reserve released has been determined by the formula as described in the instructions. The tabular cost has been determined by the formula as described in the instructions.
- (5) Tabular interest on funds not involving life contingencies is calculated as 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) The Company has no reserve changes not captured elsewhere.

**Note 32 - Analysis of Annuity Actuarial Reserves and Deposit-Type Liabilities by Withdrawal Characteristics**

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit – Type Contract Funds and Other Liabilities Without Life or Disability Contingencies

**A. INDIVIDUAL ANNUITIES**

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal					
a. With market value adjustment	\$ 38,166,584	\$ -	\$ -	\$ 38,166,584	2.0%
b. At book value less current surrender charge of 5% or more	89,095,442	-	-	89,095,442	4.5%
c. At fair value	-	-	464,101,086	464,101,086	23.5%
d. Total with market value adjustment or at fair value (total of a through c)	127,262,026	-	464,101,086	591,363,112	30.0%
e. At book value without adjustment (minimal or no charge or adjustment)	1,347,785,208	-	-	1,347,785,208	68.3%
2. Not subject to discretionary withdrawal	33,741,649	-	-	33,741,649	1.7%
3. Total (gross: direct + assumed)	1,508,788,883	-	464,101,086	1,972,889,969	100%
4. Reinsurance ceded	-	-	-	-	-
5. Total (net)* (3) - (4)	\$ 1,508,788,883	\$ -	\$ 464,101,086	\$ 1,972,889,969	
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:	\$ 13,968,470	-	-	\$ 13,968,470	

## NOTES TO FINANCIAL STATEMENTS

## B. GROUP ANNUITIES

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0%
b. At book value less current surrender charge of 5% or more	247,400	-	-	247,400	0.2%
c. At fair value	-	-	90,164,374	90,164,374	71.5%
d. Total with market value adjustment or at fair value (total of a through c)	247,400	-	90,164,374	90,411,774	71.7%
e. At book value without adjustment (minimal or no charge or adjustment)	35,675,698	-	-	35,675,698	28.3%
2. Not subject to discretionary withdrawal	-	-	-	-	0%
3. Total (gross: direct + assumed)	35,923,098	-	90,164,374	126,087,472	100.0%
4. Reinsurance ceded	-	-	-	-	-
5. Total (net)* (3) - (4)	<u>\$ 35,923,098</u>	<u>\$ -</u>	<u>\$ 90,164,374</u>	<u>\$ 126,087,472</u>	100.0%
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:	\$ -	-	-	\$ -	-

## C. DEPOSIT-TYPE CONTRACTS

(no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary withdrawal					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	-	-	-	-	0.0%
c. At fair value	-	-	-	-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	-	-	-	-	0.0%
2. Not subject to discretionary withdrawal	11,862,335	-	-	11,862,335	100.0%
3. Total (gross: direct + assumed)	11,862,335	-	-	11,862,335	100.0%
4. Reinsurance ceded	-	-	-	-	-
5. Total (net)* (3) - (4)	<u>\$ 11,862,335</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 11,862,335</u>	100.0%
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:	\$ -	-	-	\$ -	-

## D.

## Life &amp; Accident &amp; Health Annual Statement:

1. Exhibit 5, Annuities Section, Total (net)	\$ 1,544,711,980
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	11,862,334
4. Subtotal	1,556,574,314

## Separate Accounts Annual Statement:

5. Exhibit 3, Line 0299999, Column 2	554,265,462
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	554,265,462
12. Combined Total	<u>\$ 2,110,839,776</u>

**Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics**

Not applicable.

**Note 34 - Premium and Annuity Considerations Deferred and Uncollected**

Not applicable.

**Note 35 - Separate Accounts**

## A. Separate Account Activity

1. The Company utilizes separate accounts to record and account for assets and liabilities for individual and group variable annuities. The separate accounts are registered under the Investment Company Act of 1940, as amended, as a unit investment trust. In accordance with the State of Ohio procedures for approving items within the separate accounts, the separate accounts classification of the individual and group variable annuities are supported by Section 3907.15 of the Ohio Revised Code.
2. In accordance with the products and transactions recorded within the separate accounts, all assets are considered legally insulated from the general account and are not chargeable with liabilities incurred in any other business operation of the Company. As of December 31, 2024, and 2023, the Company's separate account statement included legally insulated variable annuity assets of \$554,326,967 and \$524,808,884, respectively.
3. In accordance with the products/transactions recorded within the separate accounts, some separate account liabilities are guaranteed by the general account. To compensate the general account for the risk taken, the separate account has paid risk charges for guaranteed withdrawal benefits for variable annuity contracts as follows for the past five years:
  - a. 2024 \$ 251,025
  - b. 2023 261,318
  - c. 2022 275,968
  - d. 2021 268,779
  - e. 2020 286,442

## NOTES TO FINANCIAL STATEMENTS

As of December 31, 2024, the general account of the Company had a maximum guarantee for separate account liabilities of \$8,765,398 for the guaranteed minimum death benefit of the variable annuity contracts. The total separate account guarantees paid by the general account for the past five years are as follows:

f.	2024	\$ 66,255
g.	2023	298,155
h.	2022	118,770
i.	2021	226,381
j.	2020	109,397

4. The Company does not engage in securities lending transactions with the separate accounts.

**B. General Nature and Characteristics of Separate Accounts Business**

The separate and variable accounts held by the Company relate to individual and group variable annuities of a nonguaranteed return nature. The net investment experience of the separate accounts is credited directly to the policyholder and can be positive or negative. These variable annuities generally provide a death benefit of the greater of account value or premium paid, accumulated at 0% to 5%. A minimum guaranteed death benefit is also provided on some contracts which is the highest account value (reduced for partial withdrawals) on a prior contract anniversary. The minimum guaranteed death benefit reserve is held in Exhibit 5. The assets and liabilities of these accounts are carried at fair value.

Information regarding the separate accounts of the Company is as follows:

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/2024	\$ -	\$ -	\$ -	\$ 7,806,387	\$ 7,806,387
Reserves at 12/31/2024					
(2) For accounts with assets at:					
a. Fair value	\$ -	\$ -	\$ -	\$ 554,265,462	\$ 554,265,462
b. Amortized cost	- -	- -	- -	- -	- -
c. Total reserves	\$ -	\$ -	\$ -	\$ 554,265,462	\$ 554,265,462
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal	\$ -	\$ -	\$ -	\$ -	\$ -
b. With fair value adjustment	- -	- -	- -	- -	- -
c. At book value without fair value adjustment and with current surrender charge of 5% or more	- -	- -	- -	- -	- -
d. At fair value	- -	- -	- -	554,265,462	554,265,462
e. At book value without fair value adjustment and with current surrender charge less than 5%	- -	- -	- -	- -	- -
f. Subtotal	- -	- -	- -	554,265,462	554,265,462
g. Not subject to discretionary withdrawal	- -	- -	- -	- -	- -
h. Total	\$ -	\$ -	\$ -	\$ 554,265,462	\$ 554,265,462
(4) Reserves for asset default risk in lieu of AVR	\$ -	\$ -	\$ -	\$ -	\$ -

**C. The following is a reconciliation of the net transfer to (from) Separate Accounts:**

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:		
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 7,806,387	
b. Transfers from Separate Accounts (Page 4, Line 10)	61,726,223	
c. Net transfers to or (from) Separate Accounts (a) - (b)	<u>\$ (53,919,836)</u>	
(2) Reconciling Adjustments	\$ -	
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	\$ (53,919,836)	

**Note 36 - Loss/Claim Adjustment Expenses**

Not applicable.

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**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 [ X ]  No [ ]  
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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

1.3 State Regulating? .....  Ohio

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

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

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

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

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....  12/31/2021

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. ....  12/31/2021

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). ....  05/23/2023

3.4 By what department or departments?  
 State of Ohio Department of Insurance .....

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

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

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

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

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

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

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

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

6.2 If yes, give full information .....

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]  
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
 .....  
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]  
 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Barings LLC .....	Charlotte, NC .....	NO.	NO.	NO.	YES..
Baring International Investment Limited .....	London, UK .....	NO.	NO.	NO.	YES..
Barings Securities LLC .....	Charlotte, NC .....	NO.	NO.	NO.	YES..
MM Ascend Life Investors Services LLC .....	Cincinnati, OH .....	NO.	NO.	NO.	YES..
MML Distributors LLC .....	Springfield, MA .....	NO.	NO.	NO.	YES..
MML Investment Advisors LLC .....	Springfield, MA .....	NO.	NO.	NO.	YES..
MML Investors Services LLC .....	Springfield, MA .....	NO.	NO.	NO.	YES..
MML Strategic Distributors LLC .....	Springfield, MA .....	NO.	NO.	NO.	YES..
MassMutual Private Wealth & Trust, FSB .....	Windsor, CT .....	NO.	YES.	NO.	NO..
Flourish Financial LLC .....	New York, NY .....	NO.	NO.	NO.	YES..

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]  
 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]  
 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 KPMG LLP, 191 W. Nationwide Blvd, Suite 500, Columbus, Ohio 43215 .....

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

10.2 If the response to 10.1 is yes, provide information related to this exemption:  
 .....  
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
 .....  
 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ ] No [ X ] N/A [ ]  
 10.6 If the response to 10.5 is no or n/a, please explain.  
 Pursuant to Ohio Administrative Code section 3901-1-50 (Model Audit Rule), the Audit Committee of the Board of Directors of Massachusetts Mutual Life Insurance Company, the reporting entity's ultimate parent, serves as its Audit Committee. ....  
 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?  
 Isaac Cezar Hall, 191 Rosa Parks Street, Cincinnati, Ohio 45202, Actuary .....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ X ] No [ ]  
 12.11 Name of real estate holding company ... See 12.2 .....  
 12.12 Number of parcels involved ..... 26  
 12.13 Total book/adjusted carrying value ..... \$ ..... 67,586,768  
 12.2 If yes, provide explanation  
 The company has investments in debt securities in 26 parcels, which own or hold real estate indirectly. The statement value at December 31, 2024 of debt is \$67,586,768. ....  
 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**  
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 .....  
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ X ]  
 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ X ]  
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ X ]  
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]  
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 c. Compliance with applicable governmental laws, rules and regulations;  
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 e. Accountability for adherence to the code.  
 14.11 If the response to 14.1 is No, please explain:  
 .....  
 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]  
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
 .....  
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]  
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
 .....

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

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

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

**BOARD OF DIRECTORS**

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

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

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

**FINANCIAL**

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

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

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

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

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

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

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

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

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

22.2 If answer is yes:

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

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

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

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

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

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

**INVESTMENT**

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [ X ] No [ ]

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

25.02	If no, give full and complete information, relating thereto	.....																								
25.03	For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)	.....																								
25.04	For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	..... \$ .....																								
25.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	..... \$ .....																								
25.06	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	..... Yes [ ] No [ ] N/A [ X ]																								
25.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	..... Yes [ ] No [ ] N/A [ X ]																								
25.08	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	..... Yes [ ] No [ ] N/A [ X ]																								
25.09	For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:																									
	25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	..... \$ .....																								
	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 [ X ] No [ ]																								
26.2	If yes, state the amount thereof at December 31 of the current year:	<table border="0"> <tr> <td>26.21 Subject to repurchase agreements .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.22 Subject to reverse repurchase agreements .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.23 Subject to dollar repurchase agreements .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.24 Subject to reverse dollar repurchase agreements .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.25 Placed under option agreements .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.27 FHLB Capital Stock .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.28 On deposit with states .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.29 On deposit with other regulatory bodies .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.30 Pledged as collateral - excluding collateral pledged to an FHLB .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.31 Pledged as collateral to FHLB - including assets backing funding agreements .....</td> <td>..... \$ .....</td> </tr> <tr> <td>26.32 Other .....</td> <td>..... \$ .....</td> </tr> </table>	26.21 Subject to repurchase agreements .....	..... \$ .....	26.22 Subject to reverse repurchase agreements .....	..... \$ .....	26.23 Subject to dollar repurchase agreements .....	..... \$ .....	26.24 Subject to reverse dollar repurchase agreements .....	..... \$ .....	26.25 Placed under option agreements .....	..... \$ .....	26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....	..... \$ .....	26.27 FHLB Capital Stock .....	..... \$ .....	26.28 On deposit with states .....	..... \$ .....	26.29 On deposit with other regulatory bodies .....	..... \$ .....	26.30 Pledged as collateral - excluding collateral pledged to an FHLB .....	..... \$ .....	26.31 Pledged as collateral to FHLB - including assets backing funding agreements .....	..... \$ .....	26.32 Other .....	..... \$ .....
26.21 Subject to repurchase agreements .....	..... \$ .....																									
26.22 Subject to reverse repurchase agreements .....	..... \$ .....																									
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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:	<table border="1"> <thead> <tr> <th>1 Nature of Restriction</th> <th>2 Description</th> <th>3 Amount</th> </tr> </thead> <tbody> <tr> <td>Restricted by contractual agreements .....</td> <td>Various .....</td> <td>..... 2,581,468</td> </tr> </tbody> </table>	1 Nature of Restriction	2 Description	3 Amount	Restricted by contractual agreements .....	Various .....	..... 2,581,468																		
1 Nature of Restriction	2 Description	3 Amount																								
Restricted by contractual agreements .....	Various .....	..... 2,581,468																								
27.1	Does the reporting entity have any hedging transactions reported on Schedule DB?	..... Yes [ X ] 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.	..... Yes [ X ] No [ ] 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?	..... Yes [ ] No [ X ]																								
27.4	If the response to 27.3 is YES, does the reporting entity utilize:	<table border="0"> <tr> <td>27.41 Special accounting provision of SSAP No. 108 .....</td> <td>..... Yes [ ] No [ ]</td> </tr> <tr> <td>27.42 Permitted accounting practice .....</td> <td>..... Yes [ ] No [ ]</td> </tr> <tr> <td>27.43 Other accounting guidance .....</td> <td>..... Yes [ ] No [ ]</td> </tr> </table>	27.41 Special accounting provision of SSAP No. 108 .....	..... Yes [ ] No [ ]	27.42 Permitted accounting practice .....	..... Yes [ ] No [ ]	27.43 Other accounting guidance .....	..... Yes [ ] No [ ]																		
27.41 Special accounting provision of SSAP No. 108 .....	..... Yes [ ] No [ ]																									
27.42 Permitted accounting practice .....	..... Yes [ ] No [ ]																									
27.43 Other accounting guidance .....	..... Yes [ ] No [ ]																									
27.5	By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	..... Yes [ ] No [ ]																								
	<ul style="list-style-type: none"> <li>• The reporting entity has obtained explicit approval from the domiciliary state.</li> <li>• Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.</li> <li>• 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.</li> <li>• 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.</li> </ul>																									
28.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	..... Yes [ ] No [ X ]																								
28.2	If yes, state the amount thereof at December 31 of the current year.	..... \$ .....																								
29.	Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?	..... Yes [ X ] No [ ]																								
29.01	For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:	<table border="1"> <thead> <tr> <th>1 Name of Custodian(s)</th> <th>2 Custodian's Address</th> </tr> </thead> <tbody> <tr> <td>Bank of New York Mellon .....</td> <td>..... 1 Wall Street, New York, NY 10286 .....</td> </tr> </tbody> </table>	1 Name of Custodian(s)	2 Custodian's Address	Bank of New York Mellon .....	..... 1 Wall Street, New York, NY 10286 .....																				
1 Name of Custodian(s)	2 Custodian's Address																									
Bank of New York Mellon .....	..... 1 Wall Street, New York, NY 10286 .....																									

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Barings LLC .....	A.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
106006 .....	Barings LLC .....	ANDKRHQKPRRG4Q2KLR05 .....	SEC .....	DS.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	1,954,758,789	1,867,875,694	.....(86,883,095)
31.2 Preferred stocks .....	4,210,400	4,295,736	.....85,336
31.3 Totals .....	1,958,969,189	1,872,171,430	(86,797,759)

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

The Fair Value of securities is obtained using quoted market prices when available. If not available, estimated fair value is based on values provided by other third-party organizations. If values provided by other third-party organizations are unavailable, fair value is estimated using internal models by discounting future cash flows using observable current market rates applicable to yield, credit quality and maturity of the investment or using quoted market values for comparable investments. Internal inputs used in the determination of fair value include estimated prepayment speeds, default rates, discount rates and collateral values, among others. Structure Characteristics and results of cash flow priority are also considered. ....

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

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

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

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

33.2 If no, list exceptions:  
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
 b. Issuer or obligor is current on all contracted interest and principal payments.  
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
 Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:  
 a. The security was either:  
 i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or  
 ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").  
 b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.  
 c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.  
 d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.  
 Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
 a. The shares were purchased prior to January 1, 2019.  
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
 c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
 d. The fund only or predominantly holds bonds in its portfolio.  
 e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
 f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
 Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.  
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ X ] N/A [ ]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

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

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

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

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

**OTHER**

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

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

1 Name	2 Amount Paid
.....	.....

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

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

1 Name	2 Amount Paid
.....	.....

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

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

1 Name	2 Amount Paid
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

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

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

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

1.31 Reason for excluding:  
.....

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

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

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

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

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

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

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	45,872,856	65,103,143
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	1,549,608,628	1,756,177,688
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? ..... \$ ..... 61,505

3.4 State the authority under which Separate Accounts are maintained:  
State of Ohio Department of Insurance. Also, registered with the Securities and Exchange Commission .....

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

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

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

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

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**GENERAL INTERROGATORIES**

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

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

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

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

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

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

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

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

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

7.1 Direct Premium Written .....	\$ .....
7.2 Total Incurred Claims .....	\$ .....
7.3 Number of Covered Lives .....	.....

<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 [ X ] No [ ]

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

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

- Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).

Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

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

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

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

<u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u>	Amount at Risk
10.09 Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....
10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....
10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....	\$ .....
10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) .....	\$ .....
10.13 Life Reserves (10.10 + 10.11 + 10.12) .....	\$ .....
10.14 Life Net Amount at Risk (10.09 - 10.13) .....	\$ .....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

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

11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? .....	Yes [ <input checked="" type="checkbox"/> ] No [ <input type="checkbox"/> ]		
11.2 Net reimbursement of such expenses between reporting entities:			
	11.21 Paid .....	\$ .....	7,983,138
	11.22 Received.....	\$ .....	
12.1 Does the reporting entity write any guaranteed interest contracts? .....	Yes [ <input type="checkbox"/> ] No [ <input checked="" type="checkbox"/> ]		
12.2 If yes, what amount pertaining to these lines is included in:			
	12.21 Page 3, Line 1 .....	\$ .....	
	12.22 Page 4, Line 1 .....	\$ .....	
13. For stock reporting entities only:			
13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .....	\$ .....	171,550,000	
14. Total dividends paid stockholders since organization of the reporting entity:			
	14.11 Cash .....	\$ .....	37,800,000
	14.12 Stock .....	\$ .....	
15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: .....	Yes [ <input type="checkbox"/> ] No [ <input checked="" type="checkbox"/> ]		
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.			
15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? .....	Yes [ <input type="checkbox"/> ] No [ <input checked="" type="checkbox"/> ]		
15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:			
	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
15.31 Earned premium .....	.....	.....	0
15.32 Paid claims .....	.....	.....	0
15.33 Claim liability and reserve (beginning of year) .....	.....	.....	0
15.34 Claim liability and reserve (end of year) .....	.....	0	0
15.35 Incurred claims .....	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

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

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

**Fraternal Benefit Societies Only:**

16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]

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

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

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

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

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

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

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

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

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

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

23. What are the qualifications for membership? .....

24. What are the limiting ages for admission? .....

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

26. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]

27. Are applicants admitted to membership without first an examination with and by a majority of a local branch by ballot and initiation? ..... Yes [ ] No [ ]

28.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]

28.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]

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

29.11 First Year ..... %  
 29.12 Subsequent Years ..... %

30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]

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

31.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]

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

32.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]

32.2 If yes, when? .....

33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]

34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]

34.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]

34.3 If yes, explain .....

35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]

35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]

36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]

37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]

37.2 If yes, what is the date of the original lien and the date of outstanding liens? ..... Yes [ ] No [ ]

Date	Outstanding Lien Amount
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

**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</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	0	0			
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	0	0			
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0			
7. Total (Line 21, Col. 10) .....	0	0	0	0	0
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	0	0			
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) .....	0	0	0	0	0
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2) .....	0	0			
15. Group life (Line 20.4, Col. 3) .....	0	0			
16. Individual annuities (Line 20.4, Col. 4) .....	43,839,405	52,958,388	62,319,770	77,140,435	102,859,857
17. Group annuities (Line 20.4, Col. 5) .....	2,033,451	12,144,755	19,851,795	20,293,203	18,263,366
18. Accident & Health (Line 20.4, Col. 6) .....	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8) .....	0	0			
20. Total .....	45,872,856	65,103,143	82,171,565	97,433,638	121,123,223
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	2,064,297,423	2,245,275,952	2,487,527,766	2,534,960,535	2,568,754,700
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	1,599,797,692	1,817,768,452	2,103,367,733	2,164,458,575	2,225,483,009
23. Aggregate life reserves (Page 3, Line 1) .....	1,544,711,981	1,752,010,647	2,027,100,629	2,110,187,855	2,175,477,858
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	0				
25. Deposit-type contract funds (Page 3, Line 3) .....	11,862,335	14,535,861	16,362,774	18,065,509	20,063,641
26. Asset valuation reserve (Page 3, Line 24.01) .....	15,636,496	17,977,425	17,915,672	16,219,967	15,548,236
27. Capital (Page 3, Lines 29 and 30) .....	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37) .....	461,999,731	425,007,500	381,660,033	368,001,960	340,771,691
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(153,352,442)	(217,422,646)	(45,579,617)	(22,550,360)	36,563,020
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	480,136,227	445,484,925	402,075,705	386,721,927	358,819,927
31. Authorized control level risk - based capital .....	16,601,399	18,304,422	28,779,312	19,918,611	18,757,856
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	80.5	90.6	94.4	87.3	92.7
33. Stocks (Lines 2.1 and 2.2) .....	0.2	0.2	0.2	0.3	0.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	0.0	0.0			
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0			
36. Cash, cash equivalents and short-term investments (Line 5) .....	16.0	5.9	1.8	9.1	3.5
37. Contract loans (Line 6) .....	2.1	2.0	1.8	1.9	2.0
38. Derivatives (Page 2, Line 7) .....	0.8	0.9	1.0	0.7	0.7
39. Other invested assets (Line 8) .....	0.4	0.4	0.7	0.7	0.7
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0			
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0			
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 (Schedule D Summary, Line 12, Col. 1) .....	0	19,687,457	16,794,115	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1) .....		0			
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0			
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....	0	19,687,457	16,794,115	0	0
51. Total Investment in Parent included in Lines 44 to 49 above .....					

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

## 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).....	703,109	1,131,522	1,690,359	864,002	875,382
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	2,618,624,390	2,770,084,836	2,986,590,444	3,225,731,745	3,232,299,338
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	100,953,618	102,480,803	92,553,702	105,178,864	114,117,957
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	618,788	(4,309,051)	(940,441)	1,920,608	(4,352,034)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	37,845	374,135	(603,184)	(330,638)	(2,072,646)
57. Total of above Lines 54, 55 and 56 .....	101,610,251	98,545,887	91,010,077	106,768,834	107,693,277
<b>Benefits and Reserve Increases (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) .....	352,243,436	441,325,975	268,556,610	300,706,029	259,014,149
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	0	0	0	0	0
61. Increase in A & H reserves (Line 19, Col. 6) .....	0	0	0	0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....	0	0	0	0	0
<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 100.0 .....	29.0	19.9	22.8	21.6	15.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	0.0	0.0	0.0	0.0	0.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
<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) .....	0	0	0	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....	0	0	0	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	0	0	0	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	0	0	0	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) .....	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3) .....	0	0	0	0	0
74. Individual term life (Page 6.1, Col. 4) .....	0	0	0	0	0
75. Individual indexed life (Page 6.1, Col. 5) .....	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6) .....	0	0	0	0	0
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7) .....	0	0	0	0	0
78. Individual variable life (Page 6.1, Col. 8) .....	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9) .....	0	0	0	0	0
80. Individual credit life (Page 6.1, Col. 10) .....	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11) .....	0	0	0	0	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12) .....	0	0	0	0	0
83. Group whole life (Page 6.2, Col. 2) .....	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3) .....	0	0	0	0	0
85. Group universal life (Page 6.2, Col. 4) .....	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5) .....	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6) .....	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7) .....	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8) .....	0	0	0	0	0
90. Group YRT mortality risk only (Page 6.2, Col. 9) .....	0	0	0	0	0
91. Individual deferred fixed annuities (Page 6.3, Col. 2) .....	15,072,362	13,496,361	7,426,395	10,718,380	13,710,553
92. Individual deferred indexed annuities (Page 6.3, Col. 3) .....	14,948,470	19,180,221	13,369,197	6,477,544	10,360,837
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4) .....	6,232,615	6,036,362	4,745,206	4,925,855	5,565,447
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5) .....	0	0	0	0	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6) .....	(225,868)	(80,372)	442,488	(270,209)	647,906
96. Individual other annuities (Page 6.3, Col. 7) .....	0	0	0	0	0
97. Group deferred fixed annuities (Page 6.4, Col. 2) .....	151,298	1,455,717	1,391,343	1,459,155	1,561,056
98. Group deferred indexed annuities (Page 6.4, Col. 3) .....	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4) .....	1,104,674	4,140,162	(2,343,344)	2,883,301	1,477,346
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5) .....	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6) .....	0	0	0	0	0
102. Group other annuities (Page 6.4, Col. 7) .....	0	0	0	0	0
103. A & H-comprehensive individual (Page 6.5, Col. 2) .....	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3) .....	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4) .....	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5) .....	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6) .....	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7) .....	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8) .....	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9) .....	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10) .....	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11) .....	0	0	0	0	0
113. A & H-long-term care (Page 6.5, Col. 12) .....	0	0	0	0	0
114. A & H-other (Page 6.5, Col. 13) .....	0	0	0	0	0
115. Aggregates of all other lines of business (Page 6, Col. 8) .....	0	0	0	0	0
116. Fraternal (Page 6, Col. 7) .....	0	0	0	0	0
117. Total (Page 6, Col. 1) .....	37,283,551	44,228,451	25,031,285	26,194,026	33,323,145

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

Yes [ ] No [ X ]

If no, please explain: The company was not party to a merger. ....

Exhibit of Life Insurance  
**N O N E**

Exhibit of Life Insurance - Part 2  
**N O N E**

Exhibit of Life Insurance - Part 3  
**N O N E**

Exhibit of Life Insurance - Part 4  
**N O N E**

Exhibit of Life Insurance - Part 5  
**N O N E**

Exhibit of Life Insurance - Part 6  
**N O N E**

Exhibit of Life Insurance - Part 7  
**N O N E**

Exhibit of Life Insurance - Policies with Disability Provisions  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

**SUPPLEMENTARY CONTRACTS**

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

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	798	78,549	604	3,776
2. Issued during year .....	57			
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	855	78,549	604	3,776
Deductions during year:				
6. Decreased (net) .....	129	6,931		309
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	129	6,931	0	309
9. In force end of year (line 5 minus line 8) .....	726	71,618	604	3,467
Income now payable:				
10. Amount of income payable .....	(a) 4,875,544	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 126,488,797	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 1,833,818,338	XXX	(a) 126,075,146

**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 .....	0		0		0	
2. Issued during year .....						
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....		XXX		XXX		XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	0	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9) .....	0	(a)	0	(a)	0	(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

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

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

**ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS <sup>(b)</sup>**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Allocated by States and Territories			Direct Business Only		7 Deposit-Type Contracts	
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5 (b)		
		2 Life Insurance Premiums	3 Annuity Considerations					
1. Alabama .....	AL	L	0	299,046	0	299,046		
2. Alaska .....	AK	L	0	3,600	0	3,600		
3. Arizona .....	AZ	L	0	520,193	0	520,193		
4. Arkansas .....	AR	L	0	63,489	0	63,489		
5. California .....	CA	L	0	8,042,281	0	8,042,281		
6. Colorado .....	CO	L	0	213,436	0	213,436		
7. Connecticut .....	CT	L	0	743,706	0	743,706		
8. Delaware .....	DE	L	0	5,300	0	5,300		
9. District of Columbia .....	DC	L	0	4,050	0	4,050		
10. Florida .....	FL	L	0	4,243,124	0	4,243,124		
11. Georgia .....	GA	L	0	259,550	0	259,550		
12. Hawaii .....	HI	L	0	750,915	0	750,915		
13. Idaho .....	ID	L	0	208,809	0	208,809		
14. Illinois .....	IL	L	0	1,656,538	0	1,656,538		
15. Indiana .....	IN	L	0	184,676	0	184,676		
16. Iowa .....	IA	L	0	132,323	0	132,323		
17. Kansas .....	KS	L	0	100,371	0	100,371		
18. Kentucky .....	KY	L	0	517,519	0	517,519		
19. Louisiana .....	LA	L	0	202,767	0	202,767		
20. Maine .....	ME	L	0	499,370	0	499,370		
21. Maryland .....	MD	L	0	168,793	0	168,793		
22. Massachusetts .....	MA	L	0	1,877,859	0	1,877,859		
23. Michigan .....	MI	L	0	1,906,570	0	1,906,570		
24. Minnesota .....	MN	L	0	114,569	0	114,569		
25. Mississippi .....	MS	L	0	131,925	0	131,925		
26. Missouri .....	MO	L	0	285,151	0	285,151		
27. Montana .....	MT	L	0	218,725	0	218,725		
28. Nebraska .....	NE	L	0	57,284	0	57,284		
29. Nevada .....	NV	L	0	877,978	0	877,978		
30. New Hampshire .....	NH	L	0	213,980	0	213,980		
31. New Jersey .....	NJ	L	0	1,614,127	0	1,614,127		
32. New Mexico .....	NM	L	0	185,242	0	185,242		
33. New York .....	NY	N	0	46,477	0	46,477		
34. North Carolina .....	NC	L	0	1,363,059	0	1,363,059		
35. North Dakota .....	ND	L	0	29,875	0	29,875		
36. Ohio .....	OH	L	0	4,832,449	0	4,832,449		
37. Oklahoma .....	OK	L	0	24,164	0	24,164		
38. Oregon .....	OR	L	0	57,658	0	57,658		
39. Pennsylvania .....	PA	L	0	1,059,614	0	1,059,614		
40. Rhode Island .....	RI	L	0	548,749	0	548,749		
41. South Carolina .....	SC	L	0	312,533	0	312,533		
42. South Dakota .....	SD	L	0	11,450	0	11,450		
43. Tennessee .....	TN	L	0	2,334,884	0	2,334,884		
44. Texas .....	TX	L	0	6,018,978	0	6,018,978		
45. Utah .....	UT	L	0	853,018	0	853,018		
46. Vermont .....	VT	N	0	21,638	0	21,638		
47. Virginia .....	VA	L	0	450,340	0	450,340		
48. Washington .....	WA	L	0	1,451,006	0	1,451,006		
49. West Virginia .....	WV	L	0	49,000	0	49,000		
50. Wisconsin .....	WI	L	0	79,063	0	79,063		
51. Wyoming .....	WY	L	0	25,527	0	25,527		
52. American Samoa .....	AS	N	0	0	0	0		
53. Guam .....	GU	N	0	0	0	0		
54. Puerto Rico .....	PR	N	0	0	0	0		
55. U.S. Virgin Islands .....	VI	N	0	0	0	0		
56. Northern Mariana Islands .....	MP	N	0	0	0	0		
57. Canada .....	CAN	N	0	0	0	0		
58. Aggregate Other Alien .....	OT	XXX	0	108	0	108	0	
59. Subtotal .....		XXX	0	45,872,856	0	45,872,856	0	
90. Reporting entity contributions for employee benefits plans .....		XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities .....		XXX					0	
92. Dividends or refunds applied to shorten endowment or premium paying period .....		XXX					0	
93. Premium or annuity considerations waived under disability or other contract provisions .....		XXX					0	
94. Aggregate or other amounts not allocable by State .....		XXX	0	0	0	0	0	
95. Totals (Direct Business) .....		XXX	0	45,872,856	0	45,872,856	0	
96. Plus reinsurance assumed .....		XXX	0	45,872,856	0	45,872,856	0	
97. Totals (All Business) .....		XXX	0	45,872,856	0	45,872,856	0	
98. Less reinsurance ceded .....		XXX	0	45,872,856	0	0	0	
99. Totals (All Business) less Reinsurance Ceded .....		XXX	0	45,872,856	(c)	0	0	
<b>DETAILS OF WRITE-INS</b>								
58001. Other Alien .....		XXX		108			108	
58002. .....		XXX						
58003. .....		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page .....		XXX	0	0	0	0	0	
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	108	0	108	0	
9401. .....		XXX						
9402. .....		XXX						
9403. .....		XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page .....		XXX	0	0	0	0	0	
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0	

(a) Active Status Counts:

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

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
 Premium and annuity considerations are allocated on the residences of policies holders

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

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

The following entities are general partner level or above of **Massachusetts Mutual Life Insurance Company** (Parent)

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
<b>MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY</b>	04-1590850	65935	Massachusetts
<b>Direct &amp; Indirect Owned Subsidiaries:</b>			
C.M. Life Insurance Company	06-1041383	93432	Connecticut
MML Bay State Life Insurance Company	43-0581430	70416	Connecticut
CML Special Situations Investor LLC	None		Delaware
CM Life Mortgage Lending LLC	None		Delaware
CML Mezzanine Investor III, LLC	None		Delaware
CML Global Capabilities LLC	None		Delaware
MM Global Capabilities I LLC	None		Delaware
MassMutual Global Business Services India LLP	None		India
MM Global Capabilities (Netherlands) B.V.	None		Netherlands
MassMutual Global Business Services Romania S.R.L.	None		Romania
MM Global Capabilities II LLC	None		Delaware
MM Global Capabilities III LLC	None		Delaware
MM/Barings Multifamily TEBS 2020 LLC	None		Delaware
Berkshire Way LLC	04-1590850		Delaware
MML Special Situations Investor LLC	None		Delaware
Timberland Forest Holding LLC	47-5322979		Delaware
Lyme Adirondack Forest Company, LLC	None		Delaware
Lyme Adirondack Timberlands I, LLC	None		Delaware
Lyme Adirondack Timberlands II, LLC	None		Delaware
Lyme Adirondack Timber Sales, LLC	None		Delaware
MSP-SC, LLC	04-1590850		Delaware
Insurance Road LLC	04-1590850		Delaware
MassMutual Trad Private Equity LLC	04-1590850		Delaware
MassMutual Intellectual Property LLC	04-1590850		Delaware
Trad Investments I LLC	None		Delaware
ITPS Holding LLC	None		Delaware
ITPS LLC	None		Delaware
EM Opportunities LLC	None		Delaware
MassMutual MCAM Insurance Company, Inc.	None		Vermont
MassMutual Ventures US IV GP, LLC*	None		Delaware
MassMutual Ventures US IV, L.P.	None		Delaware
MassMutual Ventures US IV, LLC	None		Delaware
MassMutual Ventures Europe/APAC I GP, LLC	None		Delaware
MassMutual Ventures Europe/APAC I GP, L.P.	None		Cayman Islands
MassMutual Ventures Europe/APAC I L.P.	None		Cayman Islands
MassMutual Ventures Southeast Asia III LLC	None		Delaware
MMV Digital I LLC	None		Cayman Islands

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Counterpointe Sustainable Advisors LLC	None		Delaware
CSA Intermediate Holdco LLC	None		Delaware
Counterpointe Trust Services LLC	None		Delaware
CP PACE LLC	None		Delaware
Counterpointe Titling Trust	None		Delaware
CSA Employee Services Company LLC	None		Delaware
Counterpointe Sustainable Real Estate II LLC	None		Delaware
Counterpointe Energy Solutions II LLC	None		Delaware
Counterpointe Energy Solutions (CA) II LLC	27-0105644		Delaware
Counterpointe Energy Solutions (FL) II LLC	None		Delaware
Counterpointe Energy Solutions (IL) LLC	None		Delaware
Loop-Counterpointe PACE LLC	None		Delaware
Counterpointe Energy Services LLC	None		Delaware
Counterpointe Investment Management LLC	None		Delaware
CSA Incentive Holdco LLC	None		Delaware
Jefferies Finance LLC	27-0105644		Delaware
JFIN GP Adviser LLC	None		Delaware
Jefferies MM Lending LLC	None		Delaware
Green SPE LLC	None		Delaware
Apex Credit Partners LLC	None		Delaware
Apex GP I LLC	None		Delaware
Apex Securitized Income Fund LP	None		Delaware
Jefferies Credit Partners LLC	None		Delaware
Jefferies Credit Management LLC	None		Delaware
JCM GP I LLC	None		Delaware
JCM H-2 Credit Fund GP LLC	None		Delaware
JCP Direct Lending CLO 2022 LLC	None		Delaware
Jefferies Direct Lending Europe SCSp SICAV-RAIF	None		Luxembourg
Jefferies Credit Management Holdings LLC	None		Delaware
JDLF GP (Europe) S.a.r.l	None		Luxembourg
JFAM GP LLC	None		Delaware
JFAM GP LP	None		Delaware
Jefferies Direct Lending Fund C LP	None		Delaware
Jefferies DLF C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund C SPE LLC	None		Delaware
JDLF II GP LLC	None		Delaware
JDLF II GP LP	None		Delaware
Jefferies Direct Lending Fund II C LP	None		Delaware
Jefferies DLF 2 C Holdings LLC	None		Delaware
Jefferies Direct Lending Fund II C SPE LLC	None		Delaware
JDLF III GP LLC*	None		Delaware
JDLF III GP LP*	None		Delaware
Jefferies Direct Lending Fund III C LP	None		Delaware

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## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
JCP Direct Lending CLO 2023-1 LLC	None		Delaware
JCP Direct Lending CLO 2023 Ltd.	None		Jersey Channel Islands
JCP GP I LLC	None		Delaware
Jefferies M Super Private Credit Fund GP LLC	None		Delaware
Jefferies Credit Partners Europe Limited	None		United Kingdom
Jefferies Private Credit BDC Inc.	None		Maryland
JCP Funding 2024 LLC	None		Delaware
Jefferies Senior Lending LLC	None		Delaware
JFIN Revolver Holdings LLC	None		Delaware
JFIN Revolver Holdings II LLC	None		Delaware
JFIN Co-Issuer Corporation	None		Delaware
JFIN Europe GP, S.a.r.l.	None		Luxembourg
Jefferies Finance Europe, S.L.P.	None		Luxembourg
Jefferies Finance Europe, SCSp	None		Luxembourg
Jefferies Finance Business Credit LLC	None		Delaware
JFIN Business Credit Fund I LLC	None		Delaware
JFIN Funding 2021 LLC	None		Delaware
JSPCS MM LLC	None		Delaware
JFIN LC Fund LLC	None		Delaware
JFIN Revolver CLO 2017 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2017-III Ltd.	None		Cayman Islands
JFIN Revolver CLO 2018 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2019-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2020 Ltd.	None		Cayman Islands
JFIN Revolver CLO 2021-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2021-V Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-II Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-III Ltd.	None		Cayman Islands
JFIN Revolver CLO 2022-IV Ltd.	None		Cayman Islands
JFIN Revolver CLO 2024-I Ltd.	None		Delaware
JFIN Revolver CLO 2022-IV LLC	None		Cayman Islands
JFIN Revolver Fund, L.P.	None		Delaware
JFIN Revolver Funding 2021 Ltd.	None		Delaware
JFIN Revolver Funding 2021-III Ltd.	None		Delaware
JFIN Revolver Funding 2021-IV Ltd.	None		Delaware
JFIN Revolver Funding 2022-I Ltd.	None		Bermuda
JFIN Revolver SPE1 2022 LLC	None		Delaware
JFIN Revolver SPE3 2022 LLC	None		Delaware
JFIN Revolver SPE4 2022 LLC	None		Delaware
JFIN Revolver SPE4 2022 Ltd.	None		Delaware
JCP Private Loan Management GP LLC	None		Delaware
JCP Private Loan Management LP	None		Delaware

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
JF CEI Holdings 1 LLC	None		Delaware
JF CEI Holdings 2 LLC	None		Delaware
Apex Credit Holdings LLC	None		Delaware
JFIN CLO 2012 Ltd.	None		Cayman Islands
JFIN CLO 2013 Ltd.	None		Cayman Islands
JFIN CLO 2014 Ltd.	None		Cayman Islands
JFIN CLO 2014-II Ltd.	None		Cayman Islands
JFIN CLO 2015 Ltd.	None		Cayman Islands
JFIN CLO 2015-II Ltd.	None		Cayman Islands
JFIN CLO 2016 Ltd.	None		Cayman Islands
JFIN CLO 2017 Ltd.	None		Cayman Islands
JFIN CLO 2017 II Ltd.	None		Cayman Islands
Tomorrow Parent, LLC	None		Delaware
Custom Ecology Holdco, LLC	None		Delaware
Glidepath Holdings Inc.	86-2294635		Delaware
MassMutual Ascend Life Insurance Company	13-1935920	63312	Ohio
AAG Insurance Agency, LLC	31-1422717		Kentucky
Annuity Investors Life Insurance Company	31-1021738	93661	Ohio
MM Ascend Life Investor Services, LLC	31-1395344		Ohio
MM Ascend Mortgage Lending LLC	None		Delaware
MM Vine Street LLC	None		Delaware
Manhattan National Holding, LLC	26-3260520		Ohio
Manhattan National Life Insurance Company	45-0252531	67083	Ohio
MassMutual Mortgage Lending LLC	None		Delaware
MM Copper Hill Road LLC	04-1590850		Delaware
MMV CTF I GP LLC	None		Delaware
MassMutual Ventures Climate Technology Fund I LP	None		Delaware
MM Direct Private Investments Holding LLC	None		Delaware
MM Direct Private Investments UK Limited	None		England & Wales
DPI-ACRES Capital LLC	None		Delaware
DPI-ARES Mortgage Lending LLC	None		Delaware
MM Investment Holding	None		Cayman Islands
MMIH Bond Holdings LLC	None		Delaware
MassMutual Asset Finance LLC*	26-0073611		Delaware
MMAF Equipment Finance LLC 2017-B	32-0546197		Delaware
MMAF Equipment Finance LLC 2019-A	83-3722640		Delaware
MMAF Equipment Finance LLC 2019-B	None		Delaware
MMAF Equipment Finance LLC 2020-A	None		Delaware
MMAF Equipment Finance LLC 2020-B	None		Delaware
MMAF Equipment Finance LLC 2021-A	None		Delaware
MMAF Equipment Finance LLC 2022-A	None		Delaware
MMAF Equipment Finance LLC 2022-B	None		Delaware
MMAF Equipment Finance LLC 2023-A	None		Delaware

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## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MMAF Equipment Finance LLC 2024-A	None		Delaware
MML Management Corporation	04-2443240		Massachusetts
MassMutual International Holding MSC, Inc.	04-3548444		Massachusetts
MassMutual Holding MSC, Inc.	04-3341767		Massachusetts
MML CM LLC	None		Delaware
Blueprint Income LLC	None		New York
Flourish Holding Company LLC	None		Delaware
Flourish Insurance Agency LLC	None		Delaware
Flourish Digital Assets LLC	None		Delaware
Flourish Financial LLC	None		Delaware
Flourish Technologies LLC	None		Delaware
MML Distributors LLC*	04-3356880		Massachusetts
MML Investment Advisers, LLC	None		Delaware
MML Strategic Distributors, LLC	46-3238013		Delaware
MassMutual Private Wealth & Trust, FSB	06-1563535		Connecticut
MML Private Placement Investment Company I, LLC	04-1590850		Delaware
MML Private Equity Fund Investor LLC	04-1590850		Delaware
MM Private Equity Intercontinental LLC	04-1590850		Delaware
Pioneers Gate LLC	45-2738137		Delaware
MassMutual Holding LLC	04-2854319		Delaware
Fern Street LLC	37-1732913		Delaware
Low Carbon Energy Holding	None		United Kingdom
Sleeper Street LLC	None		Delaware
Haven Life Insurance Agency, LLC	46-2252944		Delaware
GASL Holdings LLC	None		Delaware
Barings Asset-Based Income Fund (US) LP*	None		Delaware
Barings Perpetual European Direct Lending Fund	None		Luxembourg
Barings Emerging Generation Fund II	88-0916548		Delaware
Babson Capital Global Special Situation Credit Fund 2*	98-1206017		Delaware
Barings Global Real Assets Fund LP*	82-3867745		Delaware
Barings Global Special Situations Credit Fund 3	None		Luxembourg
MassMutual Assignment Company	06-1597528		North Carolina
MassMutual Capital Partners LLC	04-1590850		Delaware
Marco Hotel LLC	46-4255307		Delaware
HB Naples Golf Owner LLC	45-3623262		Delaware
RB Apartments LLC	82-4411267		Delaware
Intermodal Holding II LLC	None		Delaware
MassMutual Ventures Holding LLC	None		Delaware
Crane Venture Partners LLP	None		United Kingdom
MassMutual Ventures Management LLC	None		Delaware
MassMutual Ventures SEA Management Private Limited	None		Singapore
MMV UK/SEA Limited	None		England & Wales

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MassMutual Ventures India Private Limited	None		India
MassMutual Ventures Southeast Asia I LLC	None		Delaware
MassMutual Ventures Southeast Asia II LLC	None		Delaware
MassMutual Ventures UK LLC	None		Delaware
MassMutual Ventures US I LLC	47-1296410		Delaware
MassMutual Ventures US II LLC	None		Delaware
MassMutual Ventures US III LLC	None		Delaware
MM Catalyst Fund LLC	None		Delaware
MM Catalyst Fund II LLC	None		Delaware
MM Rothesay Holdco US LLC	04-1590850		Delaware
Rothesay Limited	None		United Kingdom
Rothesay Mortgages Limited	None		United Kingdom
Rothesay Life Plc	None		United Kingdom
Rothesay MA No.1 Limited	None		United Kingdom
Rothesay MA No.3 Limited	None		United Kingdom
Rothesay MA No.4 Limited	None		United Kingdom
LT Mortgage Financing Limited	None		United Kingdom
Rothesay Property Partnership 1 LLP	None		United Kingdom
Rothesay Foundation	None		United Kingdom
Rothesay Pensions Management Limited	None		United Kingdom
Rothesay Asset Management UK Limited	None		United Kingdom
Rothesay Asset Management Australia Pty Ltd	None		Australia
Rothesay Asset Management North America LLC	None		Delaware
MML Investors Services, LLC	04-1590850		Massachusetts
MML Insurance Agency, LLC	04-1590850		Massachusetts
LifeScore Labs, LLC	47-1466022		Massachusetts
MM Asset Management Holding LLC	45-4000072		Delaware
Barings LLC	51-0504477		Delaware
Baring Asset Management (Asia) Holdings Limited	98-0524271		Hong Kong, Special Administrative Region of China
Baring International Fund Managers (Bermuda) Limited	98-0457465		Bermuda
Baring Asset Management (Asia) Limited	98-0457463		Hong Kong, Special Administrative Region of China
Baring Asset Management Korea Limited	None		Korea
Barings Investment Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Barings Overseas Investment Fund Management (Shanghai) Limited	None		Hong Kong, Special Administrative Region of China
Baring SICE (Taiwan) Limited	98-0457707		Taiwan ROC
Barings Singapore Pte. Ltd.	None		Singapore
Barings Japan Limited	98-0236449		Japan
Barings Australia Holding Company Pty Ltd	None		Australia
Barings Australia Pty Ltd	None		Australia
Barings Australia Real Estate Holdings Pty Ltd	None		Australia
Barings Australia Real Estate Pty Ltd	14-0045656		Australia
Barings Australia Property Partners Holdings Pty Ltd	98-0457456		Australia
Barings Australia Asset Management Pty Ltd	None		Australia

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## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings Australia Property Partners Pty Ltd	None		Australia
Barings Australia Structured Finance Holdings Pty Ltd	None		Australia
Barings Australia Structured Finance Pty Ltd	None		Australia
Gryphon Capital Partners Pty Ltd	None		Australia
Gryphon Capital Management Pty Ltd	None		Australia
Gryphon Capital Investments Pty Ltd	None		Australia
Barings Finance LLC	80-0875475		Delaware
BCF Europe Funding Limited	None		Ireland
BCF Senior Funding I LLC	None		Delaware
BCF Senior Funding I Designated Activity Company	None		Ireland
Barings Real Estate Acquisitions LLC	None		Delaware
Barings Securities LLC	04-3238351		Delaware
Barings Guernsey Limited	98-0437588		Guernsey
Barings Europe Limited	None		United Kingdom
Barings Asset Management Spain SL	None		Spain
Baring France SAS	None		France
Baring International Fund Managers (Ireland) Limited	None		Ireland
Barings GmbH	None		Germany
Barings Italy S.r.l.	None		Italy
Barings Sweden AB	None		Sweden
Barings Netherlands B.V.	None		Netherlands
Barings (U.K.) Limited	98-0432153		United Kingdom
Barings Switzerland Sàrl	None		Switzerland
Baring Asset Management Limited	98-0241935		United Kingdom
Barings European Direct Lending 1 GP LLP	None		United Kingdom
Baring International Investment Limited	98-0457328		United Kingdom
Baring Fund Managers Limited	98-0457586		United Kingdom
BCGSS 2 GP LLP	None		United Kingdom
Baring Investment Services Limited	98-0457578		United Kingdom
Barings Core Fund Feeder I GP S.à.r.l.	None		Luxembourg
Barings Investment Fund (LUX) GP S.à r.l.	None		Luxembourg
Barings BME GP S.à.r.l.	None		United Kingdom
Barings GPC GP S.à.r.l.	None		Luxembourg
Barings European Core Property Fund GP S.à.r.l	None		United Kingdom
Barings Umbrella Fund (LUX) GP S.à.r.l.	None		Luxembourg
GPLF4(S) GP S.à r. l	None		Luxembourg
PREIF Holdings Limited Partnership	None		United Kingdom
BMC Holdings DE LLC	None		Delaware
Barings Real Estate Advisers Inc.	04-3238351		Delaware
Remington L & W Holdings LLC	81-4065378		Delaware
Aland Royalty GP, LLC	None		Delaware
Alaska Future Fund GP, LLC	None		Delaware
BAI Funds SLP, LLC	None		Delaware

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
BAI GP, LLC	None		Delaware
Baring Asset-Based Income Fund (US) GP, LLC	None		Delaware
Barings Infiniti Fund Management LLC	None		Delaware
Barings New Jersey Emerging Manager Program GP, LLC	None		Delaware
Barings Hotel Opportunity Venture I GP, LLC	None		Delaware
Baring Investment Series LLC	None		Delaware
Barings Emerging Generation Fund GP, LLC	None		Delaware
Barings Emerging Generation Fund GP II, LLC	None		Delaware
Barings ERS PE Emerging Manager III GP, LLC	None		Delaware
Barings FC III LLC	None		Delaware
Barings Global Investment Funds (U.S.) Management LLC	04-1590850		Delaware
Barings CLO Investment Partners GP, LLC	None		Delaware
Barings Core Property Fund GP LLC	None		Delaware
Barings Direct Lending GP Ltd.	None		Cayman Islands
Barings Direct Investments LLC	None		Delaware
Barings Diversified Residential Fund GP LLC	None		Delaware
Barings Global Energy Infrastructure Advisors, LLC	None		Delaware
Barings Capital Solutions Perpetual Fund GP LLC	None		Delaware
Barings Centre Street CLO Equity Partnership GP, LLC	None		Delaware
Barings Centre Street CLO Equity Partnership LP	None		Delaware
Barings Global Real Assets Fund GP, LLC	None		Delaware
Barings GPSF LLC	None		Delaware
Barings North American Private Loan Fund Management, LLC	None		Delaware
Barings North American Private Loan Fund II Management, LLC	None		Delaware
Barings North American Private Loan Fund III Management, LLC	None		Delaware
Barings Global Special Situations Credit Fund 4 GP (Delaware) LLC	None		Delaware
Barings - MM Revolver Fund GP LLC	None		Delaware
Barings Real Estate European Value Add Fund II Feeder LLC	None		Cayman Islands
Barings SBIC II GP, LLC	None		Delaware
Barings SEM GP LLC	None		Delaware
BMT RE Debt Fund GP LLC	None		Delaware
Barings Small Business Fund LLC	84-5063008		Delaware
Barings TYIDF2 Rated Feeder GP LLC	None		Delaware
Barings TYIDF2 Rated Feeder, L.P.	None		Delaware
Barings Active Passive Equity Direct EAFC LLC	None		Delaware
BCLF GP LLC	None		Delaware
Benton Street Advisors, Inc.	98-0536233		Cayman Islands
BHOVI Incentive LLC	None		Delaware
BIG Real Estate Incentive I LLC	None		Delaware
BIG Real Estate Incentive II LLC	None		Delaware
BRECS VII GP LLC	None		Delaware
BREDIF GP LLC	None		Delaware

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
CPF Springing Member, LLC	None		Delaware
CREA-MA Reorganization Trust	None		Delaware
CREF X GP LLC	None		Delaware
Great Lakes III GP, LLC	04-1590850		Delaware
Lake Jackson LLC	None		Delaware
Barings Emerging Markets Blended Fund I GP, LLC	None		Delaware
Barings EPLF4 Rated Feeder GP LLC	None		Delaware
Mezzco III LLC	41-2280126		Delaware
Mezzco IV LLC	80-0920285		Delaware
Mezzco Australia II LLC	None		Delaware
RECSA-NY GP LLC	None		Delaware
Barings CLO 2022-I	98-1624360		Cayman Island
Barings CLO 2022-II	None		Cayman Island
Amherst Long Term Holdings, LLC	None		Delaware
Enroll Confidently, Inc.	None		Delaware
MassMutual International LLC	04-3313782		Delaware
MassMutual Solutions LLC	None		Delaware
Yufeng Financial Group Limited	None		Hong Kong
MassMutual External Benefits Group LLC	27-3576835		Delaware
Stillings Street LLC	None		Delaware
5301 Wisconsin Avenue Associates, LLC	None		District of Columbia
5301 Wisconsin Avenue GP, LLC	None		Delaware
<b>Other Affiliates &amp; Funds:</b>			
100 w. 3rd Street LLC	04-1590850		Delaware
300 South Tryon Hotel LLC	82-2432216		Delaware
300 South Tryon LLC	04-1590850		Delaware
Almack Mezzanine Fund II Unleveraged LP	None		United Kingdom
Barings Affordable Housing Mortgage Fund I LLC	82-3468147		Delaware
Barings Affordable Housing Mortgage Fund II LLC	61-1902329		Delaware
Barings Affordable Housing Mortgage Fund III LLC	85-3036663		Delaware
Barings Construction Lending Fund LP	None		Delaware
12-18 West 55th Street Predevelopment, LLC	None		Delaware
21 West 86th LLC	None		Delaware
Barings Diversified Residential Fund LP	None		Delaware
Barings Emerging Generation Fund II LP	None		Delaware
Barings Emerging Generation Fund, LP	84-3784245		Delaware
Barings Emerging Markets Corporate Bond Fund	None		Ireland
Barings Hotel Opportunity Venture I LP	None		Delaware
Barings Miller Investment Trust	04-1590850		Australia
Barings Real Estate Debt Income Fund LP	85-3449260		Delaware
Barings Real Estate European Value Add I SCSp	None		Luxembourg
Barings Small Business Fund, L.P.	None		Delaware

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## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings-MM Revolver Fund LP*	None		Delaware
Barings U.S. High Yield Fund	None		Delaware
Beauty Brands Acquisition LLC	None		Delaware
Beauty Brands Acquisition Intermediate LLC	None		Delaware
Forma Brands, LLC	None		Delaware
Cornerstone Permanent Mortgage Fund LLC	45-2632610		Massachusetts
CREA Ridge Apartments, LLC	None		Delaware
Euro Real Estate Holdings Herleshausen LLC	None		Delaware
London Office JV Holdings LLC	None		Delaware
Riverwalk MM Member, LLC	None		Delaware
Aland Royalty Holdings LP	None		Delaware
Chassis Acquisition Holding LLC	81-2244465		Delaware
CRA Aircraft Holding LLC	81-4258759		Delaware
EIP Holdings I, LLC	None		Delaware
Red Lake Ventures, LLC	46-5460309		Delaware
Validus Holding Company LLC	46-0687392		Delaware
BNP SIA III LLC	None		Delaware
MM Speedway El Paso Member LLC	None		Delaware
Barings European Real Estate Debt Income Fund	None		Luxembourg
Babson Capital Loan Strategies Fund, L.P.*	37-1506417		Delaware
Barings US High Yield Bond Fund	None		Ireland
Babson CLO Ltd. 2015-I	None		Cayman Islands
Babson CLO Ltd. 2015-II	None		Cayman Islands
Barings CLO 2018-IV	None		Cayman Islands
Barings CLO 2019-II	98-1473665		Cayman Islands
Barings CLO 2019-III	None		Cayman Islands
Barings CLO 2019-IV	None		Cayman Islands
Barings CLO 2020-I	None		Cayman Islands
Barings CLO 2020-III	None		Cayman Islands
Barings CLO 2020-IV	None		Cayman Islands
Barings CLO 2021-I	None		Cayman Islands
Barings CLO 2021-II	None		Cayman Islands
Barings CLO 2021-III	None		Cayman Islands
Barings CLO 2024-II	None		Cayman Islands
Babson Euro CLO 2015-I BV	None		Netherlands
Barings Euro CLO 2019-I	3603726OH		Ireland
Barings Euro CLO 2019-II	None		Ireland
Barings Euro CLO 2020-I DAC	None		Ireland
Barings Euro CLO 2021-I DAC	3715576VH		Ireland
Barings Euro CLO 2021-II DAC	3750378QH		Ireland
Barings Euro CLO 2021-III DAC	None		Ireland
Barings Euro CLO 2023-II DAC	None		Ireland
Barings Global Energy Infrastructure Fund I LP	98-1332384		Cayman Islands

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## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
Barings Global Special Situations Credit 4 Delaware*	85-1465973		Delaware
Barings Global Special Situations Credit 4 LUX*	98-1570693		Luxembourg
Barings Europe Select Fund	None		Ireland
Barings Hotel Opportunity Venture	87-0977058		Connecticut
Barings Innovations & Growth Real Estate Fund*	86-3661023		Delaware
Barings Middle Market CLO 2017-I Ltd & LLC	None		Cayman Islands
Barings Middle Market CLO Ltd 2021-I	98-1612604		Cayman Islands
Barings Middle Market CLO Ltd 2023-I	None		Bermuda
Barings Middle Market CLO Ltd 2023-II	None		Bermuda
Barings RE Credit Strategies VII LP	98-1332384		Delaware
Barings Euro Middle Market CLO 2024-1 DAC	None		Ireland
Barings Middle Market Loan Partners 1	None		Cayman Islands
Barings Middle Market Loan Partners 2	None		Cayman Islands
Barings Loan Partners 5	None		Cayman Islands
Barings Target Yield Infrastructure Debt Fund	98-1567942		Luxembourg
Barings CLO Investment Partners LP	81-0841854		Delaware
Barings Euro Value Add II (BREEVA II)*	None		Luxembourg
Barings Transportation Fund LP*	87-1262754		Delaware
Braemar Energy Ventures I, L.P.*	None		Delaware
Barings European Core Property Fund SCSp*	None		Luxembourg
Barings European Private Loan Fund III A	46-5001122		Luxembourg
Benchmark 2018-B2 Mortgage Trust	38-4059932		New York
Benchmark 2018-B4	None		New York
Benchmark 2018-B8	38-4096530		New York
Barings Core Property Fund LP	20-5578089		Delaware
DPI Acres Capital SPV LLC	04-1590850		Delaware
DPI-ARES Mortgage Lending SPV, LLC	04-1590850		Delaware
E2E Affordable Housing Debt Fund LLC	None		Delaware
GIA EU Holdings - Emerson JV Sarl	98-1607033		Luxembourg
JPMCC Commercial Mortgage Securities Trust 2017-JP7	38-4041011; 38-4041012		New York
JPMDB Commercial Mortgage Securities Trust 2017-C5	38-4032059		New York
Martello Re Feeder LP	None		Delaware
Martello Re LP	None		Delaware
Martello Re Holding Limited LLC	None		Delaware
Martello Re Limited	None		Bermuda
Martello Re Services Company	None		Delaware
Miami Douglas Three MM, LLC	04-1590850		Delaware
MM BIG Peninsula Co-Invest Member LLC*	87-4021641		Delaware
MM Direct Private Investment Holding	04-1590850		Delaware
MM CM Holding LLC	None		Delaware
MM Debt Participations LLC	81-3000420		Delaware
MM MD1 Station Member LLC*	04-1590850		Delaware
Barings Capital Solutions Perpetual Fund (DE) LP	92-3857084		Delaware

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## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<b>Federal Tax ID</b>	<b>NAIC Co Code</b>	<b>State of Domicile</b>
Barings Capital Solutions Perpetual Fund (LUX)	None		Luxembourg
Barings Income Navigator Fund	None		Ireland
Barings Capital Solutions Perpetual Fund (CA), LP	None		Cayman Islands
Barings Global Investment Grade Credit Fund	None		Ireland
MM MD2 Station Member LLC*	04-1590850		Delaware
MMV Climate Technology Fund GP*	04-1590850		Delaware
MM REED District Landco Member LLC	None		Delaware
MM Sedona Vortex Investor LLC	None		Delaware
MM Subline Borrower LLC	04-1590850		Delaware
MM The Gilman Member LLC	None		Delaware
SBNP SIA IV LLC	None		Delaware
Washington Pine LLC	04-1590850		Delaware
Ten Fan Pier Boulevard LLC	35-2553915		Delaware
Tower Square Capital Partners III, L.P.	41-2280127		Delaware
Tower Square Capital Partners IIIA, L.P.	41-2280129		Delaware
Trailside MM Member LLC*	04-1590850		Delaware
Washington Gateway Three LLC	32-0574045		Delaware
Washington Gateway Two LLC*	83-1325764		Delaware
MALIC Debt Participations LLC	None		Delaware
Invesco Ltd	None		Bermuda
<b>Barings Affiliates &amp; Funds:</b>			
Babson Capital Loan Strategies Master Fund LP	None		Cayman Islands
Barings China Aggregate Bond Private Securities Investment Fund	None		Peoples Republic of China
Barings Global High Yield Fund	47-3790192		Massachusetts
Great Lakes II LLC*	71-1018134		Delaware
Wood Creek Venture Fund LLC	04-1590850		Delaware
<b>Barings Real Estate Affiliates &amp; Funds:</b>			
Barings California Mortgage Fund IV	None		California
Barings Umbrella Fund LUX SCSp SICAV RAIF*	None		Luxembourg
Calgary Railway Holding LLC	82-2285211		Delaware
Cornbrook PRS Holdings LLC	82-3307907		Delaware
Cornerstone California Mortgage Fund I LLC	95-4207717		California
Cornerstone California Mortgage Fund II LLC	95-4207717		California
Cornerstone California Mortgage Fund III LLC	95-4207717		California
Cornerstone Fort Pierce Development, LLC*	56-2630592		Delaware
Cornerstone Permanent Mortgage Fund II LLC	61-1750537		Massachusetts
Cornerstone Permanent Mortgage Fund III LLC	35-2531693		Massachusetts
Cornerstone Permanent Mortgage Fund IV LLC	61-1793735		Massachusetts
CREA/PPC Venture, LLC	20-0348173		Delaware
Danville Riverwalk Venture, LLC	82-2783393		Delaware
Euro Real Estate Holdings LLC	04-1590850		Delaware
Fan Pier Development LLC*	20-3347091		Delaware
GIA EU Holdings LLC - Avalon Spain	04-1590850		Delaware

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
GIA EU Holdings LLC	04-1590850		Delaware
Landmark Manchester Holdings LLC	81-5360103		Delaware
MMLIC Debt Participations LLC	13-1935920		Delaware
MM Brookhaven Member LLC	04-1590850		Delaware
MM Ascend Mtg. Lending LLC	04-1590850		Delaware
MM Kannapolis Industrial Member LLC*	04-1590850		Delaware
MM East South Crossing Member LLC	04-1590850		Delaware
MM Horizon Savannah Member LLC*	04-1590850		Delaware
MM Horizon Savannah Member II LLC*	04-1590850		Delaware
MM Ironhead Commerce Center	04-1590850		Delaware
BRAVA5 MM Investor LLC	None		Delaware
BRAVA5 MALIC Investor LLC	None		Delaware
MM Ironhead Commerce Center Member LLC	None		Delaware
MM 425 Montgomery Member LLC	None		Delaware
MM Century Square LLC	None		Delaware
MM Horizon Savannah Member III LLC	None		Delaware
MM Liberty Centre LLC	None		Delaware
MM National Self-Storage Program Member LLC	04-1590850		Delaware
MM Liberty Centre Member LLC	04-1590850		Delaware
MM Century Square Member LLC	04-1590850		Delaware
MM 1400 E 4th Street Member LLC	04-1590850		Delaware
MM 1370 AVE OF AM LLC	04-1590850		Delaware
One Harbor Shore LLC*	80-0948028		Delaware
Paco France Logistics LLC	04-1590850		Delaware
Salomon Brothers Commercial Mortgage Trust 2001-MM	None		Delaware
Three PW Office Holding LLC	81-5273574		Delaware
Trailsid MM Member II LLC	04-1590850		Delaware
Unna, Dortmund Holding LLC	82-3250684		Delaware
Washington Gateway Apartments Venture LLC*	45-5401109		Delaware
West 37th Street Hotel LLC*	88-3861481		Delaware
<b>MassMutual Premier Funds:</b>			
MassMutual Premier Strategic Emerging Markets Fund	26-3229251		Massachusetts
<b>MassMutual Select Funds:</b>			
MassMutual Select Mid-Cap Value Fund	42-1710935		Massachusetts
MassMutual Select Small Capital Value Equity Fund	02-0769954		Massachusetts
MassMutual Select Small Company Value Fund	04-3584140		Massachusetts
MassMutual Select T. Rowe Price Retirement 2005 Fund	82-3347422		Massachusetts
MassMutual Select T. Rowe Price Retirement 2010 Fund	82-3355639		Massachusetts
MassMutual Select T. Rowe Price Retirement 2015 Fund	82-3382389		Massachusetts
MassMutual Select T. Rowe Price Retirement 2020 Fund	82-3396442		Massachusetts
MassMutual Select T. Rowe Price Retirement 2025 Fund	82-3417420		Massachusetts
MassMutual Select T. Rowe Price Retirement 2030 Fund	82-3430358		Massachusetts
MassMutual Select T. Rowe Price Retirement 2035 Fund	82-3439837		Massachusetts

## SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 – ORGANIZATIONAL CHART

	<u>Federal Tax ID</u>	<u>NAIC Co Code</u>	<u>State of Domicile</u>
MassMutual Select T. Rowe Price Retirement 2040 Fund	82-3451779		Massachusetts
MassMutual Select T. Rowe Price Retirement 2045 Fund	82-3472295		Massachusetts
MassMutual Select T. Rowe Price Retirement 2050 Fund	82-3481715		Massachusetts
MassMutual Select T. Rowe Price Retirement 2055 Fund	82-3502011		Massachusetts
MassMutual Select T. Rowe Price Retirement 2060 Fund	82-3525148		Massachusetts
MassMutual Select T. Rowe Price Retirement Balanced Fund	82-3533944		Massachusetts
<b>MML Series Investment Funds:</b>			
MML Series International Equity Fund	46-4257056		Massachusetts
<b>MML Series Investment Funds II:</b>			
MML Series II Dynamic Bond Fund	47-3529636		Massachusetts
MML Series II Equity Rotation Fund	47-3544629		Massachusetts
<b>MassMutual RetireSMART Funds:</b>			
MassMutual RetireSMART 2035 Fund	27-1933380		Massachusetts
MassMutual RetireSMART 2045 Fund	27-1932769		Massachusetts
MassMutual RetireSMART 2055 Fund	46-3289207		Massachusetts
MassMutual RetireSMART 2060 Fund	47-5326235		Massachusetts
MassMutual 20/80 Allocation Fund	45-1618155		Massachusetts
MML SER INV T FD II ISHARES 80/20 ALLOCATION FD	45-1618222		Massachusetts
MassMutual RetireSMART In Retirement Fund	03-0532464		Massachusetts
MassMutual 40/60 Allocation Fund	45-1618262		Massachusetts
MassMutual 60/40 Allocation Fund	45-1618046		Massachusetts
MassMutual ishares 60/40 Allocation Fund	45-1618046		Massachusetts
MassMutual Balanced Fund	04-3212054		Massachusetts
MassMutual Blue Chip Growth Fund	04-3556992		Massachusetts
MassMutual Core Bond Fund	04-3277549		Massachusetts
MassMutual Disciplined Growth Fund	04-3539084		Massachusetts
MassMutual Disciplined Value Fund	04-3539083		Massachusetts
MassMutual Diversified Value Fund	01-0821120		Massachusetts
MassMutual Equity Opportunities Fund	04-3512590		Massachusetts
MassMutual Inflation-Protected and Income Fund	03-0532475		Massachusetts
MassMutual Mid Cap Growth Fund	04-3512596		Massachusetts
MassMutual Premier Diversified Bond Fund	04-3464165		Massachusetts
MassMutual RetireSMART by JPMorgan 2065 Fund	92-1441036		Massachusetts
MassMutual Select 80/20 Allocation Fund	45-1618222		Massachusetts
MassMutual Select Overseas Fund	04-3557000		Massachusetts
MassMutual Select T Rowe Price Retirement 2065 Fund	92-1427882		Massachusetts
MassMutual Small Cap Growth Equity Fund	04-3464205		Massachusetts
MassMutual Small Cap Opportunities Fund	04-3424705		Massachusetts
MassMutual Small Cap Value Equity Fund	02-0769954		Massachusetts
MassMutual Clinton Municipal Credit Opportunities Fund	93-4168848		Massachusetts
MassMutual Clinton Municipal Fund	93-4190918		Massachusetts
MassMutual Clinton Short-Term Municipal Fund	93-4193313		Massachusetts

\*This entity is owned by another or multiple entities in the group. Please refer to Sch Y Part 1A for the ownership and percentage information.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Other assets .....	740,307	378,558	361,749	21,498
2597. Summary of remaining write-ins for Line 25 from overflow page	740,307	378,558	361,749	21,498

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Miscellaneous income .....		
08.397. Summary of remaining write-ins for Line 8.3 from overflow page		