



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024

OF THE CONDITION AND AFFAIRS OF THE

Universal Guaranty Life Insurance Company

NAIC Group Code (Current) (Prior) NAIC Company Code 70130 Employer's ID Number 31-0727974

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

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 11/15/1966 Commenced Business 12/31/1966

Statutory Home Office 65 East State Street, Suite 2100, Columbus, OH, US 43215-4260 (Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 111 W Main Street, Stanford, KY, US 40484-1253 (Street and Number) (City or Town, State, Country and Zip Code) 217-241-6300 (Area Code) (Telephone Number)

Mail Address P.O. Box 410, Stanford, KY, US 40484-1253 (Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 111 W Main Street, Stanford, KY, US 40484-1253 (Street and Number) (City or Town, State, Country and Zip Code) 217-241-6300 (Area Code) (Telephone Number)

Internet Website Address www.utgins.com

Statutory Statement Contact Julie Ann Abel, accounting@utgins.com (Name) (E-mail Address) 217-241-6300 (Area Code) (Telephone Number) 888-686-6567 (FAX Number)

OFFICERS

President Daniel Thomas Roberts

Treasurer Julie Ann Abel

Secretary Bradley John Betack

OTHER

Julie Ann Abel, Vice President	Jacob Joncarl Andrew, Chief Investment Officer	Michael Keith Borden, Chief Operating Officer
Jesse Thomas Correll, Chairman & CEO	Casey Jonathan Willis, Vice President	Donald Shay Pendencygraft, Vice President
Theodore Clayton Miller, Senior Vice President & CFO	Micheal Wayne Taylor, Assistant Vice President	Douglas Paul Ditto, Vice President

DIRECTORS OR TRUSTEES

Preston Howard Correll	John Michael Cortines	Jesse Thomas Correll
Thomas Francis Darden II	Howard Lape Dayton Jr	Thomas Eugene Harmon
Peter Loyd Ochs	Gabriel John Molnar	

State of Kentucky SS

County of Lincoln

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

Daniel Thomas Roberts
President

Bradley John Betack
Secretary

Julie Ann Abel
Treasurer

Subscribed and sworn to before me this day of

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

Yes [X] No []



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Alabama		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	25								535			535
2. Whole	7,580		590	114	9,708		10,412	127,952	7,098	14,156		149,206
3. Term	2,035											
4. Indexed												
5. Universal	24,626							3,174		6,851		10,025
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	34,266		590	114	9,708		10,412	131,126	7,633	21,007		159,766
Group Life												
12. Whole												
13. Term	180											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	180											
Individual Annuities												
20. Fixed	628											
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	628											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	35,074 (c)		590	114	9,708		10,412	131,126	7,633	21,007		159,766

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Alabama		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		535		535					535					(500)	14	16,784	
2. Whole		138,545	82	135,170				82	135,170	14,425			(92)	(171,948)	1,767	2,877,845	
3. Term														(1,281)	15	216,084	
4. Indexed																	
5. Universal		39	1	3,174				1	3,174				(5)	(141,711)	30	1,566,594	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		139,119	83	138,879				83	138,879	14,425			(97)	(315,440)	1,826	4,677,307	
Group Life																	
12. Whole																	
13. Term															1	7,500	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																(a)	
18. Other																	
19. Total Group Life															1	7,500	
Individual Annuities																	
20. Fixed														5,308	20	128,817	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														5,308	20	128,817	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total			139,119	83	138,879				83	138,879	14,425			(97)	(310,132)	1,847	4,813,624

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Alaska DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....280			22				22					
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	280		22				22					
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed .....80												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	80											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	360 (c)		22				22					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Alaska		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole													1	2,195	13	36,417	
3. Term															3	18,605	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life													1	2,195	16	55,022	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed														1,223	4	30,707	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														1,223	4	30,707	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total														1	3,418	20	85,729

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Arizona		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole		5,292		925	471	129		1,525	11,232		2,390	13,622
3. Term												
4. Indexed												
5. Universal .....11,099									50,000	26,659	763	77,422
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life		16,391		925	471	129		1,525	61,232	26,659	3,153	91,044
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed .....1,930									585			585
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities		1,930							585			585
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)									XXX	XXX	XXX	
35. Comprehensive group .....(d)									XXX	XXX	XXX	
36. Medicare Supplement .....(d)									XXX	XXX	XXX	
37. Vision only .....(d)									XXX	XXX	XXX	
38. Dental only .....(d)									XXX	XXX	XXX	
39. Federal Employees Health Benefits Plan .....(d)									XXX	XXX	XXX	
40. Title XVIII Medicare .....(e)									XXX	XXX	XXX	
41. Title XIX Medicaid .....(d)									XXX	XXX	XXX	
42. Credit A&H									XXX	XXX	XXX	
43. Disability income .....(d)									XXX	XXX	XXX	
44. Long-term care .....(d)									XXX	XXX	XXX	
45. Other health .....(d)									XXX	XXX	XXX	
46. Total Accident and Health									XXX	XXX	XXX	
47. Total		18,321 (c)		925	471	129		1,525	61,817	26,659	3,153	91,629

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Arizona		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial														(1)	(1,000)	12	11,250
2. Whole		11,232	2	11,232					2	11,232					50,380	146	909,673
3. Term														(1)	(17,917)	15	135,021
4. Indexed																	
5. Universal		76,659	1	76,659					1	76,659					1,560	22	1,443,246
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		87,891	3	87,891					3	87,891				(2)	33,023	195	2,499,190
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed		34	1	585					1	585					6,805	12	152,977
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		34	1	585					1	585					6,805	12	152,977
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		87,925	4	88,476					4	88,476				(2)	39,828	207	2,652,167

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Arkansas		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	579							10,172	2,542	1,398		14,112
2. Whole	19,183			711	60	1,154		154,042	16,120	17,924		188,086
3. Term	403							5,570		6,097		11,667
4. Indexed												
5. Universal	20,691							40,000				40,000
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	40,856			711	60	1,154		209,784	18,662	25,419		253,865
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	80											
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	80											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	40,936 (c)			711	60	1,154		1,925	209,784	18,662	25,419	253,865

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Arkansas		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		12,482	32	12,714					32	12,714	1,500			(70)	(54,443)	1,400	1,052,459
2. Whole		171,923	39	170,162					39	170,162	25,450			(57)	(238,425)	839	2,675,685
3. Term		5,570	3	5,570					3	5,570				(23)	(11,549)	397	1,140,342
4. Indexed																	
5. Universal		(72,054)	1	40,000					1	40,000				(6)	(456,267)	41	2,160,116
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		117,921	75	228,446					75	228,446	26,950			(156)	(760,684)	2,677	7,028,602
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed															963	5	22,562
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities															963	5	22,562
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		117,921	75	228,446					75	228,446	26,950			(156)	(759,721)	2,682	7,051,164

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF California		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	338							3,852	74	2,448		6,374
2. Whole	9,139		1,605	234	400		2,239	23,359	1,812	22,092		47,263
3. Term	44											
4. Indexed												
5. Universal	6,471											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	15,992		1,605	234	400		2,239	27,211	1,886	24,540		53,637
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	100							60		8,300		8,360
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	100							60		8,300		8,360
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	16,092 (c)		1,605	234	400		2,239	27,271	1,886	32,840		61,997

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		California		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year									
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	23 Number of Pols/ Certs							24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
Individual Life																			
1. Industrial		5,926		11		3,926				11		3,926		2,000		(1)	(537)	57	49,965
2. Whole		35,171		7		25,171				7		25,171		10,000		(9)	(55,153)	282	2,356,278
3. Term																(2)	(1,431)	38	323,046
4. Indexed																			
5. Universal																(3)	(124,638)	28	2,022,716
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		41,097		18		29,097				18		29,097		12,000		(15)	(181,759)	405	4,752,005
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																			(a)
19. Total Group Life																			
Individual Annuities																			
20. Fixed .....		.60		1		.60				1		.60				(1)	14,267	25	231,474
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities		60		1		60				1		60				(1)	14,267	25	231,474
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47. Total			41,157	19		29,157				19		29,157		12,000		(16)	(167,492)	430	4,983,479

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	80											
2. Whole	8,504		1,785	419	576		2,780	10,069	4,504	26,756		41,329
3. Term	4,125									2,856		2,856
4. Indexed												
5. Universal	12,369									9,406		9,406
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	25,078		1,785	419	576		2,780	10,069	4,504	39,018		53,591
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	540									46		46
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	540									46		46
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	25,618 (c)		1,785	419	576		2,780	10,069	4,504	39,064		53,637

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Colorado		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial													(1)	(1,000)	20	17,534			
2. Whole		11,289	4	14,622				4	14,622				(6)	(58,576)	300	1,957,628			
3. Term													1	(1,873)	25	450,423			
4. Indexed																			
5. Universal														4,567	30	1,561,869			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		11,289	4	14,622				4	14,622				(6)	(56,882)	375	3,987,454			
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed														16,697	30	286,685			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities														16,697	30	286,685			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
47. Total		11,289	4	14,622				4	14,622				(6)	(40,185)	405	4,274,139			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Connecticut		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole		652		119	36			155				
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life		652		119	36			155				
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed		800										
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities		800										
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)		(e)						XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total		1,452 (c)		119	36			155				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Connecticut		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																5	2,250
2. Whole																14	55,402
3. Term																3	4,500
4. Indexed																	
5. Universal														(1)	(100,000)		
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life														(1)	(100,000)	22	62,152
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed															5,273	4	101,928
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities															5,273	4	101,928
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total														(1)	(94,727)	26	164,080

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole 1,047								7,000				7,000
3. Term												
4. Indexed												
5. Universal 251												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life 1,298								7,000				7,000
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total 1,298 (c)								7,000				7,000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Delaware		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																2	1,500
2. Whole		7,000	1	7,000					1	7,000			(1)	(7,000)	17	93,820	
3. Term													(1)	(1,000)			
4. Indexed																	
5. Universal														(439)	2	138,421	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		7,000	1	7,000					1	7,000			(2)	(8,439)	21	233,741	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed														100	11	3,993	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														100	11	3,993	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		7,000	1	7,000					1	7,000				(2)	(8,339)	32	237,734

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF District of Columbia DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	102											
2. Whole	460		75				75	10,000	5,000			15,000
3. Term												
4. Indexed												
5. Universal	773											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	1,335		75				75	10,000	5,000			15,000
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H (d)								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	1,335 (c)		75				75	10,000	5,000			15,000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		District of Columbia		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial															(1)	(1,000)	19	21,000	
2. Whole		15,000	1	15,000					1	15,000					(3)	(18,012)	16	163,004	
3. Term															(4)	(22,000)	7	22,000	
4. Indexed																			
5. Universal																2,829	2	122,015	
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		15,000	1	15,000					1	15,000					(8)	(38,183)	44	328,019	
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																		(a)	
19. Total Group Life																			
Individual Annuities																			
20. Fixed																			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities																			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. Total		15,000	1	15,000					1	15,000					(8)	(38,183)	44	328,019	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Florida DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	162									555		555
2. Whole	21,261		5,943	1,120	7,904		14,967	94,991	1,827	35,644		132,462
3. Term	10,362							1,857		18,666		20,523
4. Indexed												
5. Universal	136,062							219,953		32,638		252,591
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	167,847		5,943	1,120	7,904		14,967	316,801	1,827	87,503		406,131
Group Life												
12. Whole												
13. Term	592											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	592											
Individual Annuities												
20. Fixed	2,603							6,586		62,774		69,360
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	2,603							6,586		62,774		69,360
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health	28							XXX	XXX	XXX		
47. Total	171,070 (c)		5,943	1,120	7,904		14,967	323,387	1,827	150,277		475,491

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Florida		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial														(1)	(500)	43	38,871
2. Whole		102,276	23	96,960					23	96,960	5,316			(53)	(25,935)	1,981	5,059,496
3. Term		(3,143)	1	1,857					1	1,857				(1)	2,509	64	724,514
4. Indexed																	
5. Universal		194,953	3	219,953					3	219,953				(17)	(941,876)	238	14,145,315
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		294,086	27	318,770					27	318,770	5,316			(72)	(965,802)	2,326	19,968,196
Group Life																	
12. Whole																	
13. Term														(1)	(5,000)	3	15,000
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	(a)
18. Other																	
19. Total Group Life														(1)	(5,000)	3	15,000
Individual Annuities																	
20. Fixed		6,586	1	6,586					1	6,586				(5)	9,972	58	465,704
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		6,586	1	6,586					1	6,586				(5)	9,972	58	465,704
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2	200
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2	200
47. Total		300,672	28	325,356					28	325,356	5,316			(78)	(960,830)	2,389	20,449,100

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Georgia DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	1,040							508	500	1,269		2,277
2. Whole	10,538		803	60	262		1,125	24,431	7,500	28,496		60,427
3. Term	4,083							6,047		1,835		7,882
4. Indexed												
5. Universal	58,349							93,614		59,432		153,046
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	74,010		803	60	262		1,125	124,600	8,000	91,032		223,632
Group Life												
12. Whole												
13. Term	180											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	180											
Individual Annuities												
20. Fixed	667											
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	667											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	74,857 (c)		803	60	262		1,125	124,600	8,000	91,032		223,632

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Georgia		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		508	1	1,008					1	1,008				(2)	(3,500)	105	113,875		
2. Whole		31,377	6	32,044					6	32,044	9,333			(10)	(44,278)	330	1,804,906		
3. Term		7,047	2	6,047					2	6,047	1,000			(5)	(13,105)	40	652,614		
4. Indexed																			
5. Universal		93,614	4	93,614					4	93,614				(8)	(447,551)	102	5,900,177		
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		132,546	13	132,713					13	132,713	10,333			(25)	(508,434)	577	8,471,572		
Group Life																			
12. Whole																			
13. Term																1	5,000		
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																	(a)		
18. Other																			
19. Total Group Life																1	5,000		
Individual Annuities																			
20. Fixed														(1)	4,891	21	192,451		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities														(1)	4,891	21	192,451		
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. Total		132,546	13	132,713					13	132,713	10,333			(26)	(503,543)	599	8,669,023		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....394			102	64			166					
3. Term												
4. Indexed												
5. Universal .....137												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	531		102	64			166					
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	531 (c)		102	64			166					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Hawaii		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole														(1)	(2,500)	15	56,697
3. Term																2	20,000
4. Indexed																	
5. Universal																1	25,000
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life														(1)	(2,500)	18	101,697
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																2	21,136
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities															780	2	21,136
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total														(1)	(1,720)	20	122,833

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Idaho		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....813			106				106	1,000				1,000
3. Term												
4. Indexed												
5. Universal .....2,127												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	2,940		106				106	1,000				1,000
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	2,940 (c)		106				106	1,000				1,000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Idaho		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial															1	1,000	
2. Whole		1,000	1	1,000					1	1,000				4,000	19	141,188	
3. Term																	
4. Indexed																	
5. Universal														792	9	285,616	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		1,000	1	1,000					1	1,000				4,792	29	427,804	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total			1,000	1	1,000				1	1,000				4,792	29	427,804	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$
(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$
(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$
(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products
(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Illinois				DURING THE YEAR 2024		NAIC Company Code 70130					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	1,163						5,880	500	129		6,509	
2.	Whole	251,714		67,400	19,954	24,282	111,636	443,976	13,934	375,842		833,752	
3.	Term	497						1,000		5,429		6,429	
4.	Indexed												
5.	Universal	711,216						1,308,132		90,062		1,398,194	
6.	Universal with secondary guarantees												
7.	Variable												
8.	Variable universal												
9.	Credit												
10.	Other												
11.	Total Individual Life	964,590		67,400	19,954	24,282	111,636	1,758,988	14,434	471,462		2,244,884	
Group Life													
12.	Whole												
13.	Term	659											
14.	Universal												
15.	Variable												
16.	Variable universal												
17.	Credit												
18.	Other												
19.	Total Group Life	659											
Individual Annuities													
20.	Fixed	51,159						143,330		172,020		315,350	
21.	Indexed												
22.	Variable with guarantees												
23.	Variable without guarantees												
24.	Life contingent payout												
25.	Other												
26.	Total Individual Annuities	51,159						143,330		172,020		315,350	
Group Annuities													
27.	Fixed												
28.	Indexed												
29.	Variable with guarantees												
30.	Variable without guarantees												
31.	Life contingent payout												
32.	Other												
33.	Total Group Annuities												
Accident and Health													
34.	Comprehensive individual (d)							XXX	XXX	XXX			
35.	Comprehensive group (d)							XXX	XXX	XXX			
36.	Medicare Supplement (d)							XXX	XXX	XXX			
37.	Vision only (d)							XXX	XXX	XXX			
38.	Dental only (d)							XXX	XXX	XXX			
39.	Federal Employees Health Benefits Plan (d)							XXX	XXX	XXX			
40.	Title XVIII Medicare (e)							XXX	XXX	XXX			
41.	Title XIX Medicaid (d)							XXX	XXX	XXX			
42.	Credit A&H							XXX	XXX	XXX			
43.	Disability income (d)							XXX	XXX	XXX			
44.	Long-term care (d)							XXX	XXX	XXX			
45.	Other health (d)							XXX	XXX	XXX			
46.	Total Accident and Health							XXX	XXX	XXX			
47.	Total	1,016,408 (c)		67,400	19,954	24,282	111,636	1,902,318	14,434	643,482		2,560,234	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Illinois		DURING THE YEAR				2024		NAIC Company Code		70130	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		7,000	7	6,380					7	6,380	1,000			(52)	(41,625)	665	557,116
2. Whole		358,584	76	463,465					76	463,465	18,879	3	30,000	(170)	(5,202,646)	3,853	67,197,962
3. Term		7,500	1	1,000					1	1,000	6,500			(24)	(140,733)	324	2,005,221
4. Indexed																	
5. Universal		896,132	17	1,308,132					17	1,308,132	49,999			(55)	(4,177,485)	958	88,986,207
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		1,269,216	101	1,778,977					101	1,778,977	76,378	3	30,000	(301)	(9,562,489)	5,800	158,746,506
Group Life																	
12. Whole																	
13. Term																4	40,300
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	(a)
18. Other																	
19. Total Group Life																4	40,300
Individual Annuities																	
20. Fixed		114,062	9	143,330					9	143,330	(1)			(44)	(258,949)	681	6,355,593
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		114,062	9	143,330					9	143,330	(1)			(44)	(258,949)	681	6,355,593
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		1,383,278	110	1,922,307					110	1,922,307	76,377	3	30,000	(345)	(9,821,438)	6,485	165,142,399

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$
(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$
(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$
(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products
(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Indiana		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members			7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1.	Industrial	11						800				800
2.	Whole	64,498		11,012	786	990	12,788	113,973	25,163	42,809		181,945
3.	Term	4,975								1,470		1,470
4.	Indexed											
5.	Universal	61,118						243,504		63,866		307,370
6.	Universal with secondary guarantees											
7.	Variable											
8.	Variable universal											
9.	Credit											
10.	Other											
11.	Total Individual Life	130,602		11,012	786	990	12,788	358,277	25,163	108,145		491,585
Group Life												
12.	Whole											
13.	Term	360										
14.	Universal											
15.	Variable											
16.	Variable universal											
17.	Credit											
18.	Other											
19.	Total Group Life	360										
Individual Annuities												
20.	Fixed	14,824						1,241		11,474		12,715
21.	Indexed											
22.	Variable with guarantees											
23.	Variable without guarantees											
24.	Life contingent payout											
25.	Other											
26.	Total Individual Annuities	14,824						1,241		11,474		12,715
Group Annuities												
27.	Fixed											
28.	Indexed											
29.	Variable with guarantees											
30.	Variable without guarantees											
31.	Life contingent payout											
32.	Other											
33.	Total Group Annuities											
Accident and Health												
34.	Comprehensive individual (d)	1,969						XXX	XXX	XXX	550	550
35.	Comprehensive group (d)							XXX	XXX	XXX		
36.	Medicare Supplement (d)							XXX	XXX	XXX		
37.	Vision only (d)							XXX	XXX	XXX		
38.	Dental only (d)							XXX	XXX	XXX		
39.	Federal Employees Health Benefits Plan (d)							XXX	XXX	XXX		
40.	Title XVIII Medicare (d)							XXX	XXX	XXX		
41.	Title XIX Medicaid (d)							XXX	XXX	XXX		
42.	Credit A&H							XXX	XXX	XXX		
43.	Disability income (d)							XXX	XXX	XXX		
44.	Long-term care (d)							XXX	XXX	XXX		
45.	Other health (d)							XXX	XXX	XXX		
46.	Total Accident and Health	1,969						XXX	XXX	XXX	550	550
47.	Total	147,755 (c)		11,012	786	990	12,788	359,518	25,163	119,619	550	504,850

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Indiana		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		800	2	800				2	800					(1)	(2,000)	18	22,000
2. Whole		147,355	28	139,136				28	139,136	9,851				(33)	(279,795)	942	9,448,534
3. Term														(8)	(30,853)	59	719,233
4. Indexed																	
5. Universal		243,504	7	243,504				7	243,504					(10)	(373,359)	156	8,867,358
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		391,659	37	383,440				37	383,440	9,851				(52)	(686,007)	1,175	19,057,125
Group Life																	
12. Whole																	
13. Term																2	10,000
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	(a)
18. Other																	
19. Total Group Life																2	10,000
Individual Annuities																	
20. Fixed		70	1	1,241				1	1,241					(4)	199,503	241	2,381,223
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		70	1	1,241				1	1,241					(4)	199,503	241	2,381,223
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(6)	(600)	24	2,400
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(6)	(600)	24	2,400
47. Total		391,729	38	384,681				38	384,681	9,851				(62)	(487,104)	1,442	21,450,748

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Iowa		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Life												
Industrial												
Whole	27,133		10,278	495	955	11,728	165,581		41,389		206,970	
Term	3,044								(2,763)		(2,763)	
Indexed												
Universal	146,546						300,000		10,740		310,740	
Universal with secondary guarantees												
Variable												
Variable universal												
Credit												
Other												
Total Individual Life	176,723		10,278	495	955	11,728	465,581		49,366		514,947	
Group Life												
Whole												
Term												
Universal												
Variable												
Variable universal												
Credit												
Other												
Total Group Life												
Annuities												
Fixed	22,457						54,295		38,105		92,400	
Indexed												
Variable with guarantees												
Variable without guarantees												
Life contingent payout												
Other												
Total Individual Annuities	22,457						54,295		38,105		92,400	
Group Annuities												
Fixed												
Indexed												
Variable with guarantees												
Variable without guarantees												
Life contingent payout												
Other												
Total Group Annuities												
Accident and Health												
Comprehensive individual	(d)						XXX	XXX	XXX			
Comprehensive group	(d)						XXX	XXX	XXX			
Medicare Supplement	(d)						XXX	XXX	XXX			
Vision only	(d)						XXX	XXX	XXX			
Dental only	(d)						XXX	XXX	XXX			
Federal Employees Health Benefits Plan	(d)						XXX	XXX	XXX			
Title XVIII Medicare	(d)	(e)					XXX	XXX	XXX			
Title XIX Medicaid	(d)						XXX	XXX	XXX			
Credit A&H							XXX	XXX	XXX			
Disability income	(d)						XXX	XXX	XXX			
Long-term care	(d)						XXX	XXX	XXX			
Other health	(d)						XXX	XXX	XXX			
Total Accident and Health							XXX	XXX	XXX			
Total	199,180 (c)		10,278	495	955	11,728	519,876		87,471		607,347	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Iowa		DURING THE YEAR				2024		NAIC Company Code				70130	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)					
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount				
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount											
Individual Life																					
1. Industrial															(1)	(500)	5	2,350			
2. Whole		230,441	12	167,746					12	167,746	77,407			(22)	(619,985)	420	7,603,014				
3. Term		65,200									65,200			(1)	(18,333)	13	391,373				
4. Indexed																					
5. Universal		115,000	2	300,000					2	300,000	115,000			(1)	(259,079)	128	13,388,255				
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other																					
11. Total Individual Life		410,641	14	467,746					14	467,746	257,607			(25)	(897,897)	566	21,384,992				
Group Life																					
12. Whole																					
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																					
18. Other																		(a)			
19. Total Group Life																					
Individual Annuities																					
20. Fixed		73,958	10	54,295					10	54,295	21,415			(23)	(39,820)	356	3,141,839				
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other																					
26. Total Individual Annuities		73,958	10	54,295					10	54,295	21,415			(23)	(39,820)	356	3,141,839				
Group Annuities																					
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other																					
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
47. Total			484,599	24	522,041				24	522,041	279,022			(48)	(937,717)	922	24,526,831				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Kansas		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members			7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1.	Industrial	461							2,150	1,040		3,190
2.	Whole	26,453		4,172	380	1,772	6,324	81,092	17,726	36,589		135,407
3.	Term	183,940						152,000		34,184		186,184
4.	Indexed											
5.	Universal	120,025						175,579		89,388		264,967
6.	Universal with secondary guarantees											
7.	Variable											
8.	Variable universal											
9.	Credit											
10.	Other											
11.	Total Individual Life	330,879		4,172	380	1,772	6,324	408,671	19,876	161,201		589,748
Group Life												
12.	Whole											
13.	Term											
14.	Universal											
15.	Variable											
16.	Variable universal											
17.	Credit											
18.	Other											
19.	Total Group Life											
Individual Annuities												
20.	Fixed	2,755						12,676		27,541		40,217
21.	Indexed											
22.	Variable with guarantees											
23.	Variable without guarantees											
24.	Life contingent payout											
25.	Other											
26.	Total Individual Annuities	2,755						12,676		27,541		40,217
Group Annuities												
27.	Fixed											
28.	Indexed											
29.	Variable with guarantees											
30.	Variable without guarantees											
31.	Life contingent payout											
32.	Other											
33.	Total Group Annuities											
Accident and Health												
34.	Comprehensive individual (d)							XXX	XXX	XXX		
35.	Comprehensive group (d)							XXX	XXX	XXX		
36.	Medicare Supplement (d)							XXX	XXX	XXX		
37.	Vision only (d)							XXX	XXX	XXX		
38.	Dental only (d)							XXX	XXX	XXX		
39.	Federal Employees Health Benefits Plan (d)							XXX	XXX	XXX		
40.	Title XVIII Medicare (d)							XXX	XXX	XXX		
41.	Title XIX Medicaid (d)							XXX	XXX	XXX		
42.	Credit A&H							XXX	XXX	XXX		
43.	Disability income (d)							XXX	XXX	XXX		
44.	Long-term care (d)							XXX	XXX	XXX		
45.	Other health (d)							XXX	XXX	XXX	21,696	21,696
46.	Total Accident and Health	734						XXX	XXX	XXX	21,696	21,696
47.	Total	334,368 (c)		4,172	380	1,772	6,324	421,347	19,876	188,742	21,696	651,661

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Kansas		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		6,650	3	2,150				3	2,150	4,500			(16)	(15,000)	394	327,727			
2. Whole		220,419	13	98,820				13	98,820	121,599			(35)	(293,713)	1,046	5,629,226			
3. Term		102,000	3	152,000				3	152,000				(13)	(443,354)	191	5,334,450			
4. Indexed																			
5. Universal		164,468	8	175,579				8	175,579				(17)	(882,244)	254	10,919,369			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		493,537	27	428,549				27	428,549	126,099			(81)	(1,634,311)	1,885	22,210,772			
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																	(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed		268	1	12,676				1	12,676				(3)	(25,289)	41	502,674			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities		268	1	12,676				1	12,676				(3)	(25,289)	41	502,674			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(400)	3	1,200			
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(1)	(400)	3	1,200			
47. Total		493,805	28	441,225				28	441,225	126,099			(85)	(1,660,000)	1,929	22,714,646			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

24.KY



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Kentucky DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....9,455			492	112	905		1,509	28,348	2,474	18,344		49,166
3. Term .....7,202								2,503				2,503
4. Indexed												
5. Universal .....16,412								200,000				200,000
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	33,069		492	112	905		1,509	230,851	2,474	18,344		251,669
Group Life												
12. Whole												
13. Term .....6,841								10,000				10,000
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	6,841							10,000				10,000
Individual Annuities												
20. Fixed .....1,086										2,023		2,023
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	1,086									2,023		2,023
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d).....204								XXX	XXX	XXX		
35. Comprehensive group .....(d).....								XXX	XXX	XXX		
36. Medicare Supplement .....(d).....								XXX	XXX	XXX		
37. Vision only .....(d).....								XXX	XXX	XXX		
38. Dental only .....(d).....								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d).....								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d).....(e).....								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d).....								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d).....								XXX	XXX	XXX		
44. Long-term care .....(d).....								XXX	XXX	XXX		
45. Other health .....(d).....47								XXX	XXX	XXX		
46. Total Accident and Health	251							XXX	XXX	XXX		
47. Total	41,247 (c)		492	112	905		1,509	240,851	2,474	20,367		263,692

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Kentucky		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Incurred During Current Year		Unpaid December 31, Current Year		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount			
Individual Life																	
1. Industrial															12	13,620	
2. Whole		20,822	7	30,822					7	30,822			(11)	(62,248)	201	1,372,431	
3. Term		2,503	1	2,503					1	2,503			1	15,697	40	420,713	
4. Indexed																	
5. Universal			1	200,000					1	200,000				(82,243)	38	2,952,729	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		23,325	9	233,325					9	233,325			(10)	(128,794)	291	4,759,493	
Group Life																	
12. Whole																	
13. Term		10,000	2	10,000					2	10,000			(3)	(34,800)	39	481,200	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																(a)	
18. Other																	
19. Total Group Life		10,000	2	10,000					2	10,000			(3)	(34,800)	39	481,200	
Individual Annuities																	
20. Fixed													(1)	(43,811)	14	300,998	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities													(1)	(43,811)	14	300,998	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				2	200	
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				2	200	
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				4	400	
47. Total			33,325	11	243,325				11	243,325				(14)	(207,405)	348	5,542,091

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Louisiana DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	16,613							41,133	26,205	10,464		77,802
2. Whole	63,306		218	115	710		1,043	64,281	2,000	17,208		83,489
3. Term	15,380							7,274		6,202		13,476
4. Indexed												
5. Universal	70,392							51,391		55,670		107,061
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	165,691		218	115	710		1,043	164,079	28,205	89,544		281,828
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	1,007							2,018		168		2,186
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	1,007							2,018		168		2,186
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	166,698 (c)		218	115	710		1,043	166,097	28,205	89,712		284,014

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Louisiana		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		70,338	104	67,338					104	67,338	7,000			(304)	(265,224)	8,008	7,010,154		
2. Whole		73,837	20	66,288					20	66,288	12,549			(72)	(307,137)	1,053	4,109,236		
3. Term		114,447	3	7,274					3	7,274	109,173			(22)	(68,591)	544	2,599,266		
4. Indexed																			
5. Universal		51,391	1	51,391					1	51,391				(7)	(503,599)	127	8,909,481		
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		310,013	128	192,291					128	192,291	128,722			(405)	(1,144,551)	9,732	22,628,137		
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																		(a)	
19. Total Group Life																			
Individual Annuities																			
20. Fixed		2,018	1	2,018					1	2,018				(1)	(35,364)	27	114,054		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities		2,018	1	2,018					1	2,018				(1)	(35,364)	27	114,054		
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. Total			312,031	129	194,309				129	194,309	128,722			(406)	(1,179,915)	9,759	22,742,191		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Maine		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole	69		564				564					
3. Term												
4. Indexed												
5. Universal										7,065		7,065
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	69		564				564			7,065		7,065
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H (d)								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	69 (c)		564				564			7,065		7,065

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Maine		DURING THE YEAR							2024		NAIC Company Code		70130												
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)											
				13		Claims Settled During Current Year																									
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28													
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount																				
Individual Life				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount														
1. Industrial																														1	5,000
2. Whole																														15	130,246
3. Term																															
4. Indexed																															
5. Universal																													8,758	1	229,173
6. Universal with secondary guarantees																															
7. Variable																															
8. Variable universal																															
9. Credit																															
10. Other																															
11. Total Individual Life																													8,758	17	364,419
Group Life																															
12. Whole																															
13. Term																															
14. Universal																															
15. Variable																															
16. Variable universal																															
17. Credit																															
18. Other																															
19. Total Group Life																															
Individual Annuities																															
20. Fixed																															
21. Indexed																															
22. Variable with guarantees																															
23. Variable without guarantees																															
24. Life contingent payout																															
25. Other																															
26. Total Individual Annuities																															
Group Annuities																															
27. Fixed																															
28. Indexed																															
29. Variable with guarantees																															
30. Variable without guarantees																															
31. Life contingent payout																															
32. Other																															
33. Total Group Annuities																															
Accident and Health				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
34. Comprehensive individual																															
35. Comprehensive group																															
36. Medicare Supplement																															
37. Vision only																															
38. Dental only																															
39. Federal Employees Health Benefits Plan																															
40. Title XVIII Medicare																															
41. Title XIX Medicaid																															
42. Credit A&H																															
43. Disability income																															
44. Long-term care																															
45. Other health																															
46. Total Accident and Health																															
47. Total															9,709	19	396,345														

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Maryland DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	48							1,028				1,028
2. Whole	4,170		616				616			1,796		1,796
3. Term	4,492											
4. Indexed												
5. Universal	2,485											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	11,195		616				616	1,028		1,796		2,824
Group Life												
12. Whole												
13. Term	90											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	90											
Individual Annuities												
20. Fixed	1,244											
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	1,244											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)	(e)						XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	12,529 (c)		616				616	1,028		1,796		2,824

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Maryland		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
		Incurred During Current Year								Unpaid December 31, Current Year		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		3,028	2	1,028					2	1,028	2,000			(2)	(2,500)	45	44,997
2. Whole														3	3,870	94	739,588
3. Term														(2)	(1,800)	26	270,287
4. Indexed																	
5. Universal														1	50,000	7	280,798
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		3,028	2	1,028					2	1,028	2,000				49,570	172	1,335,670
Group Life																	
12. Whole														(1)	(5,000)		
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life														(1)	(5,000)		
Individual Annuities																	
20. Fixed															8,882	11	200,458
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities															8,882	11	200,458
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		3,028	2	1,028					2	1,028	2,000			(1)	53,452	183	1,536,128

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Massachusetts		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole		1, 102		312	131			443				
3. Term												
4. Indexed												
5. Universal		4, 036										
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life		5, 138		312	131			443				
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed		170										
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities		170										
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)		(e)						XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total		5, 308 (c)		312	131			443				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Massachusetts		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole														(1)	(4,000)	32	263,527
3. Term																2	11,800
4. Indexed																	
5. Universal															(2,008)	9	2,209,884
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life														(1)	(6,008)	43	2,485,211
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed															1,591	5	38,327
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities															1,591	5	38,327
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total														(1)	(4,417)	48	2,523,538

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	155											
2. Whole	15,774		1,685	502	181		2,368	58,882	1,573	7,455		67,910
3. Term	9,355							3,000		12,367		15,367
4. Indexed												
5. Universal	82,726							111,230	48	40,197		151,475
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	108,010		1,685	502	181		2,368	173,112	1,621	60,019		234,752
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	938									765		765
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	938									765		765
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	84							XXX	XXX	XXX		
35. Comprehensive group								XXX	XXX	XXX		
36. Medicare Supplement								XXX	XXX	XXX		
37. Vision only								XXX	XXX	XXX		
38. Dental only								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan								XXX	XXX	XXX		
40. Title XVIII Medicare								XXX	XXX	XXX		
41. Title XIX Medicaid								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income								XXX	XXX	XXX		
44. Long-term care								XXX	XXX	XXX		
45. Other health								XXX	XXX	XXX		
46. Total Accident and Health	84							XXX	XXX	XXX		
47. Total	109,032 (c)		1,685	502	181		2,368	173,112	1,621	60,784		235,517

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Michigan		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																55	45,211
2. Whole		34,536	8	60,455					8	60,455	5,654			(19)	(160,416)	370	2,018,749
3. Term		3,000	3	3,000					3	3,000				(3)	(10,428)	35	660,883
4. Indexed																	
5. Universal		16,537	2	111,279					2	111,279	(1)			(7)	(368,754)	148	7,878,701
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		54,073	13	174,734					13	174,734	5,653			(29)	(539,598)	608	10,603,544
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed														(1)	(7,573)	31	280,997
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														(1)	(7,573)	31	280,997
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						100
47. Total		54,073	13	174,734					13	174,734	5,653			(30)	(547,171)	640	10,884,641

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Minnesota DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial									400	242		642
2. Whole 2,325			494	31	18		543	5,883				5,883
3. Term 899												
4. Indexed												
5. Universal 2,368										7,827		7,827
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	5,592		494	31	18		543	5,883	400	8,069		14,352
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	5,592 (c)		494	31	18		543	5,883	400	8,069		14,352

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Minnesota		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
		14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount									
Individual Life																			
1. Industrial		400		400					400				(1)	(500)	6	4,500			
2. Whole		6,014	3	6,014					6,014				(3)	(33,714)	74	623,002			
3. Term													(1)	(100,000)	6	19,949			
4. Indexed																			
5. Universal																			
6. Universal with secondary guarantees													1	25,324	6	183,812			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		6,414	3	6,414					3	6,414			(4)	(108,890)	92	831,263			
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																(a)			
19. Total Group Life																			
Individual Annuities																			
20. Fixed													2	8,218	9	36,423			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities													2	8,218	9	36,423			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
47. Total		6,414	3	6,414					3	6,414			(2)	(100,672)	101	867,686			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	20,610							22,267	23,244	8,725		54,236
2. Whole	30,718		92	852	2,170		3,114	21,431	3,000	17,185		41,616
3. Term	15,798							8,000		9,873		17,873
4. Indexed												
5. Universal	42,633							77,583		28,973		106,556
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	109,759		92	852	2,170		3,114	129,281	26,244	64,756		220,281
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	644									9,458		9,458
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	644									9,458		9,458
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	110,403 (c)		92	852	2,170		3,114	129,281	26,244	74,214		229,739

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Mississippi		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		46,488	332	45,511				332	45,511	1,582			(680)	(288,450)	12,329	4,896,327	
2. Whole		27,431	7	24,431				7	24,431	3,000			(25)	(95,809)	587	2,109,024	
3. Term		6,750	4	8,000				4	8,000	750			(27)	(14,727)	361	1,714,501	
4. Indexed																	
5. Universal		77,583	3	77,583				3	77,583				(7)	(432,914)	80	5,896,403	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		158,252	346	155,525				346	155,525	5,332			(739)	(831,900)	13,357	14,616,255	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed														9,303	21	303,571	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														9,303	21	303,571	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total		158,252	346	155,525				346	155,525	5,332			(739)	(822,597)	13,378	14,919,826	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	1,839							9,683	6,968	973		17,624
2. Whole	42,709		5,100	1,249	307		6,656	115,987	17,238	79,629		212,854
3. Term	8,961											
4. Indexed												
5. Universal	130,926							421,306		74,877		496,183
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	184,435		5,100	1,249	307		6,656	546,976	24,206	155,479		726,661
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	8,054							58,507		41,666		100,173
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	8,054							58,507		41,666		100,173
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)	(e)						XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX	3,600	3,600
46. Total Accident and Health	180							XXX	XXX	XXX	3,600	3,600
47. Total	192,669 (c)		5,100	1,249	307		6,656	605,483	24,206	197,145	3,600	830,434

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Missouri		DURING THE YEAR				2024		NAIC Company Code				70130	
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year																	
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28				
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount											
Individual Life																					
1.	Industrial	16,651	20	16,651					20	16,651				(44)	(42,727)	1,209	966,487				
2.	Whole	130,999	24	133,417					24	133,417	20,489			(45)	(267,309)	1,252	7,767,290				
3.	Term	(2,000)												(8)	(115,017)	205	1,396,234				
4.	Indexed																				
5.	Universal	359,981	12	444,378					12	444,378	1			(18)	(885,278)	302	16,868,568				
6.	Universal with secondary guarantees																				
7.	Variable																				
8.	Variable universal																				
9.	Credit																				
10.	Other																				
11.	Total Individual Life	505,631	56	594,446					56	594,446	20,490			(115)	(1,310,331)	2,968	26,998,579				
Group Life																					
12.	Whole																				
13.	Term																				
14.	Universal																				
15.	Variable																				
16.	Variable universal																				
17.	Credit																				
18.	Other																(a)				
19.	Total Group Life																				
Individual Annuities																					
20.	Fixed	55,789	4	58,507					4	58,507				(5)	(2,005)	146	1,589,525				
21.	Indexed																				
22.	Variable with guarantees																				
23.	Variable without guarantees																				
24.	Life contingent payout																				
25.	Other																				
26.	Total Individual Annuities	55,789	4	58,507					4	58,507				(5)	(2,005)	146	1,589,525				
Group Annuities																					
27.	Fixed																				
28.	Indexed																				
29.	Variable with guarantees																				
30.	Variable without guarantees																				
31.	Life contingent payout																				
32.	Other																				
33.	Total Group Annuities																				
Accident and Health																					
34.	Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
35.	Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
36.	Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
37.	Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
38.	Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
39.	Federal Employees Health Benefits Plan	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
40.	Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
41.	Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
42.	Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
43.	Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
44.	Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
45.	Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100				
46.	Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100				
47.	Total		561,420	60	652,953				60	652,953	20,490			(120)	(1,312,336)	3,115	28,588,204				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Montana DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....825										7,719		7,719
3. Term										1,559		1,559
4. Indexed												
5. Universal .....23,301								16,009		14,756		30,765
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	24,126							16,009		24,034		40,043
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed .....133												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	133											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	24,259 (c)							16,009		24,034		40,043

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Montana		DURING THE YEAR							2024		NAIC Company Code		70130							
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year																				
				Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28						
						14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount													
Individual Life																										
1. Industrial																										
2. Whole																										
3. Term																										
4. Indexed																										
5. Universal				16,009		1	16,009					1	16,009													
6. Universal with secondary guarantees																										
7. Variable																										
8. Variable universal																										
9. Credit																										
10. Other																										
11. Total Individual Life				16,009		1	16,009					1	16,009				(5)	(47,250)	80	1,981,814						
Group Life																										
12. Whole																										
13. Term																										
14. Universal																										
15. Variable																										
16. Variable universal																										
17. Credit																										
18. Other																			(a)							
19. Total Group Life																										
Individual Annuities																										
20. Fixed																	(1)	(5,401)	2	27,672						
21. Indexed																										
22. Variable with guarantees																										
23. Variable without guarantees																										
24. Life contingent payout																										
25. Other																										
26. Total Individual Annuities																	(1)	(5,401)	2	27,672						
Group Annuities																										
27. Fixed																										
28. Indexed																										
29. Variable with guarantees																										
30. Variable without guarantees																										
31. Life contingent payout																										
32. Other																										
33. Total Group Annuities																										
Accident and Health																										
34. Comprehensive individual				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total					16,009	1	16,009					1	16,009				(6)	(52,651)	82	2,009,486						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	47											
2. Whole .....4,329			84	183	20		287	16,653		14,252		30,905
3. Term .....220										1,837		1,837
4. Indexed												
5. Universal .....43,804								163,883		58,384		222,267
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	48,400		84	183	20		287	180,536		74,473		255,009
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed .....1,113								37,943		29,091		67,034
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	1,113							37,943		29,091		67,034
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	49,513 (c)		84	183	20		287	218,479		103,564		322,043

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Nebraska		DURING THE YEAR		2024		NAIC Company Code		70130				
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount	
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																		
1. Industrial															(1)	(2,000)	2	1,500
2. Whole		16,653	1	16,653					1	16,653					(1,214)	74	650,672	
3. Term														(1)	(1,101)	7	100,617	
4. Indexed																		
5. Universal		125,533	2	163,883					2	163,883	25,000			(5)	(332,222)	63	5,864,498	
6. Universal with secondary guarantees																		
7. Variable																		
8. Variable universal																		
9. Credit																		
10. Other																		
11. Total Individual Life		142,186	3	180,536					3	180,536	25,000			(7)	(336,537)	146	6,617,287	
Group Life																		
12. Whole																		
13. Term																		
14. Universal																		
15. Variable																		
16. Variable universal																		
17. Credit																		
18. Other																	(a)	
19. Total Group Life																		
Individual Annuities																		
20. Fixed		37,943	2	37,943					2	37,943				(9)	(41,423)	150	1,016,699	
21. Indexed																		
22. Variable with guarantees																		
23. Variable without guarantees																		
24. Life contingent payout																		
25. Other																		
26. Total Individual Annuities		37,943	2	37,943					2	37,943				(9)	(41,423)	150	1,016,699	
Group Annuities																		
27. Fixed																		
28. Indexed																		
29. Variable with guarantees																		
30. Variable without guarantees																		
31. Life contingent payout																		
32. Other																		
33. Total Group Annuities																		
Accident and Health																		
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total			180,129	5	218,479				5	218,479	25,000			(16)	(377,960)	296	7,633,986	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	89											
2. Whole	1,209		416		39		455	1,711		1,667		3,378
3. Term												
4. Indexed												
5. Universal	4,067											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	5,365		416		39		455	1,711		1,667		3,378
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	5,365 (c)		416		39		455	1,711		1,667		3,378

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Nevada		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial															8	9,500	
2. Whole		1,711	1	1,711					1	1,711			(1)	(4,950)	33	205,087	
3. Term													(2)	(4,000)	3	7,000	
4. Indexed																	
5. Universal													1	37,315	7	417,167	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		1,711	1	1,711					1	1,711			(2)	28,365	51	638,754	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed .....														.652	4	16,600
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														652	4	16,600	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total			1,711	1	1,711				1	1,711			(2)	29,017	55	655,354	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF New Hampshire		DURING THE YEAR 2024				NAIC Company Code 70130					
Line of Business		1	2	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
		Premiums and Annuities Considerations	Other Considerations	3	4	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1. Industrial													
2. Whole		228		61		125		186			3,282		3,282
3. Term													
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		228		61		125		186			3,282		3,282
Group Life													
12. Whole													
13. Term													
14. Universal													
15. Variable													
16. Variable universal													
17. Credit													
18. Other													
19. Total Group Life													
Individual Annuities													
20. Fixed													
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities													
Group Annuities													
27. Fixed													
28. Indexed													
29. Variable with guarantees													
30. Variable without guarantees													
31. Life contingent payout													
32. Other													
33. Total Group Annuities													
Accident and Health													
34. Comprehensive individual (d)									XXX	XXX	XXX		
35. Comprehensive group (d)									XXX	XXX	XXX		
36. Medicare Supplement (d)									XXX	XXX	XXX		
37. Vision only (d)									XXX	XXX	XXX		
38. Dental only (d)									XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)									XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)									XXX	XXX	XXX		
41. Title XIX Medicaid (d)									XXX	XXX	XXX		
42. Credit A&H									XXX	XXX	XXX		
43. Disability income (d)									XXX	XXX	XXX		
44. Long-term care (d)									XXX	XXX	XXX		
45. Other health (d)									XXX	XXX	XXX		
46. Total Accident and Health									XXX	XXX	XXX		
47. Total		228 (c)		61		125		186			3,282		3,282

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Hampshire		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole															152	10	60,616
3. Term																	
4. Indexed																	
5. Universal																2	242,000
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life															152	12	302,616
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed															13	2	1,552
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities															13	2	1,552
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total															165	14	304,168

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ _____, current year \$ _____.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: _____ 2) covering number of lives: _____ 3) face amount \$ _____.

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ _____ Group: \$ _____ Total: \$ _____.

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____.

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ _____.



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF New Jersey DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	33											
2. Whole 2, 143			179		99		278		2, 000	87, 629		89, 629
3. Term										573		573
4. Indexed												
5. Universal 727										30, 256		30, 256
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	2, 903		179		99		278		2, 000	118, 458		120, 458
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	321									1, 320		1, 320
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	321									1, 320		1, 320
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	3, 224 (c)		179		99		278		2, 000	119, 778		121, 778

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Jersey		DURING THE YEAR						2024		NAIC Company Code		70130	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial														(1)	(1,000)	4	3,500		
2. Whole		2,000		2,000					2,000					(2)	(88,484)	35	344,554		
3. Term																6	10,000		
4. Indexed																			
5. Universal															120	7	236,906		
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		2,000		2,000					2,000					(3)	(89,364)	52	594,960		
Group Life																			
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																	(a)		
19. Total Group Life																			
Individual Annuities																			
20. Fixed															1,753	13	41,819		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities															1,753	13	41,819		
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. Total			2,000		2,000				2,000					(3)	(87,611)	65	636,779		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Mexico		DURING THE YEAR		2024		NAIC Company Code		70130	
Line of Business				1	2	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
						3	4	5	6	7	8	9	10	11	12
				Premiums and Annuities Considerations	Other Considerations	Paid in Cash or Left on Deposit	Applied to Pay Renewal Premiums	Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	Other	Total (Col. 3+4+5+6)	Death and Annuity Benefits	Matured Endowments	Surrender Values and Withdrawals for Life Contracts	All Other Benefits	Total (Sum Columns 8 through 11)
Individual Life															
1. Industrial															
2. Whole				2,076		183				183	5,000				5,000
3. Term				4,007							1,401				1,401
4. Indexed															
5. Universal				10,445											
6. Universal with secondary guarantees															
7. Variable															
8. Variable universal															
9. Credit															
10. Other															
11. Total Individual Life				16,528		183				183	6,401				6,401
Group Life															
12. Whole															
13. Term				23							15,000				15,000
14. Universal															
15. Variable															
16. Variable universal															
17. Credit															
18. Other															
19. Total Group Life				23							15,000				15,000
Individual Annuities															
20. Fixed				.889									.950		.950
21. Indexed															
22. Variable with guarantees															
23. Variable without guarantees															
24. Life contingent payout															
25. Other															
26. Total Individual Annuities				889									950		950
Group Annuities															
27. Fixed															
28. Indexed															
29. Variable with guarantees															
30. Variable without guarantees															
31. Life contingent payout															
32. Other															
33. Total Group Annuities															
Accident and Health															
34. Comprehensive individual (d)											XXX	XXX	XXX		
35. Comprehensive group (d)											XXX	XXX	XXX		
36. Medicare Supplement (d)											XXX	XXX	XXX		
37. Vision only (d)											XXX	XXX	XXX		
38. Dental only (d)											XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)											XXX	XXX	XXX		
40. Title XVIII Medicare (d)				(e)							XXX	XXX	XXX		
41. Title XIX Medicaid (d)											XXX	XXX	XXX		
42. Credit A&H											XXX	XXX	XXX		
43. Disability income (d)											XXX	XXX	XXX		
44. Long-term care (d)											XXX	XXX	XXX		
45. Other health (d)											XXX	XXX	XXX		
46. Total Accident and Health											XXX	XXX	XXX		
47. Total				17,440 (c)		183				183	21,401		950		22,351

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New Mexico		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit					
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																2	1,500
2. Whole		5,000	1	5,000					1	5,000			(4)	(16,301)	56	281,542	
3. Term		1,401	1	1,401					1	1,401			(5)	(78,113)	13	234,816	
4. Indexed																	
5. Universal														(2,085)	18	793,297	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		6,401	2	6,401					2	6,401			(9)	(96,499)	89	1,311,155	
Group Life																	
12. Whole																	
13. Term		15,000	1	15,000					1	15,000							
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life		15,000	1	15,000					1	15,000							
Individual Annuities																	
20. Fixed													(1)	2,979	16	128,359	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities													(1)	2,979	16	128,359	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		21,401	3	21,401					3	21,401				(10)	(93,520)	105	1,439,514

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code		0000	BUSINESS IN THE STATE OF		New York		DURING THE YEAR			2024	NAIC Company Code			70130
Line of Business			1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members			Claims and Benefits Paid						
					3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life														
1. Industrial														
2. Whole			1,716				31		579	16,692			16,692	
3. Term			914											
4. Indexed														
5. Universal			12,262											
6. Universal with secondary guarantees														
7. Variable														
8. Variable universal														
9. Credit														
10. Other														
11. Total Individual Life			14,892			548	31	579	16,692				16,692	
Group Life														
12. Whole														
13. Term														
14. Universal														
15. Variable														
16. Variable universal														
17. Credit														
18. Other														
19. Total Group Life														
Individual Annuities														
20. Fixed			186											
21. Indexed														
22. Variable with guarantees														
23. Variable without guarantees														
24. Life contingent payout														
25. Other														
26. Total Individual Annuities			186											
Group Annuities														
27. Fixed														
28. Indexed														
29. Variable with guarantees														
30. Variable without guarantees														
31. Life contingent payout														
32. Other														
33. Total Group Annuities														
Accident and Health														
34. Comprehensive individual (d)									XXX	XXX	XXX			
35. Comprehensive group (d)									XXX	XXX	XXX			
36. Medicare Supplement (d)									XXX	XXX	XXX			
37. Vision only (d)									XXX	XXX	XXX			
38. Dental only (d)									XXX	XXX	XXX			
39. Federal Employees Health Benefits Plan (d)									XXX	XXX	XXX			
40. Title XVIII Medicare (e)									XXX	XXX	XXX			
41. Title XIX Medicaid (d)									XXX	XXX	XXX			
42. Credit A&H									XXX	XXX	XXX			
43. Disability income (d)									XXX	XXX	XXX			
44. Long-term care (d)									XXX	XXX	XXX			
45. Other health (d)									XXX	XXX	XXX			
46. Total Accident and Health									XXX	XXX	XXX			
47. Total			15,078 (c)			548	31	579	16,692				16,692	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		New York		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																13	15,500
2. Whole		6,720	3	16,720					3	16,720			(1)	(7,593)	83	586,378	
3. Term													(1)	(425)	13	72,419	
4. Indexed																	
5. Universal		90,913									90,913		(1)	(74,905)	11	493,671	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		97,633	3	16,720					3	16,720	90,913		(3)	(82,923)	120	1,167,968	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed														1,171	3	29,711	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														1,171	3	29,711	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		97,633	3	16,720					3	16,720	90,913			(3)	(81,752)	123	1,197,679

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	292							543	500			1,043
2. Whole	8,623		1,264	264	162		1,690	38,327		26,984		65,311
3. Term	7,044							77,000		3,459		80,459
4. Indexed												
5. Universal	98,389							44,140		22,310		66,450
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	114,348		1,264	264	162		1,690	160,010	500	52,753		213,263
Group Life												
12. Whole												
13. Term	1,050											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	1,050											
Individual Annuities												
20. Fixed	1,463							83,491		9,972		93,463
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	1,463							83,491		9,972		93,463
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	116,861 (c)		1,264	264	162		1,690	243,501	500	62,725		306,726

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		North Carolina		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		543	1	1,043					1	1,043				1	1,000	49	45,275		
2. Whole		41,671	8	38,338					8	38,338	3,333		(15)	(81,360)	299	1,905,327			
3. Term		50,000	4	77,000					4	77,000			(6)	(153,090)	80	749,529			
4. Indexed																			
5. Universal		65,000	3	44,140					3	44,140	40,000		(9)	(278,575)	185	9,401,769			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		157,214	16	160,521					16	160,521	43,333		(29)	(512,025)	613	12,101,900			
Group Life																			
12. Whole																			
13. Term															6	40,000			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																(a)			
18. Other																			
19. Total Group Life															6	40,000			
Individual Annuities																			
20. Fixed		83,491	2	83,491					2	83,491			(3)	(96,780)	29	510,371			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities		83,491	2	83,491					2	83,491			(3)	(96,780)	29	510,371			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. Total		240,705	18	244,012					18	244,012	43,333		(32)	(608,805)	648	12,652,271			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000

BUSINESS IN THE STATE OF **North Dakota**

DURING THE YEAR 2024

NAIC Company Code 70130

[illegible]

24.ND

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		North Dakota		DURING THE YEAR							2024		NAIC Company Code		70130		
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year															
				Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28	
						14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																					
1. Industrial																					
2. Whole																	1	4,865			
3. Term																					
4. Indexed																					
5. Universal																	3	144,342			
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other																					
11. Total Individual Life																	4	149,207			
Group Life																					
12. Whole																					
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																		(a)			
18. Other																					
19. Total Group Life																					
Individual Annuities																					
20. Fixed																290	2	8,709			
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other																					
26. Total Individual Annuities																290	2	8,709			
Group Annuities																					
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other																					
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
35. Comprehensive group				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
36. Medicare Supplement				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
37. Vision only				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
38. Dental only				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
40. Title XVIII Medicare				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
41. Title XIX Medicaid				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
42. Credit A&H					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
43. Disability income				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
44. Long-term care				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
45. Other health				(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
46. Total Accident and Health					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
47. Total																	290	6	157,916		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code		0000	BUSINESS IN THE STATE OF		Ohio	DURING THE YEAR			2024	NAIC Company Code		70130	
Line of Business			1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
					3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	.....59							.....646		.....1,186		.....1,832
2.	Whole	.....201,523		.....84,212	.....5,005	.....16,687		.....105,904	.....699,057	.....20,842	.....252,364		.....972,263
3.	Term	.....16,788							.....22,500	.....1,965	.....(17,826)		.....6,639
4.	Indexed	.....										
5.	Universal	.....1,499,273							.....3,666,682	.....65,025	.....491,427		.....4,223,134
6.	Universal with secondary guarantees	.....										
7.	Variable	.....										
8.	Variable universal	.....										
9.	Credit	.....										
10.	Other	.....										
11.	Total Individual Life	1,717,643		84,212	5,005	16,687		105,904	4,388,885	87,832	727,151		5,203,868
Group Life													
12.	Whole	.....										
13.	Term	.....3,847							.....20,070				.....20,070
14.	Universal	.....										
15.	Variable	.....										
16.	Variable universal	.....										
17.	Credit	.....										
18.	Other	.....										
19.	Total Group Life	3,847							20,070				20,070
Individual Annuities													
20.	Fixed	.....12,057							.....75,559		.....23,381		.....98,940
21.	Indexed	.....										
22.	Variable with guarantees	.....										
23.	Variable without guarantees	.....										
24.	Life contingent payout	.....										
25.	Other	.....										
26.	Total Individual Annuities	12,057							75,559		23,381		98,940
Group Annuities													
27.	Fixed	.....										
28.	Indexed	.....										
29.	Variable with guarantees	.....										
30.	Variable without guarantees	.....										
31.	Life contingent payout	.....										
32.	Other	.....										
33.	Total Group Annuities												
Accident and Health													
34.	Comprehensive individual (d)	.....17							....XXX.....	....XXX.....	....XXX.....		
35.	Comprehensive group (d)	.....							....XXX.....	....XXX.....	....XXX.....		
36.	Medicare Supplement (d)	.....							....XXX.....	....XXX.....	....XXX.....		
37.	Vision only (d)	.....							....XXX.....	....XXX.....	....XXX.....		
38.	Dental only (d)	.....							....XXX.....	....XXX.....	....XXX.....		
39.	Federal Employees Health Benefits Plan (d)	.....							....XXX.....	....XXX.....	....XXX.....		
40.	Title XVIII Medicare (d)	.....(e)							....XXX.....	....XXX.....	....XXX.....		
41.	Title XIX Medicaid (d)	.....							....XXX.....	....XXX.....	....XXX.....		
42.	Credit A&H	.....							....XXX.....	....XXX.....	....XXX.....		
43.	Disability income (d)	.....							....XXX.....	....XXX.....	....XXX.....		
44.	Long-term care (d)	.....							....XXX.....	....XXX.....	....XXX.....		
45.	Other health (d)	.....34							....XXX.....	....XXX.....	....XXX.....		
46.	Total Accident and Health	51							....XXX.....	....XXX.....	....XXX.....		
47.	Total	1,733,598 (c)		84,212	5,005	16,687		105,904	4,484,514	87,832	750,532		5,322,878

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Ohio		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		646	1	646					1	646			(4)	(1,528)	47	32,146			
2. Whole		735,169	68	733,499					68	733,499	103,567		(136)	(3,012,291)	4,317	57,312,178			
3. Term		87,405	4	24,465					4	24,465	77,940		(30)	(248,475)	390	4,158,394			
4. Indexed																			
5. Universal		4,188,074	53	3,731,707					53	3,731,707	568,417		(155)	(11,864,218)	2,652	202,505,639			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		5,011,294	126	4,490,317					126	4,490,317	749,924		(325)	(15,126,512)	7,406	264,008,357			
Group Life																			
12. Whole																			
13. Term		20,070	4	20,070					4	20,070			(4)	(28,000)	20	133,500			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																(a)			
18. Other																			
19. Total Group Life		20,070	4	20,070					4	20,070			(4)	(28,000)	20	133,500			
Individual Annuities																			
20. Fixed		56,363	3	75,559					3	75,559			(6)	(131,397)	128	1,627,033			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities		56,363	3	75,559					3	75,559			(6)	(131,397)	128	1,627,033			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				3	300			
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		(2)	(200)	3	300			
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		(2)	(200)	6	600			
47. Total		5,087,727	133	4,585,946					133	4,585,946	749,924		(337)	(15,286,109)	7,560	265,769,490			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Oklahoma DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	860							1,500	2,335	934		4,769
2. Whole	35,400		1,651	3,793			5,444	131,245	14,915	33,042		179,202
3. Term	97,168							504,408		9,794		514,202
4. Indexed												
5. Universal	23,206											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	156,634		1,651	3,793			5,444	637,153	17,250	43,770		698,173
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	2,920							34,919		10,123		45,042
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	2,920							34,919		10,123		45,042
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	57							XXX	XXX	XXX		
35. Comprehensive group								XXX	XXX	XXX		
36. Medicare Supplement								XXX	XXX	XXX		
37. Vision only								XXX	XXX	XXX		
38. Dental only								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan								XXX	XXX	XXX		
40. Title XVIII Medicare								XXX	XXX	XXX		
41. Title XIX Medicaid								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income								XXX	XXX	XXX		
44. Long-term care								XXX	XXX	XXX		
45. Other health								XXX	XXX	XXX		
46. Total Accident and Health	57							XXX	XXX	XXX		
47. Total	159,611 (c)		1,651	3,793			5,444	672,072	17,250	53,893		743,215

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Oklahoma		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															
		13 Incurred During Current Year	Claims Settled During Current Year								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		3,835	8	3,835					8	3,835			(26)	(21,380)	723	571,469	
2. Whole		170,763	46	146,363					46	146,363	27,000		(8)	(227,345)	1,111	4,288,613	
3. Term		501,557	9	504,408					9	504,408	500		(24)	(740,383)	176	1,724,205	
4. Indexed																	
5. Universal		75,000									75,000		(3)	(139,057)	43	2,040,963	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		751,155	63	654,606					63	654,606	102,500		(61)	(1,128,165)	2,053	8,625,250	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		34,919	2	34,919					2	34,919			(5)	(56,894)	36	341,355	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		34,919	2	34,919					2	34,919			(5)	(56,894)	36	341,355	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	100	
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1	100	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		786,074	65	689,525					65	689,525	102,500		(66)	(1,185,059)	2,090	8,966,705	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

24. OR



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Oregon		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial										273		273
2. Whole .....649			162	100	81		343	10,000		3,775		13,775
3. Term												
4. Indexed												
5. Universal .....537										47,331		47,331
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	1,186		162	100	81		343	10,000		51,379		61,379
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	1,186 (c)		162	100	81		343	10,000		51,379		61,379

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Oregon		DURING THE YEAR				2024		NAIC Company Code				70130	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)					
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount				
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount											
Individual Life																					
1. Industrial																	1	1,000			
2. Whole		11,700	1	10,000					1	10,000	1,700			(3)	(40,850)	45	159,502				
3. Term														(1)	(100,000)	2	2,490				
4. Indexed																					
5. Universal																4	175,000				
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other																					
11. Total Individual Life		11,700	1	10,000					1	10,000	1,700			(4)	(140,850)	52	337,992				
Group Life																					
12. Whole																					
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																					
18. Other																	(a)				
19. Total Group Life																					
Individual Annuities																					
20. Fixed															464	4	10,757				
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other																					
26. Total Individual Annuities															464	4	10,757				
Group Annuities																					
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other																					
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
42. Credit A&H (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX										
47. Total		11,700	1	10,000					1	10,000	1,700			(4)	(140,386)	56	348,749				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	115											
2. Whole	44,674		1,489	298	549		2,336	97,200	10,140	20,066		127,406
3. Term	9,379											
4. Indexed												
5. Universal	80,167							75,207		33,212		108,419
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	134,335		1,489	298	549		2,336	172,407	10,140	53,278		235,825
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	22,154							6,241		32,474		38,715
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	22,154							6,241		32,474		38,715
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	156,489 (c)		1,489	298	549		2,336	178,648	10,140	85,752		274,540

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Pennsylvania				DURING THE YEAR				2024		NAIC Company Code				70130	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount													
Individual Life																							
1. Industrial																				19	19,600		
2. Whole		94,414	13	107,614					13	107,614	3,600			(15)	(138,165)	513	4,112,995						
3. Term														(1)	(6,994)	42	328,368						
4. Indexed																							
5. Universal		78,234	2	75,207					2	75,207	28,234			(8)	(343,191)	178	11,343,333						
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other																							
11. Total Individual Life		172,648	15	182,821					15	182,821	31,834			(24)	(488,350)	752	15,804,296						
Group Life																							
12. Whole																							
13. Term																							
14. Universal																							
15. Variable																							
16. Variable universal																							
17. Credit																							
18. Other																					(a)		
19. Total Group Life																							
Individual Annuities																							
20. Fixed		6,241	5	6,241					5	6,241				(11)	(162,851)	412	1,416,781						
21. Indexed																							
22. Variable with guarantees																							
23. Variable without guarantees																							
24. Life contingent payout																							
25. Other																							
26. Total Individual Annuities		6,241	5	6,241					5	6,241				(11)	(162,851)	412	1,416,781						
Group Annuities																							
27. Fixed																							
28. Indexed																							
29. Variable with guarantees																							
30. Variable without guarantees																							
31. Life contingent payout																							
32. Other																							
33. Total Group Annuities																							
Accident and Health																							
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
42. Credit A&H .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX												
47. Total		178,889	20	189,062					20	189,062	31,834			(35)	(651,201)	1,164	17,221,077						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....314			153				153					
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	314		153				153					
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....(d)								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	314 (c)		153				153					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Rhode Island		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																	
2. Whole																7	46,974
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life																7	46,974
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total																7	46,974

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial								825				825
2. Whole 6,340	6,340		1,096	200	135		1,431	28,048	890	3,917		32,855
3. Term 7,835	7,835							20,000				20,000
4. Indexed												
5. Universal 90,916	90,916							120,000		23,045		143,045
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	105,091		1,096	200	135		1,431	168,873	890	26,962		196,725
Group Life												
12. Whole												
13. Term 360	360											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	360											
Individual Annuities												
20. Fixed 120	120									31,910		31,910
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	120									31,910		31,910
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	105,571 (c)		1,096	200	135		1,431	168,873	890	58,872		228,635

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		South Carolina		DURING THE YEAR		2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits																	
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		825	2	825					2	825				(2)	(655)	9	4,786		
2. Whole		28,938	8	28,938					8	28,938	2,500			(3)	(33,001)	159	1,337,606		
3. Term		20,000	1	20,000					1	20,000				(3)	(52,605)	18	423,169		
4. Indexed																			
5. Universal		120,000	4	120,000					4	120,000				(8)	(334,177)	192	9,563,488		
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		169,763	15	169,763					15	169,763	2,500			(16)	(420,438)	378	11,329,049		
Group Life																			
12. Whole																			
13. Term																2	12,500		
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																		(a)	
18. Other																			
19. Total Group Life																2	12,500		
Individual Annuities																			
20. Fixed															1,256	6	31,976		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities															1,256	6	31,976		
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX								
47. Total		169,763	15	169,763					15	169,763	2,500			(16)	(419,182)	386	11,373,525		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF South Dakota DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole .....120										1,164		1,164
3. Term												
4. Indexed												
5. Universal .....542												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	662									1,164		1,164
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed .....80												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	80											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)10								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)(e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health	10							XXX	XXX	XXX		
47. Total	752 (c)									1,164		1,164

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		South Dakota		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																1	1,000
2. Whole													(1)	(3,203)	5	21,275	
3. Term																	
4. Indexed																	
5. Universal															1	100,000	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life													(1)	(3,203)	7	122,275	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																549	12,231
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities																549	12,231
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100
47. Total														(1)	(2,654)	9	134,606

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Tennessee DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	11,522							41,381	6,484	12,064		59,929
2. Whole	45,961		975	111	3,571		4,657	64,783	4,500	11,181		80,464
3. Term	3,786									4,325		4,325
4. Indexed												
5. Universal	21,920							67,088		78,297		145,385
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	83,189		975	111	3,571		4,657	173,252	10,984	105,867		290,103
Group Life												
12. Whole												
13. Term	1,152							5,000				5,000
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	1,152							5,000				5,000
Individual Annuities												
20. Fixed	175											
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	175											
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d) 84							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d) (e)							XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d) 13							XXX	XXX	XXX		
46. Total Accident and Health	97							XXX	XXX	XXX		
47. Total	84,613 (c)		975	111	3,571		4,657	178,252	10,984	105,867		295,103

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Tennessee		DURING THE YEAR							2024		NAIC Company Code		70130								
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
				13		Claims Settled During Current Year						23										24		25		26		27		28
				Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount	
						14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount														
Individual Life				46,364	71	47,865				71	47,865	2,999			(264)	(240,178)	4,959	4,526,924									
1. Industrial				63,139	33	69,322				33	69,322	6,111			(61)	(170,247)	1,222	3,917,169									
2. Whole				4,250							6,000				(44)	(145,957)	724	2,332,454									
3. Term																											
4. Indexed				79,588	2	67,088				2	67,088	12,500			(3)	(73,685)	49	2,654,869									
5. Universal																											
6. Universal with secondary guarantees																											
7. Variable																											
8. Variable universal																											
9. Credit																											
10. Other																											
11. Total Individual Life				193,341	106	184,275				106	184,275	27,610			(372)	(630,067)	6,954	13,431,416									
Group Life																											
12. Whole																											
13. Term				5,000	1	5,000				1	5,000				(1)	(7,500)	6	51,800									
14. Universal																											
15. Variable																											
16. Variable universal																											
17. Credit																											
18. Other																		(a)									
19. Total Group Life				5,000	1	5,000				1	5,000				(1)	(7,500)	6	51,800									
Individual Annuities																											
20. Fixed																6,297	15	159,313									
21. Indexed																											
22. Variable with guarantees																											
23. Variable without guarantees																											
24. Life contingent payout																											
25. Other																											
26. Total Individual Annuities																6,297	15	159,313									
Group Annuities																											
27. Fixed																											
28. Indexed																											
29. Variable with guarantees																											
30. Variable without guarantees																											
31. Life contingent payout																											
32. Other																											
33. Total Group Annuities																											
Accident and Health																											
34. Comprehensive individual (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100									
35. Comprehensive group (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
36. Medicare Supplement (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
37. Vision only (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
38. Dental only (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
39. Federal Employees Health Benefits Plan (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
40. Title XVIII Medicare (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
41. Title XIX Medicaid (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
42. Credit A&H				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
43. Disability income (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
44. Long-term care (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX															
45. Other health (d)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1	100									
46. Total Accident and Health				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					2	200									
47. Total				198,341	107	189,275				107	189,275	27,610			(373)	(631,270)	6,977	13,642,729									

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Texas		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	20,104							61,234	11,273	19,323		91,830
2. Whole	177,601		4,721	1,142	1,120		6,983	442,524	39,950	155,969		638,443
3. Term	56,647							16,000	24,607	13,447		54,054
4. Indexed												
5. Universal	144,485							200,776		20,278		221,054
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	398,837		4,721	1,142	1,120		6,983	720,534	75,830	209,017		1,005,381
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	9,806							33,738		98,306		132,044
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	9,806							33,738		98,306		132,044
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	(d)							XXX	XXX	XXX		
35. Comprehensive group	(d)							XXX	XXX	XXX		
36. Medicare Supplement	(d)							XXX	XXX	XXX		
37. Vision only	(d)							XXX	XXX	XXX		
38. Dental only	(d)							XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan	(d)							XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)							XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income	(d)							XXX	XXX	XXX		
44. Long-term care	(d)							XXX	XXX	XXX		
45. Other health	(d)							XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	408,643 (c)		4,721	1,142	1,120		6,983	754,272	75,830	307,323		1,137,425

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Texas		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		74,493	147	72,507				147	72,507	9,500			(314)	(315,047)	8,218	7,549,626	
2. Whole		498,523	179	482,602				179	482,602	78,724			(266)	(886,830)	6,586	18,089,672	
3. Term		36,709	7	40,607				7	40,607	7,602			(48)	(653,782)	1,017	7,073,010	
4. Indexed																	
5. Universal		200,776	5	200,776				5	200,776				(31)	(2,372,102)	220	12,890,190	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		810,501	338	796,492				338	796,492	95,826			(659)	(4,227,761)	16,041	45,602,498	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																(a)	
19. Total Group Life																	
Individual Annuities																	
20. Fixed		95,214	13	33,738				13	33,738	66,715			(22)	(84,242)	591	2,361,700	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		95,214	13	33,738				13	33,738	66,715			(22)	(84,242)	591	2,361,700	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total		905,715	351	830,230				351	830,230	162,541			(681)	(4,312,003)	16,632	47,964,198	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$
(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$
(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$
(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products
(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Utah		DURING THE YEAR 2024				NAIC Company Code 70130				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole		1,275		272		126		398	5,047			5,047
3. Term		299										
4. Indexed												
5. Universal		3,333										
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life		4,907		272		126		398	5,047			5,047
Group Life												
12. Whole												
13. Term		840										
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life		840										
Individual Annuities												
20. Fixed		320								320		320
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities		320								320		320
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)									XXX	XXX	XXX	
35. Comprehensive group .....(d)									XXX	XXX	XXX	
36. Medicare Supplement .....(d)									XXX	XXX	XXX	
37. Vision only .....(d)									XXX	XXX	XXX	
38. Dental only .....(d)									XXX	XXX	XXX	
39. Federal Employees Health Benefits Plan .....(d)									XXX	XXX	XXX	
40. Title XVIII Medicare .....(d)		(e)							XXX	XXX	XXX	
41. Title XIX Medicaid .....(d)									XXX	XXX	XXX	
42. Credit A&H									XXX	XXX	XXX	
43. Disability income .....(d)									XXX	XXX	XXX	
44. Long-term care .....(d)									XXX	XXX	XXX	
45. Other health .....(d)									XXX	XXX	XXX	
46. Total Accident and Health									XXX	XXX	XXX	
47. Total		6,067 (c)		272		126		398	5,047		320	5,367

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Utah		DURING THE YEAR						2024		NAIC Company Code		70130			
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				13		Claims Settled During Current Year															
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28			
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount										
Incurred During Current Year				Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount			
Individual Life																					
1. Industrial				5,047		1		5,047										30			
2. Whole										1		5,047						370,560			
3. Term														(1)		(1,000)		3			
4. Indexed																					
5. Universal														(1)		(23,957)		6			
6. Universal with secondary guarantees																					
7. Variable																					
8. Variable universal																					
9. Credit																					
10. Other																					
11. Total Individual Life				5,047		1		5,047						(2)		(24,226)		39			
Group Life																					
12. Whole														(1)		(11,300)		4			
13. Term																					
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																		(a)			
18. Other																					
19. Total Group Life														(1)		(11,300)		4			
Individual Annuities																					
20. Fixed																2,232		5			
21. Indexed																					
22. Variable with guarantees																					
23. Variable without guarantees																					
24. Life contingent payout																					
25. Other																					
26. Total Individual Annuities																2,232		5			
Group Annuities																					
27. Fixed																					
28. Indexed																					
29. Variable with guarantees																					
30. Variable without guarantees																					
31. Life contingent payout																					
32. Other																					
33. Total Group Annuities																					
Accident and Health																					
34. Comprehensive individual				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
35. Comprehensive group				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
36. Medicare Supplement				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
37. Vision only				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
38. Dental only				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
39. Federal Employees Health Benefits Plan				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
40. Title XVIII Medicare				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
41. Title XIX Medicaid				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
42. Credit A&H						XXX		XXX		XXX		XXX		XXX		XXX					
43. Disability income				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
44. Long-term care				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
45. Other health				(d)		XXX		XXX		XXX		XXX		XXX		XXX					
46. Total Accident and Health						XXX		XXX		XXX		XXX		XXX		XXX					
47. Total				5,047		1		5,047						(3)		(33,294)		48			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Vermont DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole			80				80					
3. Term												
4. Indexed												
5. Universal	100											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	100		80				80					
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d) (e)								XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H (d)								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	100 (c)		80				80					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Vermont		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial																1	300
2. Whole			5						5							3	12,500
3. Term																	
4. Indexed																	
5. Universal			1						1							1	50,000
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life			6						6							5	62,800
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	
18. Other																	(a)
19. Total Group Life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total			6						6							5	62,800

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000		BUSINESS IN THE STATE OF Virginia		DURING THE YEAR 2024				NAIC Company Code 70130					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	3,346							27,508	9,370	5,433		42,311
2.	Whole	21,717		1,624	132	86	1,842	77,071	11,652	80,408			169,131
3.	Term	17,785						1,038		3,161			4,199
4.	Indexed												
5.	Universal	17,175						32,981		52,870			85,851
6.	Universal with secondary guarantees												
7.	Variable												
8.	Variable universal												
9.	Credit												
10.	Other												
11.	Total Individual Life	60,023		1,624	132	86	1,842	138,598	21,022	141,872			301,492
Group Life													
12.	Whole												
13.	Term	5,101						30,083					30,083
14.	Universal												
15.	Variable												
16.	Variable universal												
17.	Credit												
18.	Other												
19.	Total Group Life	5,101						30,083					30,083
Individual Annuities													
20.	Fixed	1,878						26,766		8,141			34,907
21.	Indexed												
22.	Variable with guarantees												
23.	Variable without guarantees												
24.	Life contingent payout												
25.	Other												
26.	Total Individual Annuities	1,878						26,766		8,141			34,907
Group Annuities													
27.	Fixed												
28.	Indexed												
29.	Variable with guarantees												
30.	Variable without guarantees												
31.	Life contingent payout												
32.	Other												
33.	Total Group Annuities												
Accident and Health													
34.	Comprehensive individual	(d)						XXX	XXX	XXX			
35.	Comprehensive group	(d)						XXX	XXX	XXX			
36.	Medicare Supplement	(d)						XXX	XXX	XXX			
37.	Vision only	(d)						XXX	XXX	XXX			
38.	Dental only	(d)						XXX	XXX	XXX			
39.	Federal Employees Health Benefits Plan	(d)						XXX	XXX	XXX			
40.	Title XVIII Medicare	(e)						XXX	XXX	XXX			
41.	Title XIX Medicaid	(d)						XXX	XXX	XXX			
42.	Credit A&H							XXX	XXX	XXX			
43.	Disability income	(d)						XXX	XXX	XXX			
44.	Long-term care	(d)						XXX	XXX	XXX			
45.	Other health	(d)						XXX	XXX	XXX			
46.	Total Accident and Health							XXX	XXX	XXX			
47.	Total	67,002 (c)		1,624	132	86	1,842	195,447	21,022	150,013			366,482

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Virginia		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		34,378	54	36,878					54	36,878	2,500		(149)	(136,962)	3,666	3,134,173	
2. Whole		101,772	20	88,723					20	88,723	19,141		(41)	(108,094)	1,228	6,313,286	
3. Term		1,038	1	1,038					1	1,038			(31)	(207,214)	264	2,053,599	
4. Indexed																	
5. Universal		411		32,981						32,981			(6)	(327,053)	37	1,685,192	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		137,599	75	159,620					75	159,620	21,641		(227)	(779,323)	5,195	13,186,250	
Group Life																	
12. Whole																	
13. Term		35,083	6	30,083					6	30,083	5,000		(5)	(44,000)	25	170,800	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																(a)	
18. Other																	
19. Total Group Life		35,083	6	30,083					6	30,083	5,000		(5)	(44,000)	25	170,800	
Individual Annuities																	
20. Fixed		19,458	2	26,766					2	26,766			(3)	34	67	721,539	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		19,458	2	26,766					2	26,766			(3)	34	67	721,539	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health		(d) XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total		192,140	83	216,469					83	216,469	26,641		(235)	(823,289)	5,287	14,078,589	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF Washington DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial										1,334		1,334
2. Whole .....2,458	2,458		266	252	5		523			3,722		3,722
3. Term												
4. Indexed												
5. Universal .....4,494	4,494											
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	6,952		266	252	5		523			5,056		5,056
Group Life												
12. Whole												
13. Term .....180	180											
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	180											
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)								XXX	XXX	XXX		
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)								XXX	XXX	XXX		
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	7,132 (c)		266	252	5		523			5,056		5,056

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Washington		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																5	3,732
1. Industrial																	
2. Whole			8						8				(3)	(5,088)		60	258,009
3. Term													(1)	(1,572)		10	65,145
4. Indexed																	
5. Universal														3,308		13	678,813
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life			8						8				(4)	(3,352)		88	1,005,699
Group Life																	
12. Whole																1	5,000
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	(a)
18. Other																	
19. Total Group Life																1	5,000
Individual Annuities																	
20. Fixed														755		5	19,642
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities														755		5	19,642
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35. Comprehensive group .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health .....(d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47. Total			8						8				(4)	(2,597)		94	1,030,341

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000 BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2024 NAIC Company Code 70130

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	58							9,369	620	6,976		16,965
2. Whole	187,588		573		101		674	684,160	574	70,099		754,833
3. Term	31,021							78,232		14,155		92,387
4. Indexed												
5. Universal	6,906							66,400				66,400
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	225,573		573		101		674	838,161	1,194	91,230		930,585
Group Life												
12. Whole												
13. Term	28,969							126,371				126,371
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life	28,969							126,371				126,371
Individual Annuities												
20. Fixed	652							20,775		707		21,482
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	652							20,775		707		21,482
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual	1,025							XXX	XXX	XXX	162	162
35. Comprehensive group								XXX	XXX	XXX		
36. Medicare Supplement								XXX	XXX	XXX		
37. Vision only								XXX	XXX	XXX		
38. Dental only								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan								XXX	XXX	XXX		
40. Title XVIII Medicare								XXX	XXX	XXX		
41. Title XIX Medicaid								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income								XXX	XXX	XXX		
44. Long-term care								XXX	XXX	XXX		
45. Other health	1,617							XXX	XXX	XXX		
46. Total Accident and Health	2,642							XXX	XXX	XXX	162	162
47. Total	257,836 (c)		573		101		674	985,307	1,194	91,937	162	1,078,600

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		West Virginia		DURING THE YEAR							2024		NAIC Company Code		70130					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits															22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		13		Claims Settled During Current Year																				
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year														
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
Individual Life			14,590	26	9,990				26	9,990	4,600			(40)	(25,563)	993	655,044							
1. Industrial			687,739	179	685,039				179	685,039	61,350			(264)	(1,090,190)	5,297	29,978,759							
3. Term			148,516	19	78,232				19	78,232	90,284			(69)	(378,046)	962	4,895,237							
4. Indexed																								
5. Universal			66,400	1	66,400				1	66,400				(3)	(100,665)	22	1,173,107							
6. Universal with secondary guarantees																								
7. Variable																								
8. Variable universal																								
9. Credit																								
10. Other																								
11. Total Individual Life			917,245	225	839,661				225	839,661	156,234			(376)	(1,594,464)	7,274	36,702,147							
Group Life																								
12. Whole																								
13. Term			113,571	24	126,371				24	126,371	5,000			(30)	(271,000)	158	1,437,000							
14. Universal																								
15. Variable																								
16. Variable universal																								
17. Credit																	(a)							
18. Other																								
19. Total Group Life			113,571	24	126,371				24	126,371	5,000			(30)	(271,000)	158	1,437,000							
Individual Annuities																								
20. Fixed			20,775	1	20,775				1	20,775				(2)	(18,259)	15	123,808							
21. Indexed																								
22. Variable with guarantees																								
23. Variable without guarantees																								
24. Life contingent payout																								
25. Other																								
26. Total Individual Annuities			20,775	1	20,775				1	20,775				(2)	(18,259)	15	123,808							
Group Annuities																								
27. Fixed																								
28. Indexed																								
29. Variable with guarantees																								
30. Variable without guarantees																								
31. Life contingent payout																								
32. Other																								
33. Total Group Annuities																								
Accident and Health																								
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(5)	(500)	19	1,900							
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX													
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(18)	(1,800)	103	13,900							
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(23)	(2,300)	122	15,800							
47. Total			1,051,591	250	986,807				250	986,807	161,234			(431)	(1,886,023)	7,569	38,278,755							

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code		0000	BUSINESS IN THE STATE OF		Wisconsin		DURING THE YEAR		2024	NAIC Company Code		70130	
Line of Business			1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
					3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1. Industrial									1,021				1,021
2. Whole			7,657		1,712	871	168	2,751	11,427		6,226		17,653
3. Term													
4. Indexed													
5. Universal			7,931						82,500				82,500
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life			15,588		1,712	871	168	2,751	94,948		6,226		101,174
Group Life													
12. Whole													
13. Term													
14. Universal													
15. Variable													
16. Variable universal													
17. Credit													
18. Other													
19. Total Group Life													
Individual Annuities													
20. Fixed			1,251						4,988		917		5,905
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities			1,251						4,988		917		5,905
Group Annuities													
27. Fixed													
28. Indexed													
29. Variable with guarantees													
30. Variable without guarantees													
31. Life contingent payout													
32. Other													
33. Total Group Annuities													
Accident and Health													
34. Comprehensive individual (d)									XXX	XXX	XXX		
35. Comprehensive group (d)									XXX	XXX	XXX		
36. Medicare Supplement (d)									XXX	XXX	XXX		
37. Vision only (d)									XXX	XXX	XXX		
38. Dental only (d)									XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)									XXX	XXX	XXX		
40. Title XVIII Medicare (d)			(e)						XXX	XXX	XXX		
41. Title XIX Medicaid (d)									XXX	XXX	XXX		
42. Credit A&H									XXX	XXX	XXX		
43. Disability income (d)									XXX	XXX	XXX		
44. Long-term care (d)									XXX	XXX	XXX		
45. Other health (d)									XXX	XXX	XXX		
46. Total Accident and Health									XXX	XXX	XXX		
47. Total			16,839 (c)		1,712	871	168	2,751	99,936		7,143		107,079

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF				Wisconsin		DURING THE YEAR				2024		NAIC Company Code				70130	
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year																	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28			
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Number of Pols/ Certs	Amount								Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																					
1.	Industrial	21	2	1,021				2	1,021					(1)	(500)	16	17,000				
2.	Whole	11,432	2	11,432				2	11,432					(3)	(66,946)	144	2,087,381				
3.	Term													(1)	(425)	9	53,225				
4.	Indexed																				
5.	Universal	82,500	3	82,500				3	82,500					(2)	(71,322)	24	1,443,083				
6.	Universal with secondary guarantees																				
7.	Variable																				
8.	Variable universal																				
9.	Credit																				
10.	Other																				
11.	Total Individual Life	93,953	7	94,953				7	94,953					(7)	(139,193)	193	3,600,689				
Group Life																					
12.	Whole																				
13.	Term																				
14.	Universal																				
15.	Variable																				
16.	Variable universal																				
17.	Credit																				
18.	Other																(a)				
19.	Total Group Life																				
Individual Annuities																					
20.	Fixed	4,988	1	4,988				1	4,988					(2)	(9,421)	37	183,787				
21.	Indexed																				
22.	Variable with guarantees																				
23.	Variable without guarantees																				
24.	Life contingent payout																				
25.	Other																				
26.	Total Individual Annuities	4,988	1	4,988				1	4,988					(2)	(9,421)	37	183,787				
Group Annuities																					
27.	Fixed																				
28.	Indexed																				
29.	Variable with guarantees																				
30.	Variable without guarantees																				
31.	Life contingent payout																				
32.	Other																				
33.	Total Group Annuities																				
Accident and Health																					
34.	Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
35.	Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
36.	Medicare Supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
37.	Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
38.	Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
39.	Federal Employees Health Benefits Plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
40.	Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
41.	Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
42.	Credit A&H (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
43.	Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
44.	Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
45.	Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
46.	Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX											
47.	Total	98,941	8	99,941				8	99,941					(9)	(148,614)	230	3,784,476				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

24.WY



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code		0000	BUSINESS IN THE STATE OF		Wyoming	DURING THE YEAR			2024	NAIC Company Code		70130
Line of Business			1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members			Claims and Benefits Paid				
					3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole			1,912					189				
3. Term												
4. Indexed												
5. Universal			762									
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life			2,674					189				
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed			80									
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities			80									
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)									XXX	XXX	XXX	
35. Comprehensive group (d)									XXX	XXX	XXX	
36. Medicare Supplement (d)									XXX	XXX	XXX	
37. Vision only (d)									XXX	XXX	XXX	
38. Dental only (d)									XXX	XXX	XXX	
39. Federal Employees Health Benefits Plan (d)									XXX	XXX	XXX	
40. Title XVIII Medicare (d)			(e)						XXX	XXX	XXX	
41. Title XIX Medicaid (d)									XXX	XXX	XXX	
42. Credit A&H (d)									XXX	XXX	XXX	
43. Disability income (d)									XXX	XXX	XXX	
44. Long-term care (d)									XXX	XXX	XXX	
45. Other health (d)									XXX	XXX	XXX	
46. Total Accident and Health									XXX	XXX	XXX	
47. Total			2,754 (c)					189				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Wyoming		DURING THE YEAR							2024		NAIC Company Code		70130											
Line of Business				Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)										
				13		Claims Settled During Current Year						23	24			25	26	27	28											
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount												
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount																			
Individual Life				Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount													
1. Industrial																														
2. Whole																														
3. Term																														
4. Indexed																														
5. Universal																														
6. Universal with secondary guarantees																														
7. Variable																														
8. Variable universal																														
9. Credit																														
10. Other																														
11. Total Individual Life																												(1)	(31,410)	25	271,920
Group Life																														
12. Whole																														
13. Term																														
14. Universal																														
15. Variable																														
16. Variable universal																														
17. Credit																														
18. Other																														
19. Total Group Life																														
Individual Annuities																														
20. Fixed																														
21. Indexed																														
22. Variable with guarantees																														
23. Variable without guarantees																														
24. Life contingent payout																														
25. Other																														
26. Total Individual Annuities																														
Group Annuities																														
27. Fixed																														
28. Indexed																														
29. Variable with guarantees																														
30. Variable without guarantees																														
31. Life contingent payout																														
32. Other																														
33. Total Group Annuities																														
Accident and Health																														
34. Comprehensive individual (d)																														
35. Comprehensive group (d)																														
36. Medicare Supplement (d)																														
37. Vision only (d)																														
38. Dental only (d)																														
39. Federal Employees Health Benefits Plan (d)																														
40. Title XVIII Medicare (d)																														
41. Title XIX Medicaid (d)																														
42. Credit A&H																														
43. Disability income (d)																														
44. Long-term care (d)																														
45. Other health (d)																														
46. Total Accident and Health																														
47. Total														(2)	(39,470)	27	281,727													

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

24.GT



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code		0000	BUSINESS IN THE STATE OF		Grand Total		DURING THE YEAR				2024	NAIC Company Code		70130
Line of Business			1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
					3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life														
1.	Industrial	.....	79,751	.....	.....	.....	.....	.....	.....	239,350	93,700	74,766	.....	407,816
2.	Whole	.....	1,380,907	.....	217,050	39,617	75,528	.....	332,195	3,892,455	232,432	1,569,170	.....	5,694,057
3.	Term	.....	528,488	.....	.....	.....	.....	.....	.....	907,830	26,572	130,700	.....	1,065,102
4.	Indexed	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5.	Universal	.....	3,759,534	.....	.....	.....	.....	.....	.....	7,831,132	91,732	1,449,921	.....	9,372,785
6.	Universal with secondary guarantees	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7.	Variable	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8.	Variable universal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9.	Credit	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10.	Other	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11.	Total Individual Life	.....	5,748,680	.....	217,050	39,617	75,528	.....	332,195	12,870,767	444,436	3,224,557	.....	16,539,760
Group Life														
12.	Whole	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13.	Term	.....	50,424	.....	.....	.....	.....	.....	.....	206,524	.....	.....	.....	206,524
14.	Universal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15.	Variable	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16.	Variable universal	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17.	Credit	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18.	Other	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19.	Total Group Life	.....	50,424	.....	.....	.....	.....	.....	.....	206,524	.....	.....	.....	206,524
Individual Annuities														
20.	Fixed	.....	167,364	.....	.....	.....	.....	.....	.....	603,718	.....	621,952	.....	1,225,670
21.	Indexed	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22.	Variable with guarantees	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23.	Variable without guarantees	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
24.	Life contingent payout	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25.	Other	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
26.	Total Individual Annuities	.....	167,364	.....	.....	.....	.....	.....	.....	603,718	.....	621,952	.....	1,225,670
Group Annuities														
27.	Fixed	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
28.	Indexed	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29.	Variable with guarantees	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30.	Variable without guarantees	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
31.	Life contingent payout	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
32.	Other	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
33.	Total Group Annuities	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Accident and Health														
34.	Comprehensive individual (d)	.....	3,450	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	712	712
35.	Comprehensive group (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
36.	Medicare Supplement (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
37.	Vision only (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
38.	Dental only (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
39.	Federal Employees Health Benefits Plan (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
40.	Title XVIII Medicare (d)	.....	(e)	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
41.	Title XIX Medicaid (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
42.	Credit A&H	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
43.	Disability income (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
44.	Long-term care (d)	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	.....	.....
45.	Other health (d)	.....	2,653	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	25,296	25,296
46.	Total Accident and Health	.....	6,103	.....	.....	.....	.....	.....	.....	XXX	XXX	XXX	26,008	26,008
47.	Total	.....	5,972,571 (c)	.....	217,050	39,617	75,528	.....	332,195	13,681,009	444,436	3,846,509	26,008	17,997,962

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		0000		BUSINESS IN THE STATE OF		Grand Total		DURING THE YEAR		2024		NAIC Company Code		70130			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		346,501	826	333,051				826	333,051	39,181			(1,979)	(1,464,819)	43,161	31,815,552	
2. Whole		4,257,642	941	4,147,956				941	4,147,956	640,978	3	30,000	(1,494)	(13,912,306)	37,052	259,888,351	
3. Term		1,159,750	67	934,402				67	934,402	364,949			(413)	(3,768,130)	6,157	43,584,558	
4. Indexed																	
5. Universal		7,406,245	140	7,945,937				140	7,945,937	1,005,063			(397)	(26,418,701)	6,503	463,104,177	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		13,170,138	1,974	13,361,346				1,974	13,361,346	2,050,171	3	30,000	(4,283)	(45,563,956)	92,873	798,392,638	
Group Life																	
12. Whole																	
13. Term		198,724	38	206,524				38	206,524	10,000			(46)	(406,600)	272	2,438,500	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																(a)	
18. Other																	
19. Total Group Life		198,724	38	206,524				38	206,524	10,000			(46)	(406,600)	272	2,438,500	
Individual Annuities																	
20. Fixed		612,237	60	603,718				60	603,718	88,129			(153)	(714,367)	3,322	25,775,760	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities		612,237	60	603,718				60	603,718	88,129			(153)	(714,367)	3,322	25,775,760	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total Group Annuities																	
Accident and Health																	
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(11)	(1,100)	52	5,200	
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(21)	(2,400)	115	16,000	
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(32)	(3,500)	167	21,200	
47. Total		13,981,099	2,072	14,171,588				2,072	14,171,588	2,148,300	3	30,000	(4,514)	(46,688,423)	96,634	826,628,098	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		8,262,983
2. Current year's realized pre-tax capital gains/(losses) of \$ 0 transferred into the reserve net of taxes of \$0		
3. Adjustment for current year's liability gains/(losses) released from the reserve		
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		8,262,983
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		487,953
6. Reserve as of December 31, current year (Line 4 minus Line 5)		7,775,030

AMORTIZATION				
Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024	487,953			487,953
2. 2025	471,921			471,921
3. 2026	480,397			480,397
4. 2027	483,419			483,419
5. 2028	502,249			502,249
6. 2029	519,442			519,442
7. 2030	534,106			534,106
8. 2031	533,697			533,697
9. 2032	534,171			534,171
10. 2033	522,177			522,177
11. 2034	504,550			504,550
12. 2035	503,630			503,630
13. 2036	515,598			515,598
14. 2037	498,739			498,739
15. 2038	430,010			430,010
16. 2039	331,549			331,549
17. 2040	234,280			234,280
18. 2041	127,540			127,540
19. 2042	32,449			32,449
20. 2043	4,878			4,878
21. 2044	6,438			6,438
22. 2045	2,753			2,753
23. 2046	568			568
24. 2047	345			345
25. 2048	122			122
26. 2049				
27. 2050	3			3
28. 2051				
29. 2052				
30. 2053				
31. 2054 and Later				
32. Total (Lines 1 to 31)	8,262,983			8,262,983

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	1,295,152	124,937	1,420,089	5,535,164	8,618,733	14,153,897	15,573,987
2. Realized capital gains/(losses) net of taxes - General Account				9,676,370	(2,792,766)	6,883,604	6,883,604
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account				(29,284,441)	55,388,466	26,104,025	26,104,025
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	190,042	18,883	208,925				208,925
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,485,194	143,820	1,629,014	(14,072,907)	61,214,433	47,141,526	48,770,541
9. Maximum reserve	910,259	118,527	1,028,785	4,085,757	24,160,811	28,246,568	29,275,353
10. Reserve objective	545,251	91,087	636,338	4,084,607	24,160,811	28,245,417	28,881,755
11. 20% of (Line 10 - Line 8)	(187,989)	(10,547)	(198,535)	3,631,503	(7,410,725)	(3,779,222)	(3,977,757)
12. Balance before transfers (Lines 8 + 11)	1,297,205	133,274	1,430,479	(10,441,404)	53,803,709	43,362,305	44,792,784
13. Transfers				29,642,898	(29,642,898)		
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(386,947)	(14,747)	(401,694)	(15,115,737)		(15,115,737)	(15,517,430)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	910,259	118,527	1,028,785	4,085,757	24,160,811	28,246,568	29,275,353

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	21,354,053	XXX	XXX	21,354,053	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	15,800,334	XXX	XXX	15,800,334	0.0002	3,160	0.0007	11,060	0.0013	20,540
2.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
2.3	1	NAIC Designation Category 1.C	1,074,449	XXX	XXX	1,074,449	0.0006	645	0.0018	1,934	0.0035	3,761
2.4	1	NAIC Designation Category 1.D	5,499,620	XXX	XXX	5,499,620	0.0007	3,850	0.0022	12,099	0.0044	24,198
2.5	1	NAIC Designation Category 1.E	2,968,925	XXX	XXX	2,968,925	0.0009	2,672	0.0027	8,016	0.0055	16,329
2.6	1	NAIC Designation Category 1.F	29,591,233	XXX	XXX	29,591,233	0.0011	32,550	0.0034	100,610	0.0068	201,220
2.7	1	NAIC Designation Category 1.G	9,006,535	XXX	XXX	9,006,535	0.0014	12,609	0.0042	37,827	0.0085	76,556
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	63,941,096	XXX	XXX	63,941,096	XXX	55,486	XXX	171,547	XXX	342,604
3.1	2	NAIC Designation Category 2.A	20,327,696	XXX	XXX	20,327,696	0.0021	42,688	0.0063	128,064	0.0105	213,441
3.2	2	NAIC Designation Category 2.B	1,653,735	XXX	XXX	1,653,735	0.0025	4,134	0.0076	12,568	0.0127	21,002
3.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	21,981,431	XXX	XXX	21,981,431	XXX	46,822	XXX	140,633	XXX	234,443
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	107,276,580	XXX	XXX	107,276,580	XXX	102,309	XXX	312,180	XXX	577,048
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality	8,861,996	XXX	XXX	8,861,996	0.0099	87,734	0.0263	233,070	0.0376	333,211
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	8,861,996	XXX	XXX	8,861,996	XXX	87,734	XXX	233,070	XXX	333,211

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations	1,954,687	XXX	XXX	1,954,687	0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	1,954,687	XXX	XXX	1,954,687	XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	118,093,263	XXX	XXX	118,093,263	XXX	190,042	XXX	545,251	XXX	910,259

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality	321,774		XXX	321,774	0.0011	354	0.0057	1,834	0.0074	2,381
36.		Farm Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
37.		Farm Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39.		Farm Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41.		Residential Mortgages - All Other	1,441,698		XXX	1,441,698	0.0015	2,163	0.0034	4,902	0.0046	6,632
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	14,700,509		XXX	14,700,509	0.0011	16,171	0.0057	83,793	0.0074	108,784
44.		Commercial Mortgages - All Other - CM2 - High Quality	49,000		XXX	49,000	0.0040	196	0.0114	559	0.0149	730
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	16,512,981		XXX	16,512,981	XXX	18,883	XXX	91,087	XXX	118,527
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	16,512,981		XXX	16,512,981	XXX	18,883	XXX	91,087	XXX	118,527

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	36,409,148	XXX	XXX	36,409,148	0.0000		0.1000 (a)	3,640,915	0.1000 (a)	3,640,915
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank	319,600	XXX	XXX	319,600	0.0000		0.0061	1,950	0.0097	3,100
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other	2,271,169	XXX	XXX	2,271,169	0.0000		0.1945	441,742	0.1945	441,742
17.		Total Common Stock (Sum of Lines 1 through 16)	38,999,917			38,999,917	XXX		XXX	4,084,607	XXX	4,085,757
REAL ESTATE												
18.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment Properties	21,371,914			21,371,914	0.0000		0.0912	1,949,119	0.0912	1,949,119
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)	21,371,914			21,371,914	XXX		XXX	1,949,119	XXX	1,949,119
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
56.		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - In Process of Foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment Properties	5,865,310			5,865,310	0.0000		0.0912	534,916	0.0912	534,916
73.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	5,865,310			5,865,310	XXX		XXX	534,916	XXX	534,916
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA	137,194,783	XXX		137,194,783	0.0000		0.1580	21,676,776	0.1580	21,676,776
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	137,194,783	XXX		137,194,783	XXX		XXX	21,676,776	XXX	21,676,776
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	143,060,093			143,060,093	XXX		XXX	22,211,692	XXX	22,211,692

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets
N O N E

Schedule F - Claims
N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	3,686	XXX	682	XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	3,686	XXX	682	XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	11,681	316.9												
4. Cost containment expenses														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	11,681	316.9												
6. Increase in contract reserves	(1,222)	(33.2)	(76)	(11.1)										
7. Commissions (a)	(247)	(6.7)												
8. Other general insurance expenses	91,572	2,484.3	16,943	2,484.3										
9. Taxes, licenses and fees	3,415	92.6	632	92.7										
10. Total other expenses incurred	94,740	2,570.3	17,575	2,577.0										
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	(101,513)	(2,754.0)	(16,817)	(2,465.8)										
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	(101,513)	(2,754.0)	(16,817)	(2,465.8)										
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page														
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)														

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	116	XXX		XXX	2,888	XXX
2. Premiums earned		XXX		XXX		XXX	116	XXX		XXX	2,888	XXX
3. Incurred claims							(1,695)	(1,461.2)			13,376	463.2
4. Cost containment expenses												
5. Incurred claims and cost containment expenses (Lines 3 and 4)							(1,695)	(1,461.2)			13,376	463.2
6. Increase in contract reserves							(23)	(19.8)			(1,123)	(38.9)
7. Commissions (a)											(247)	(8.6)
8. Other general insurance expenses							2,882	2,484.5			71,747	2,484.3
9. Taxes, licenses and fees							107	92.2			2,676	92.7
10. Total other expenses incurred							2,989	2,576.7			74,176	2,568.4
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds							(1,155)	(995.7)			(83,541)	(2,892.7)
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							(1,155)	(995.7)			(83,541)	(2,892.7)
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page												
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)												

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums													
2. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year													
5. Total premium reserves, prior year													
6. Increase in total premium reserves													
B. Contract Reserves:													
1. Additional reserves (a)	4,623	488									74		4,061
2. Reserve for future contingent benefits													
3. Total contract reserves, current year	4,623	488									74		4,061
4. Total contract reserves, prior year	5,845	564									97		5,184
5. Increase in contract reserves	(1,222)	(76)									(23)		(1,123)
C. Claim Reserves and Liabilities:													
1. Total current year	76,058										28,543		47,515
2. Total prior year	78,317										30,238		48,079
3. Increase	(2,259)										(1,695)		(564)

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year													
1.2 On claims incurred during current year	13,940												13,940
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	76,058										28,543		47,515
2.2 On claims incurred during current year													
3. Test:													
3.1 Lines 1.1 and 2.1	76,058										28,543		47,515
3.2 Claim reserves and liabilities, December 31, prior year	78,317										30,238		48,079
3.3 Line 3.1 minus Line 3.2	(2,259)										(1,695)		(564)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims													
4. Commissions													
B. Reinsurance Ceded:													
1. Premiums written													
2. Premiums earned													
3. Incurred claims	10,368										1,695		8,673
4. Commissions	247												247

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims												22,049	22,049
2. Beginning claim reserves and liabilities												126,512	126,512
3. Ending claim reserves and liabilities												121,639	121,639
4. Claims paid												26,922	26,922
B. Assumed Reinsurance:													
1. Incurred claims													
2. Beginning claim reserves and liabilities													
3. Ending claim reserves and liabilities													
4. Claims paid													
C. Ceded Reinsurance:													
1. Incurred claims										1,695		8,673	10,368
2. Beginning claim reserves and liabilities												49,254	49,254
3. Ending claim reserves and liabilities												46,640	46,640
4. Claims paid										1,695		11,287	12,982
D. Net:													
1. Incurred claims										(1,695)		13,376	11,681
2. Beginning claim reserves and liabilities												77,258	77,258
3. Ending claim reserves and liabilities												74,999	74,999
4. Claims paid										(1,695)		15,635	13,940
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses										(1,695)		13,376	11,681
2. Beginning reserves and liabilities												77,258	77,258
3. Ending reserves and liabilities												74,999	74,999
4. Paid claims and cost containment expenses										(1,695)		15,635	13,940

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates												
0699999. Total General Account - Non-U.S. Affiliates												
0799999. Total General Account - Affiliates												
1099999. Total General Account - Non-Affiliates												
1199999. Total General Account												
1499999. Total Separate Accounts - U.S. Affiliates												
1799999. Total Separate Accounts - Non-U.S. Affiliates												
1899999. Total Separate Accounts - Affiliates												
2199999. Total Separate Accounts - Non-Affiliates												
2299999. Total Separate Accounts												
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)												
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
1099999. Total - Non-Affiliates												
1199999. Total U.S. (Sum of 0399999 and 0899999)												
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals												

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
.....65676 .....	..35-0472300 ..	..02/01/1971 ..	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN.....	.....15,000 .....	.....
.....88099 .....	..75-1608507 ..	..08/01/1991 ..	OPTIMUM RE INSURANCE COMPANY	TX.....	.....113,594 .....	.....350,000
.....60003 .....	..04-2350154 ..	..09/30/1996 ..	PARK AVENUE LIFE INSURANCE COMPANY	DE.....	.....	.....141,073
.....64688 .....	..75-6020048 ..	..01/10/1991 ..	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE.....	.....70,626 .....	.....
.....82627 .....	..06-0839705 ..	..09/30/1996 ..	SWISS RE LIFE & HEALTH AMERICAN, INC	MO.....	.....91,839 .....	.....
.....86231 .....	..39-0989781 ..	..01/10/1991 ..	TRANSAMERICA LIFE INSURANCE COMPANY	IA.....	.....60,000 .....	.....
0899999. Life and Annuity - U.S. Non-Affiliates					351,059	491,073
1099999. Total Life and Annuity - Non-Affiliates					351,059	491,073
1199999. Total Life and Annuity					351,059	491,073
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
.....65676 .....	..35-0472300 ..	..09/01/1969 ..	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN.....	.....	.....11,395
1999999. Accident and Health - U.S. Non-Affiliates						11,395
2199999. Total Accident and Health - Non-Affiliates						11,395
2299999. Total Accident and Health						11,395
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					351,059	502,468
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
9999999 Totals - Life, Annuity and Accident and Health					351,059	502,468

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
..86258	..13-2572994	05/01/1975	GENERAL RE LIFE CORP	CT .....	..YRT/I .....	.....	25,000	.....904	.....839	1,625				
..65676	..35-0472300	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN .....	..CO/I .....	.....	1,569,199	.....515,269	.....525,174	37,383				
..65676	..35-0472300	02/01/1971	LINCOLN NATIONAL LIFE INSURANCE COMPANY	IN .....	..YRT/I .....	.....	140,361	.....2,580	.....2,341					
..85472	..13-2740556	01/02/1981	NATIONAL SECURITY LIFE & ANN CO	NY .....	..YRT/I .....	.....				(5,827)				
..88099	..75-1608507	08/01/1991	OPTIMUM RE INSURANCE COMPANY	TX .....	..CO/I .....	.....	1,728,486	.....242,649	.....256,408	11,667				
..88099	..75-1608507	08/01/1991	OPTIMUM RE INSURANCE COMPANY	TX .....	..OTH/I .....	.....				8,502				
..88099	..75-1608507	08/01/1991	OPTIMUM RE INSURANCE COMPANY	TX .....	..YRT/I .....	.....	62,995,680	.....639,268	.....773,393	1,160,494				
..60003	..04-2350154	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY	DE .....	..CO/I .....	.....	22,102,371	.....13,557,425	.....13,755,183	28				
..60003	..04-2350154	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY	DE .....	..CO/I .....	.....		.....369,411	.....361,957					
..60003	..04-2350154	09/30/1996	PARK AVENUE LIFE INSURANCE COMPANY	DE .....	..YRT/I .....	.....		.....3,480,496	.....3,455,464					
..64688	..75-6020048	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE	DE .....	..CO/I .....	.....	22,244,014	.....5,479,116	.....5,537,625	221,234				
..64688	..75-6020048	01/10/1991	SCOR GLOBAL LIFE AMERICAS REINSURANCE	DE .....	..YRT/I .....	.....	150,507	.....1,147	.....1,067	650				
..82627	..06-0839705	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC	MO .....	..CO/I .....	.....	15,333,301	.....2,706,198	.....2,621,344	66,217				
..82627	..06-0839705	11/15/1976	SWISS RE LIFE & HEALTH AMERICA INC	MO .....	..YRT/I .....	.....	31,814,349	.....109,187	.....112,796	637,583				
..86231	..39-0989781	10/01/1988	TRANSAMERICA LIFE INSURANCE CO	IA .....	..YRT/I .....	.....	3,445,000	.....87,046	.....85,870	135,929				
0899999. General Account - Authorized U.S. Non-Affiliates								161,548,268	27,190,696	27,489,461	2,275,485			
1099999. Total General Account - Authorized Non-Affiliates								161,548,268	27,190,696	27,489,461	2,275,485			
1199999. Total General Account Authorized								161,548,268	27,190,696	27,489,461	2,275,485			
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified								161,548,268	27,190,696	27,489,461	2,275,485			
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								161,548,268	27,190,696	27,489,461	2,275,485			
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals								161,548,268	27,190,696	27,489,461	2,275,485			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2	3	4		5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
	ID Number	Effective Date									Name of Company	11			12
						Current Year	Prior Year							
0399999.	Total General Account - Authorized U.S. Affiliates													
0699999.	Total General Account - Authorized Non-U.S. Affiliates													
0799999.	Total General Account - Authorized Affiliates													
... 65676 .....	..35-0472300 ..	09/01/1969	LINCOLN NATIONAL LIFE INSURANCE CO	IN.....		.....OH.....	..... 103 .....		..... 34,186					
70408 .....	..81-0170040 ..	11/15/1976	UNION SECURITY INSURANCE COMPANY	KS.....		.....OH.....	..... 2,314							
86258 .....	..13-2572994 ..	09/19/1989	GENERAL RE LIFE CORP	CT.....		.....OH.....			..... 3,998					
0899999.	General Account - Authorized U.S. Non-Affiliates							2,417		38,184				
1099999.	Total General Account - Authorized Non-Affiliates							2,417		38,184				
1199999.	Total General Account Authorized							2,417		38,184				
1499999.	Total General Account - Unauthorized U.S. Affiliates													
1799999.	Total General Account - Unauthorized Non-U.S. Affiliates													
1899999.	Total General Account - Unauthorized Affiliates													
2199999.	Total General Account - Unauthorized Non-Affiliates													
2299999.	Total General Account Unauthorized													
2599999.	Total General Account - Certified U.S. Affiliates													
2899999.	Total General Account - Certified Non-U.S. Affiliates													
2999999.	Total General Account - Certified Affiliates													
3299999.	Total General Account - Certified Non-Affiliates													
3399999.	Total General Account Certified													
3699999.	Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999.	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999.	Total General Account - Reciprocal Jurisdiction Affiliates													
4399999.	Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999.	Total General Account Reciprocal Jurisdiction													
4599999.	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							2,417		38,184				
4899999.	Total Separate Accounts - Authorized U.S. Affiliates													
5199999.	Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999.	Total Separate Accounts - Authorized Affiliates													
5599999.	Total Separate Accounts - Authorized Non-Affiliates													
5699999.	Total Separate Accounts Authorized													
5999999.	Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999.	Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999.	Total Separate Accounts - Unauthorized Affiliates													
6699999.	Total Separate Accounts - Unauthorized Non-Affiliates													
6799999.	Total Separate Accounts Unauthorized													
7099999.	Total Separate Accounts - Certified U.S. Affiliates													
7399999.	Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999.	Total Separate Accounts - Certified Affiliates													
7799999.	Total Separate Accounts - Certified Non-Affiliates													
7899999.	Total Separate Accounts Certified													
8199999.	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999.	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999.	Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999.	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999.	Total Separate Accounts Reciprocal Jurisdiction													
9099999.	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							2,417		38,184				
9299999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999 - Totals								2,417		38,184				

Schedule S - Part 4
N O N E

Schedule S - Part 4 - Bank Footnote
N O N E

Schedule S - Part 5
N O N E

Schedule S - Part 5 - Bank Footnote
N O N E

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2024	2 2023	3 2022	4 2021	5 2020
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	2,278	2,542	2,691	2,649	2,709
2. Commissions and reinsurance expense allowances	112	109	132	131	141
3. Contract claims	2,304	3,069	2,593	2,534	2,384
4. Surrender benefits and withdrawals for life contracts	328	299	222	336	326
5. Dividends to policyholders and refunds to members	44	44	46	46	47
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserve for life and accident and health contracts	(326)	(475)	428	(534)	(394)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	597	150	134	264	236
9. Aggregate reserves for life and accident and health contracts	27,229	27,530	28,016	28,421	28,945
10. Liability for deposit-type contracts	3,480	3,455	3,466	3,424	3,434
11. Contract claims unpaid	649	773	1,146	567	291
12. Amounts recoverable on reinsurance	351	506	26	436	263
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	366,944,467		366,944,467
2. Reinsurance (Line 16)	447,653	(447,653)	
3. Premiums and considerations (Line 15)	(141,770)	597,408	455,638
4. Net credit for ceded reinsurance	XXX	24,247,165	24,247,165
5. All other admitted assets (balance)	1,977,132		1,977,132
6. Total assets excluding Separate Accounts (Line 26)	369,227,482	24,396,920	393,624,402
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	369,227,482	24,396,920	393,624,402
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	196,612,962	23,748,384	220,361,346
10. Liability for deposit-type contracts (Line 3)	11,305,569		11,305,569
11. Claim reserves (Line 4)	3,198,678	648,536	3,847,214
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	299,846		299,846
13. Premium & annuity considerations received in advance (Line 8)	23,595		23,595
14. Other contract liabilities (Line 9)	7,775,030		7,775,030
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	45,885,613		45,885,613
20. Total liabilities excluding Separate Accounts (Line 26)	265,101,293	24,396,920	289,498,213
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	265,101,293	24,396,920	289,498,213
23. Capital & surplus (Line 38)	104,126,189	XXX	104,126,189
24. Total liabilities, capital & surplus (Line 39)	369,227,482	24,396,920	393,624,402
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	23,748,384		
26. Claim reserves	648,536		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	447,653		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	24,844,573		
34. Premiums and considerations	597,408		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	597,408		
41. Total net credit for ceded reinsurance	24,247,165		

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama	AL	34,446	628			35,074
2.	Alaska	AK	280	80			360
3.	Arizona	AZ	16,391	1,930			18,321
4.	Arkansas	AR	40,856	80			40,936
5.	California	CA	15,992	100			16,092
6.	Colorado	CO	25,078	540			25,618
7.	Connecticut	CT	652	800			1,452
8.	Delaware	DE	1,298				1,298
9.	District of Columbia	DC	1,335				1,335
10.	Florida	FL	168,439	2,603			171,042
11.	Georgia	GA	74,190	667			74,857
12.	Hawaii	HI	531				531
13.	Idaho	ID	2,940				2,940
14.	Illinois	IL	965,249	51,159			1,016,408
15.	Indiana	IN	130,962	14,824			145,786
16.	Iowa	IA	176,723	22,457			199,180
17.	Kansas	KS	330,879	2,755			333,634
18.	Kentucky	KY	39,910	1,086			40,996
19.	Louisiana	LA	165,691	1,007			166,698
20.	Maine	ME	69				69
21.	Maryland	MD	11,285	1,244			12,529
22.	Massachusetts	MA	5,138	170			5,308
23.	Michigan	MI	108,010	938			108,948
24.	Minnesota	MN	5,592				5,592
25.	Mississippi	MS	109,759	644			110,403
26.	Missouri	MO	184,435	8,054			192,489
27.	Montana	MT	24,126	133			24,259
28.	Nebraska	NE	48,400	1,113			49,513
29.	Nevada	NV	5,365				5,365
30.	New Hampshire	NH	228				228
31.	New Jersey	NJ	2,903	321			3,224
32.	New Mexico	NM	16,551	889			17,440
33.	New York	NY	14,892	186			15,078
34.	North Carolina	NC	115,398	1,463			116,861
35.	North Dakota	ND	954				954
36.	Ohio	OH	1,721,490	12,057			1,733,547
37.	Oklahoma	OK	156,634	2,920			159,554
38.	Oregon	OR	1,186				1,186
39.	Pennsylvania	PA	134,335	22,154			156,489
40.	Rhode Island	RI	314				314
41.	South Carolina	SC	105,451	120			105,571
42.	South Dakota	SD	662	80			742
43.	Tennessee	TN	84,341	175			84,516
44.	Texas	TX	398,837	9,806			408,643
45.	Utah	UT	5,747	320			6,067
46.	Vermont	VT	100				100
47.	Virginia	VA	65,124	1,878			67,002
48.	Washington	WA	7,132				7,132
49.	West Virginia	WV	254,542	652			255,194
50.	Wisconsin	WI	15,588	1,251			16,839
51.	Wyoming	WY	2,674	80			2,754
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR					
55.	U.S. Virgin Islands	VI					
56.	Northern Mariana Islands	MP					
57.	Canada	CAN					
58.	Aggregate Other Alien	OT					
59.	Total		5,799,104	167,364			5,966,468

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
...	61-1129777 ..	...	...	...	First Southern Bancorp, Inc. ....	.. KY.....	.....UIP.....	Jesse T. Correll	Ownership.....	..63.090	Jesse T. Correll .....	...YES.....	....
...	61-1233349 ..	...	...	...	First Southern Funding, LLC .....	.. KY.....	.....NIA.....	Jesse T. Correll	Ownership.....	..77.520	Jesse T. Correll .....	...NO.....	....
...	61-1396135 ..	...	...	...	First Southern Holdings, LLC .....	.. KY.....	.....UIP.....	First Southern Bancorp, Inc.	Ownership.....	..99.000	Jesse T. Correll .....	...NO.....	....
...	61-0290000 ..	702612 .....	...	...	First Southern National Bank .....	.. KY.....	.....NIA.....	First Southern Bancorp, Inc.	Ownership.....	..100.000	Jesse T. Correll .....	...YES.....	....
...	20-2907892 ..	...	832480	OTC	UTG, Inc. ....	.. DE.....	.....DS.....	First Southern Holdings, LLC	Ownership.....	..38.060	Jesse T. Correll .....	...NO.....	....
...	...	70130	31-0727974 ..	...	...	...	Universal Guaranty Life Insurance Co. ....	.. OH.....	.....RE.....	UTG, Inc.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	76-0293391 ..	...	...	...	Imperial Plan, Inc. ....	.. TX.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	46-2793973 ..	...	...	...	BCG Land, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Corell .....	...NO.....	....
...	45-2035659 ..	...	...	...	Collier Beach, LLC .....	.. SC.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	81-3717960 ..	...	...	...	Consolidated Timberlands, LLC .....	.. GA.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..50.000	Jesse T. Correll .....	...NO.....	....
...	26-1700910 ..	...	...	...	Cumberland Woodlands, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	61-1697704 ..	...	...	...	Red River Gorge Properties, LLC .....	.. KY.....	.....DS.....	Cumberland Woodlands, LLC	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	46-5378135 ..	...	...	...	Midland Superblock Partners, LLC .....	.. TX.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..74.120	Jesse T. Correll .....	...NO.....	....
...	83-2303037 ..	...	...	...	Bluegrass Land & Minerals .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	20-3705703 ..	...	...	...	Stanford Wilderness Road, LLC .....	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	86-1183773 ..	...	...	...	Universal Guaranty Flight Enterprises, LLC ..	.. KY.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	84-1770616 ..	...	...	...	Esther's Wellhouse, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	84-1770616 ..	...	...	...	The Inn at Wilderness Road, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	81-3717960 ..	...	...	...	Bella Terra, LLC .....	.. AL.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..50.000	Jesse T. Correll .....	...NO.....	....
...	45-4192747 ..	...	...	...	Bluebird, Ltd Co .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	83-1669198 ..	...	...	...	Cerulean at the Bluebird, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	83-1652834 ..	...	...	...	Mama Devechio's Pizzeria, LLC .....	.. KY.....	.....DS.....	Stanford Wilderness Road, LLC	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....
...	61-1190262 ..	...	...	...	The River Foundation .....	.. KY.....	.....OTH.....	Jesse T. Correll	Board of Directors.....	.....	Jesse T. Correll .....	...NO.....	1
...	33-2003378 ..	...	...	...	Franklin Forest, LLC .....	.. TN.....	.....DS.....	Universal Guaranty Life Insurance Co.	Ownership.....	..100.000	Jesse T. Correll .....	...NO.....	....

Asterisk	Explanation
1	The River Foundation is a non-profit charitable entity.

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....	20-3705703	Stanford Wilderness Road, LLC .....	.....	2,000,000	.....	.....	.....	.....	.....	.....	2,000,000	.....
.....	61-0290000	First Southern National Bank .....	.....	.....	.....	.....	46,802	.....	.....	.....	46,802	.....
.....	20-2907892	UTG, Inc .....	.....	.....	.....	.....	7,480,761	.....	.....	.....	7,480,761	.....
.....	46-2793973	BCG Land, LLC .....	.....	(1,304,500)	.....	.....	.....	.....	.....	.....	(1,304,500)	.....
.....70130	31-0727974	Universal Guaranty Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	46-5378135	Midland Superblock Partners, LLC	1,117,310	1,288,600	.....	.....	(7,527,563)	.....	.....	.....	(5,121,653)	.....
.....	86-1211203	UG-Cam, LLC	(296,460)	.....	.....	.....	.....	.....	.....	.....	(296,460)	.....
.....	26-1700910	Cumberland Woodlands, LLC	(12,236)	(1,907,714)	.....	.....	.....	.....	.....	.....	(1,919,950)	.....
.....	.....	.....	(808,614)	(76,386)	.....	.....	.....	.....	.....	.....	(885,000)	.....
9999999	Control Totals								XXX			

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY’S CONTROL

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Universal Guaranty Life Insurance Company	First Southern Holdings, LLC .....	..... 38.060	..... NO.....	Jesse T. Correll	Universal Guaranty Life Insurance Company .....	..... 66.180	..... NO.....
Universal Guaranty Life Insurance Company	First Southern Funding, LLC .....	..... 12.670	..... NO.....	Jesse T. Correll	Universal Guaranty Life Insurance Company .....	..... 66.180	..... NO.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	WAIVED
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES










26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
35.	Will the Health Supplement be filed with the state of domicile and the NAIC by March 1?	NO
36.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?	NO

APRIL FILING

37.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
38.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
39.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ..	NO
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	YES
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO












AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
10.	The data for this supplement is not required to be filed.	
11.	The data for this supplement is not required to be filed.	
12.	The data for this supplement is not required to be filed.	
15.	The data for this supplement is not required to be filed.	
16.	The data for this supplement is not required to be filed.	
17.	The data for this supplement is not required to be filed.	
18.	The data for this supplement is not required to be filed.	
19.	The data for this supplement is not required to be filed.	
20.	The data for this supplement is not required to be filed.	
21.	The data for this supplement is not required to be filed.	
22.	The data for this supplement is not required to be filed.	
23.	The data for this supplement is not required to be filed.	
24.	The data for this supplement is not required to be filed.	
25.	The data for this supplement is not required to be filed.	
26.	The data for this supplement is not required to be filed.	
27.	The data for this supplement is not required to be filed.	
28.	The data for this supplement is not required to be filed.	
30.	The data for this supplement is not required to be filed.	
31.	The data for this supplement is not required to be filed.	
32.	The data for this supplement is not required to be filed.	
33.	The data for this supplement is not required to be filed.	
35.	The data for this supplement is not required to be filed.	
36.	The data for this supplement is not required to be filed.	
38.	The data for this supplement is not required to be filed.	
39.	The data for this supplement is not required to be filed.	
41.	The data for this supplement is not required to be filed.	
43.	The data for this supplement is not required to be filed.	
44.	The data for this supplement is not required to be filed.	
45.	The data for this supplement is not required to be filed.	
46.	The data for this supplement is not required to be filed.	
47.	The data for this supplement is not required to be filed.	

Bar Codes:	
3.	Risk-based Capital Report [Document Identifier 390]
	
7 0 1 3 0 2 0 2 4 3 9 0 0 0 0 0 0	
10.	SIS Stockholder Information Supplement [Document Identifier 420]
	
7 0 1 3 0 2 0 2 4 4 2 0 0 0 0 0 0	
11.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
	
7 0 1 3 0 2 0 2 4 3 6 0 0 0 0 0 0	
12.	Trusted Surplus Statement [Document Identifier 490]
	
7 0 1 3 0 2 0 2 4 4 8 0 0 0 0 0 0	
15.	Actuarial Opinion on X-Factors [Document Identifier 442]
	
7 0 1 3 0 2 0 2 4 4 4 2 0 0 0 0 0	
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
	
7 0 1 3 0 2 0 2 4 4 4 3 0 0 0 0 0	
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
	
7 0 1 3 0 2 0 2 4 4 4 4 0 0 0 0 0	
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
	
7 0 1 3 0 2 0 2 4 4 4 5 0 0 0 0 0	
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
	
7 0 1 3 0 2 0 2 4 4 4 6 0 0 0 0 0	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>701302024447000000</div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>701302024448000000</div>
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>701302024449000000</div>
23.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 <div>701302024445000000</div>
24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>701302024445100000</div>
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>701302024445200000</div>
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>701302024445300000</div>
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>701302024445400000</div>
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>701302024449500000</div>
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>701302024365000000</div>
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>701302024224000000</div>
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>701302024225000000</div>
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>701302024226000000</div>
35.	Health Care Receivables Supplement [Document Identifier 475]	 <div>701302024475000000</div>
36.	Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600]	 <div>701302024600000000</div>
38.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>701302024306000000</div>
39.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>701302024230000000</div>
41.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 <div>701302024216000000</div>
43.	Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 <div>701302024345000000</div>
44.	Variable Annuities Supplement [Document Identifier 286]	 <div>701302024286000000</div>
45.	Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 <div>701302024457000000</div>
46.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	 <div>701302024458000000</div>
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 <div>701302024459000000</div>

NONE

VM-20 Reserves Supplement - Part 1A

N O N E

VM-20 Reserves Supplement - Part 1B

N O N E

SUPPLEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 2

Life PBR Exemption
For The Year Ended December 31, 2024
(To Be Filed by March 1)

Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)	
1.	Has the company been allowed a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? Yes [] No []
2.	If the response to Question 1 is "Yes", then check the source of the "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)
	2.1 NAIC Adopted VM []
	2.2 State Statute (SVL) [] Complete items "a" and "b" as appropriate.
	a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM? Yes [] No []
	b. If the answer to "a" above is "Yes", provide the criteria the state has used to allow the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):
2.3	State Regulation [] Complete items "a" and "b" as appropriate.
	a. Is the criteria in the State Regulation different from the NAIC adopted VM? Yes [] No []
	b. If the answer to "a" above is "Yes", provide the criteria of the state's Life PBR Exemption that the company has met and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):
3.	If the criteria for the "Life PBR Exemption" is the same as or substantially similar to the NAIC adopted VM (i.e., Question 2.1 is checked or Question 2.2.a is "No" or Question 2.3.a is "No"), then provide the most recent year that the company filed a statement of exemption that was allowed. If such calendar year is not the current calendar year for this statement, also provide confirmation that the company meets the criteria for utilizing an ongoing statement of exemption, meaning that none of the following apply: 1) the company fails to meet either of the conditions in VM Section II, Subsection 1.G.2, 2) the policies exempted contain those in VM Section II, Subsection 1.G.3, or 3) the domiciliary commissioner contacted the company prior to Sept. 1 and notified them that the statement of exemption was not allowed:

VM-20 RESERVES SUPPLEMENT – PART 3

Other Exclusions from Life PBR
For The Year Ended December 31, 2024
(To Be Filed by March 1)

1A.	Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? Yes [] No []
1B.	If the answer to question 1A is "Yes" please discuss any business not covered under the Single State Exemption.
2A.	If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? Yes [] No []
2B.	If the answer to question 2A is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.
3.	Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? Yes [] No []



SUPPLEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2024
(To Be Filed by March 1)

Of The Universal Guaranty Life Insurance Company
ADDRESS (City, State and Zip Code) Columbus , OH 43215-4260
NAIC Group Code 0000 NAIC Company Code 70130 Employer's Identification Number (FEIN) 31-0727974

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Cumulative Net Amounts Paid Policyholders				
		1 2020	2 2021	3 2022	4 2023	5 2024(a)
1.	Prior	7	16		25	
2.	2020					
3.	2021	XXX				
4.	2022	XXX	XXX			
5.	2023	XXX	XXX	XXX		
6.	2024	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	49	29	(1)	26	
2.	2020					
3.	2021	XXX	10			
4.	2022	XXX	XXX			
5.	2023	XXX	XXX	XXX		
6.	2024	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1.	Prior					
2.	2020					
3.	2021	XXX				
4.	2022	XXX	X			
5.	2023	XXX	XX	XXX		
6.	2024	XXX	XX	XXX	XXX	

Section D -

1.	Prior					
2.	2020					
3.	2021	XXX				
4.	2022	XXX	X			
5.	2023	XXX	XX	XXX		
6.	2024	XXX	XX	XXX	XXX	

Section E -

1.	Prior					
2.	2020					
3.	2021	XXX				
4.	2022	XXX	X			
5.	2023	XXX	XX	XXX		
6.	2024	XXX	XX	XXX	XXX	

Section F -

1.	Prior					
2.	2020					
3.	2021	XXX				
4.	2022	XXX	X			
5.	2023	XXX	XX	XXX		
6.	2024	XXX	XX	XXX	XXX	

Section G -

1.	Prior					
2.	2020					
3.	2021	XXX				
4.	2022	XXX	X			
5.	2023	XXX	XX	XXX		
6.	2024	XXX	XX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2020	2 2021	3 2022	4 2023	5 2024
1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

Section B - Other Accident and Health

1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

Section C - Credit Accident and Health

1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

Section D -

1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

Section E -

1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

Section F -

1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

Section G -

1. Prior	NONE				
2. 2020					
3. 2021					
4. 2022					
5. 2023					
6. 2024					

SUPPLEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2020	2 2021	3 2022	4 2023	5 2024
1. 2020			14	.XXX	.XXX
2. 2021 .....	.XXX				.XXX
3. 2022 .....	.XXX	.XXX			
4. 2023 .....	.XXX	.XXX	.XXX		
5. 2024	.XXX	.XXX	.XXX	.XXX	

Section B - Other Accident and Health

1. 2020			54	.XXX	.XXX
2. 2021 .....	.XXX	40			.XXX
3. 2022 .....	.XXX	.XXX	39		
4. 2023 .....	.XXX	.XXX	.XXX		
5. 2024	.XXX	.XXX	.XXX	.XXX	

Section C - Credit Accident and Health

1. 2020 .....				.XXX	.XXX
2. 2021 .....	.XXX				.XXX
3. 2022 .....	.XXX				
4. 2023 .....	.XXX	.XX	.XXX		
5. 2024	.XXX	.XX	.XXX	.XXX	

Section D -

1. 2020 .....				.XXX	.XXX
2. 2021 .....	.XXX				.XXX
3. 2022 .....	.XXX				
4. 2023 .....	.XX	.XX	.XXX		
5. 2024	.XXX	.XX	.XXX	.XXX	

Section E -

1. 2020 .....				.XXX	.XXX
2. 2021 .....	.XXX				.XXX
3. 2022 .....	.XXX				
4. 2023 .....	.XX	.XX	.XXX		
5. 2024	.XXX	.XX	.XXX	.XXX	

Section F -

1. 2020 .....				.XXX	.XXX
2. 2021 .....	.XXX				.XXX
3. 2022 .....	.XXX				
4. 2023 .....	.XX	.XX	.XXX		
5. 2024	.XXX	.XX	.XXX	.XXX	

Section G -

1. 2020 .....				.XXX	.XXX
2. 2021 .....	.XXX				.XXX
3. 2022 .....	.XXX				
4. 2023 .....	.XX	.XX	.XXX		
5. 2024	.XXX	.XX	.XXX	.XXX	

SUPPLEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1 2020	2 2021	3	4 2023	5 2024
1.	2020	NONE				
2.	2021					
3.	2022					
4.	2023					
5.	2024					

Section B - Other Accident and Health

1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XX	XXX		
5.	2024	XXX	XX	XXX	XXX	

Section C - Credit Accident and Health

1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XX	XXX		
5.	2024	XXX	XX	XXX	XXX	

Section D -

1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XX	XXX		
5.	2024	XXX	XX	XXX	XXX	

Section E -

1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XX	XXX		
5.	2024	XXX	XX	XXX	XXX	

Section F -

1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XX	XXX		
5.	2024	XXX	XX	XXX	XXX	

Section G -

1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XX	XXX		
5.	2024	XXX	XX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1.	Industrial Life	Other	
2.	Ordinary Life	Other	3,033
3.	Individual Annuity	Other	88
4.	Supplementary Contracts		
5.	Credit Life		
6.	Group Life	Other	30
7.	Group Annuities		
8.	Group Accident and Health	Standard Valuation	47
9.	Credit Accident and Health		
10.	Other Accident and Health	Standard Valuation	29
11.	Total		3,227