



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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		25												.535
2. Whole		7,580												149,206
3. Term		2,035												
4. Indexed														
5. Universal		24,626												10,025
6. Universal with secondary guarantees														
7. Variable														
8. Variable universal														
9. Credit														
10. Other														
11. Total Individual Life		34,266												159,766
Group Life														
12. Whole														
13. Term														
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		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														
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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		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	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																			
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		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 \$



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
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid		
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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													
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													
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													
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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																			
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																			
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	XXX	XXX	XXX	XXX	XXX				
35. Comprehensive group	(d)	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				
37. Vision only	(d)	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				
39. Federal Employees Health Benefits Plan	(d)	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				
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
42. Credit A&H																			
43. Disability income	(d)	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				
45. Other health	(d)	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				
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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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				5,292									
2. Whole					925								
3. Term						471							
4. Indexed							129						
5. Universal				11,099									
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									
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities		1,930											
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)								
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)								
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23		24		25		26				
14		15		16		17		18		19		20		21		27		28				
Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount				
Individual Life																						
1. Industrial																(1)		(1,000)				
2. Whole			11,232	2		11,232												50,380	146	909,673		
3. Term																		(1)	15	135,021		
4. Indexed																						
5. Universal			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											(2)	33,023	195	2,499,190		
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			.34	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												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						
35. Comprehensive group			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
36. Medicare Supplement			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
37. Vision only			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
38. Dental only			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
39. Federal Employees Health Benefits Plan			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
40. Title XVIII Medicare			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
41. Title XIX Medicaid			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
42. Credit A&H																						
43. Disability income			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
44. Long-term care			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
45. Other health			(d)	XXX		XXX		XXX		XXX		XXX		XXX		XXX						
46. Total Accident and Health				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
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid		
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		579							10,172		2,542		
2. Whole		19,183		711	60	1,154		1,925	154,042	16,120	1,398		14,112
3. Term		403							5,570		17,924		188,086
4. Indexed									40,000		6,097		11,667
5. Universal		20,691											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		1,925	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)							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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)									
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)							
		Totals Paid	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	22 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	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																							
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																							
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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		338							3,852					6,374
2. Whole		9,139		1,605	234	400		2,239	23,359	74	2,448			47,263
3. Term		44									1,812	22,092		
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				8,360
21. Indexed											8,300			
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										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										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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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			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																			
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								
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																			
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			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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		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)									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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)				
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)				
		Totals Paid	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	28	
Individual Life																		
1. Industrial																		
2. Whole	11,289	4	14,622					4	14,622									17,534
3. Term																		1,957,628
4. Indexed																		450,423
5. Universal																		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									3,987,454
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	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																		
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	11,289	4	14,622					4	14,622									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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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														
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														
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														
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)				
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)				
			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																5	2,250	
2. Whole																14	55,402	
3. Term																3	4,500	
4. Indexed																		
5. Universal																		
6. Universal with secondary guarantees																		
7. Variable																		
8. Variable universal																		
9. Credit																		
10. Other																		
11. Total Individual Life																(1)	(100,000)	
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																5,273	4	
21. Indexed																	101,928	
22. Variable with guarantees																		
23. Variable without guarantees																		
24. Life contingent payout																		
25. Other																		
26. Total Individual Annuities																5,273	4	
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			
35. Comprehensive group	(d)	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			
37. Vision only	(d)	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			
39. Federal Employees Health Benefits Plan	(d)	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			
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
42. Credit A&H																		
43. Disability income	(d)	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			
45. Other health	(d)	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			
47. Total																(1)	(94,727)	
(a)	Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$												Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$					
(b)	Corporate Owned Life Insurance/BOLI: 1) Number of policies:												2) covering number of lives:					
(c)	Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$												Group: \$					
(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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		1,047											
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											
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		1,298 (c)											

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)					
		Totals Paid	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																2	1,500		
2. Whole	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													(2)	(8,439)	21	233,741
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	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	XXX	XXX	XXX					
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income	(d)	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					
45. Other health	(d)	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					
47. Total		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 000

BUSINESS IN THE STATE

THE DISTRICT OF COLUMBIA

DURING THE YEAR 2024

NAIC Company Code 70130

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						NAIC Company Code		70130				
Line of Business	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit						
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		Tots Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23		24		25		27		
14		15		16		17		18		19		20		21		28		
Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		
Individual Life																		
1. Industrial																		
2. Whole		15,000	1	15,000						1	15,000					(1,000)	19	
3. Term																(3,012)	16	
4. Indexed																(22,000)	7	
5. Universal																2,829	2	
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)	
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	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				
36. Medicare Supplement	(d)	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				
38. Dental only	(d)	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				
40. Title XVIII Medicare	(d)	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				
42. Credit A&H																		
43. Disability income	(d)	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				
45. Other health	(d)	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				
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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		162												.555
2. Whole		21,261		5,943	1,120	7,904			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					69,360
21. Indexed											62,774			
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									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		28	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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		Totals Paid	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																	
2. Whole	102,276	23	96,960				23	96,960		5,316				(1)	(500)	43	38,871
3. Term	(3,143)	1	1,857				1	1,857						(53)	(25,935)	1,981	5,059,496
4. Indexed														(1)	2,509	64	724,514
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																	
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																	
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	200
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				2	200	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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		1,040											
2. Whole		10,538		803	60	262							
3. Term		4,083											
4. Indexed													
5. Universal		58,349											
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)											
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)							
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23		24		25		26			
14		15		16		17		18		19		20		21		27		28			
Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		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																					
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	XXX	XXX	XXX	XXX						
35. Comprehensive group	(d)	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						
37. Vision only	(d)	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						
39. Federal Employees Health Benefits Plan	(d)	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						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H																					
43. Disability income	(d)	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						
45. Other health	(d)	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						
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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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				394				102	64					
2. Whole														
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										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										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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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																			
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)	(2,500)	18	101,697
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																	780	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	XXX	XXX	XXX	XXX				
35. Comprehensive group	(d)	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				
37. Vision only	(d)	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				
39. Federal Employees Health Benefits Plan	(d)	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				
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
42. Credit A&H																			
43. Disability income	(d)	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				
45. Other health	(d)	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				
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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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													
3. Term													
4. Indexed													
5. Universal													
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													
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		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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)				
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)				
		Totals Paid	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																1	1,000	
2. Whole	1,000	1	1,000												4,000	19	141,188	
3. Term																		
4. Indexed																		
5. Universal																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												4,792	29	427,804	
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	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				
36. Medicare Supplement	(d)	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				
38. Dental only	(d)	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				
40. Title XVIII Medicare	(d)	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				
42. Credit A&H																		
43. Disability income	(d)	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				
45. Other health	(d)	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				
47. Total	1,000	1	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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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	1,163			67,400	19,954	24,282			5,880	500	129		6,509
2. Whole	251,714								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	(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	1,016,408 (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								NAIC Company Code		70130				
Line of Business	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits													Policy Exhibit					
		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		27		
14		15	16	17	18	19	20	21	22		Unpaid December 31, 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	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																				
18. Other																				
19. Total Group Life																	4	40,300		
Individual Annuities																				
20. Fixed	114,062	9	143,330													(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													(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	XXX	XXX	XXX						
35. Comprehensive group	(d)	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						
37. Vision only	(d)	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						
39. Federal Employees Health Benefits Plan	(d)	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						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H																				
43. Disability income	(d)	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						
45. Other health	(d)	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						
47. Total		1,383,278	110	1,922,307											110	1,922,307	3	30,000	(345)	(9,821,438)
(a)	Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior 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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		11												
2. Whole		64,498		11,012		786		990			800			
3. Term		4,975								113,973	25,163	42,809		
4. Indexed													181,945	
5. Universal													1,470	
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											1,241			
21. Indexed		14,824										11,474		
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
35. Comprehensive group			(d)								XXX	XXX	XXX	.550
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			1,969								XXX	XXX	XXX	.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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)									
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)							
		Totals Paid	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	22 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		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																							
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			(6)	(600)	24	2,400						
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																							
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	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
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid		
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		27,133		10,278	495	955		11,728	165,581		41,389		206,970
2. Whole		3,044									(2,763)		(2,763)
3. Term													
4. Indexed													
5. Universal		146,546							300,000		10,740		310,740
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		176,723		10,278	495	955		11,728	165,581		49,366		514,947
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		22,457							54,295			38,105	
21. Indexed													92,400
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities		22,457							54,295			38,105	
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									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									XXX		XXX		XXX
47. 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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)				
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)				
			Totals Paid	Reduction by Compromise		Amount Rejected		Total Settled During Current Year				Unpaid December 31, Current Year		Number of Pols/ Certs				
			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				25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount	
Individual Life																		
1. Industrial																		
2. Whole	230,441		12	167,746				12	167,746		.77,407				(500)	5	2,350	
3. Term	65,200										.65,200				(22)	(619,985)	420	7,603,014
4. Indexed															(1)	(18,333)	13	391,373
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																		
19. Total Group Life																		
Individual Annuities																		
20. Fixed	73,958		10	54,295											(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											(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	XXX	XXX	XXX	XXX				
35. Comprehensive group	(d)	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				
37. Vision only	(d)	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				
39. Federal Employees Health Benefits Plan	(d)	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				
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
42. Credit A&H																		
43. Disability income	(d)	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				
45. Other health	(d)	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				
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 000

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2024

NAIC Company Code 70130

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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23		24		25			
			14	15	16	17	18	19	20	21		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					(16)	(15,000)	.394		
2. Whole		220,419	13	98,820					13	98,820	121,599				(35)	(293,713)	5,629,226		
3. Term		102,000	3	152,000					3	152,000					(13)	(443,354)	5,334,450		
4. Indexed																			
5. Universal		164,468	8	175,579					8	175,579					(17)	(882,244)	254		
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		
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		268	1	12,676					1	12,676					(3)	(25,289)	41		
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		
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					
35. Comprehensive group		(d)	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					
37. Vision only		(d)	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					
39. Federal Employees Health Benefits Plan		(d)	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					
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income		(d)	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					
45. Other health		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(400)	3		
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(400)	3		
47. Total		493,805	28	441,225					28	441,225	126,099				(85)	(1,660,000)	1,929		
(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		Kentucky		DURING THE YEAR 2024						NAIC Company Code	70130	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		9,455												
3. Term		7,202												
4. Indexed														
5. Universal														
6. Universal with secondary guarantees														
7. Variable														
8. Variable universal														
9. Credit														
10. Other														
11. Total Individual Life		33,069												
Group Life														
12. Whole														
13. Term														
14. Universal		6,841												
15. Variable														
16. Variable universal														
17. Credit														
18. Other														
19. Total Group Life		6,841												
Individual Annuities														
20. Fixed														
21. Indexed		1,086												
22. Variable with guarantees														
23. Variable without guarantees														
24. Life contingent payout														
25. Other														
26. Total Individual Annuities		1,086												
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									
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											
47. Total			251											
		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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)				
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)				
		Totals Paid	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		20,822	7	30,822					7	30,822					12	13,620		
2. Whole		2,503	1	2,503					1	2,503					201	1,372,431		
3. Term															1	15,697		
4. Indexed															40	420,713		
5. Universal			1	200,000					1	200,000					(82,243)	38		
6. Universal with secondary guarantees																2,952,729		
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																		
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	XXX					2	200	
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																		
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				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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		16,613							41,133		26,205		10,464	
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	
4. Indexed														
5. Universal		70,392							51,391				55,670	
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	
21. Indexed														2,186
22. Variable with guarantees														
23. Variable without guarantees														
24. Life contingent payout														
25. Other														
26. Total Individual Annuities		1,007								2,018			168	
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			Totals Paid	Reduction by Compromise		Amount Rejected		Total Settled During Current Year				Unpaid December 31, Current Year		Number of Pols/ Certs		Number of Pols/ Certs			
14	15	16	17	18	19	20	21	23	24	25	26	27	28	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																			
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	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																			
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	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 000

BUSINESS IN THE STATE OF Maine

E OF Main

DURING THE YEAR 2024

NAIC Company Code 70130

24.ME

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22	Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	23	24	25	26	27	28		
		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																		
1. Industrial														1	5,000			
2. Whole														15	130,246			
3. Term																		
4. Indexed																		
5. Universal														8,758	1			
6. Universal with secondary guarantees															229,173			
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														951	2	31,926		
21. Indexed																		
22. Variable with guarantees																		
23. Variable without guarantees																		
24. Life contingent payout																		
25. Other																		
26. Total Individual Annuities														951	2	31,926		
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				
35. Comprehensive group	(d)	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				
37. Vision only	(d)	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				
39. Federal Employees Health Benefits Plan	(d)	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				
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
42. Credit A&H																		
43. Disability income	(d)	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				
45. Other health	(d)	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		9,709	19	396,345
47. Total																		

(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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		48												1,028
2. Whole		4,170		616										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)												
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		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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)					
		Totals Paid	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	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														1	50,000	7	280,798		
5. Universal																			
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																			
13. Term														(1)	(5,000)				
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																			
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																			
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	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	
		1	2	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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													
3. Term													
4. Indexed													
5. Universal													
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													
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													
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		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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)						
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)						
		Totals Paid	14 Number of Pols/ Certs	15 Amount	Reduction by Compromise	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	Total Settled During Current Year		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		
Individual Life																				
1. Industrial																				
2. Whole																	32	263,527		
3. Term																	2	11,800		
4. Indexed																				
5. Universal																				
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																				
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	XXX	XXX	XXX	XXX					
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																				
43. Disability income	(d)	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					
45. Other health	(d)	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					
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		
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		155												
2. Whole		15,774		1,685		502		181			58,882	1,573	7,455	
3. Term		9,355									3,000		12,367	
4. Indexed														
5. Universal		82,726									111,230	48	40,197	
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
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		
21. Indexed													765	
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		(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)									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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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																			
2. Whole	34,536	8		60,455				8	60,455		5,654								
3. Term	3,000	3		3,000				3	3,000										
4. Indexed																			
5. Universal	16,537	2		111,279				2	111,279		(1)								
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								
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	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																			
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					1	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		
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid					
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12		
				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														.642	
2. Whole		2,325												5,883	
3. Term		.899													
4. Indexed															
5. Universal															
6. Universal with secondary guarantees															
7. Variable															
8. Variable universal															
9. Credit															
10. Other															
11. Total Individual Life		5,592												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															
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22	Policy Exhibit				In Force December 31, Current Year (b)			
			Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)							
			Totals Paid	Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year		23		24		25		26		27	
			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	Number of Pols/ Certs	Amount		
Individual Life																					
1. Industrial		400		400						400										6	4,500
2. Whole		6,014	3	6,014					3	6,014										74	623,002
3. Term																				6	19,949
4. Indexed																					
5. Universal																					
6. Universal with secondary guarantees																					
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	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																					
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			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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		20,610							22,267			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)							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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)									
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)							
		Tots Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23		24		25		26							
14		15		16		17		18		19		20		21		27							
Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs							
Individual Life																							
1. Industrial	46,488	332	45,511																				
2. Whole	27,431	7	24,431																				
3. Term	6,750	4	8,000																				
4. Indexed																							
5. Universal	77,583	3	77,583																				
6. Universal with secondary guarantees																							
7. Variable																							
8. Variable universal																							
9. Credit																							
10. Other																							
11. Total Individual Life	158,252	346	155,525																				
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	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								
36. Medicare Supplement	(d)	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								
38. Dental only	(d)	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								
40. Title XVIII Medicare	(d)	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								
42. Credit A&H																							
43. Disability income	(d)	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								
45. Other health	(d)	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								
47. Total		158,252	346	155,525																			

(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 Missouri		DURING THE YEAR 2024							NAIC Company Code	70130	
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid		
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		1,839											
2. Whole		42,709											
3. Term		8,961											
4. Indexed													
5. Universal		130,926											
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		184,435											
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											
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities		8,054											
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)											
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		180											
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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		Totals Paid	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	16,651	20	16,651				20	16,651	24	20,489			(44)	(42,727)	1,209	966,487	
2. Whole	130,999	24		133,417			24	133,417					(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																	
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	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																	
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	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 000

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2024

NAIC Company Code 70130

24. MT

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		14	15	16	17	18	19	20	21	23		24	25	26	27	28	
		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																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal	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														
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	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																	
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													

(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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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																			
2. Whole	16,653		1	16,653					1	16,653				(1)	(2,000)	2	1,500		
3. Term															(1,214)	74	650,672		
4. Indexed															(1,101)	7	100,617		
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																			
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	XXX	XXX	XXX						
35. Comprehensive group	(d)	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						
37. Vision only	(d)	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						
39. Federal Employees Health Benefits Plan	(d)	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						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H																			
43. Disability income	(d)	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						
45. Other health	(d)	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						
47. Total	180,129	5	218,479	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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		89											
2. Whole		1,209											
3. Term													
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		5,365											
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													
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		5,365 (c)											

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		Totals Paid	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																8	9,500
2. Whole	1,711	1	1,711													33	205,087
3. Term																2	4,000
4. Indexed																3	7,000
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life	1,711	1	1,711													(2)	28,365
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																652	4
21. Indexed																	16,600
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total Individual Annuities																652	4
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		
35. Comprehensive group	(d)	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		
37. Vision only	(d)	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		
39. Federal Employees Health Benefits Plan	(d)	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		
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
42. Credit A&H																	
43. Disability income	(d)	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		
45. Other health	(d)	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		
47. Total		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
		1	2	3	4	5	6	7	8	9	10	11	12
Line of Business		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		228											
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				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													
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		228 (c)		61				125				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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)				
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)				
		Totals Paid	14 Number of Pols/ Certs	15 Amount	Reduction by Compromise	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	Total Settled During Current Year		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
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																		
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	XXX	XXX	XXX	XXX				
35. Comprehensive group	(d)	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				
37. Vision only	(d)	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				
39. Federal Employees Health Benefits Plan	(d)	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				
41. Title XIX Medicaid	(d)	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				
43. Disability income	(d)	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				
45. Other health	(d)	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				
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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		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
35. Comprehensive group		(d)									XXX		XXX
36. Medicare Supplement		(d)									XXX		XXX
37. Vision only		(d)									XXX		XXX
38. Dental only		(d)									XXX		XXX
39. Federal Employees Health Benefits Plan		(d)									XXX		XXX
40. Title XVIII Medicare		(d)									XXX		XXX
41. Title XIX Medicaid		(d)									XXX		XXX
42. Credit A&H											XXX		XXX
43. Disability income		(d)									XXX		XXX
44. Long-term care		(d)									XXX		XXX
45. Other health		(d)									XXX		XXX
46. Total Accident and Health											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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)					
		Totals Paid	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	28		
Individual Life																			
1. Industrial																			
2. Whole	2,000			2,000						2,000						4	3,500		
3. Term																35	344,554		
4. Indexed																6	10,000		
5. Universal																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						52	594,960		
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																13	41,819		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities																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	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																			
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		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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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												
3. Term	4,007												
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life	16,528			183					183	6,401			
Group Life													
12. Whole													
13. Term	23									15,000			
14. Universal													
15. Variable													
16. Variable universal													
17. Credit													
18. Other													
19. Total Group Life	23									15,000			
Individual Annuities													
20. Fixed		889											
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities		889											
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	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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)					
		Totals Paid	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																2	1,500		
2. Whole	5,000	1		5,000												56	281,542		
3. Term	1,401	1		1,401												13	234,816		
4. Indexed																			
5. Universal																			
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						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																			
19. Total Group Life	15,000	1		15,000					1	15,000									
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																			
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	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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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				1,716		548		31		579	16,692			
2. Whole				.914										16,692
3. Term														
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											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											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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)						
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)						
		14	15	16	17	18	19	20	21	23		24	25	26	27	28				
Individual Life																				
1. Industrial																				
2. Whole	6,720	3	16,720														13	15,500		
3. Term																	83	586,378		
4. Indexed																	13	72,419		
5. Universal	90,913																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					120	1,167,968		
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																	1,171	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	XXX	XXX	XXX	XXX					
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																				
43. Disability income	(d)	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					
45. Other health	(d)	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					
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
		1	2	3	4	5	6	7	8	9	10	11	12
Line of Business		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		292							543		500		1,043
2. Whole		8,623		1,264		264		1,690	38,327		26,984		65,311
3. Term		7,044				162			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	
21. Indexed													93,463
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									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									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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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	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																			
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																			
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	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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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													
3. Term													
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life				954									
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													
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			954 (c)										

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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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																			
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																			
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					
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income	(d)	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					
45. Other health	(d)	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					
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	Premiums and Annuities Considerations	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				
2. Whole	201,523		84,212	5,005	16,687		105,904	699,057	20,842	252,364		1,832
3. Term	16,788							22,500		1,965		.972,263
4. Indexed										(17,826)		6,639
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				
21. Indexed										23,381		98,940
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)							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		34						XXX	XXX	XXX		
47. Total		51						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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits												Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)					
		Tots Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23		24		25		26			
		14	15	16	17	18	19	20	21			22	23	24	25	26	27	28			
		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	Number of Pols/ Certs	Amount			
Individual Life																					
1. Industrial		646	1	646				1	646												
2. Whole		735,169	68	733,499				68	733,499	103,567											
3. Term		87,405	4	24,465				4	24,465	77,940											
4. Indexed																					
5. Universal		4,188,074	53	3,731,707				53	3,731,707	568,417											
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											
Group Life																					
12. Whole																					
13. Term		20,070	4	20,070						4	20,070										
14. Universal																					
15. Variable																					
16. Variable universal																					
17. Credit																					
18. Other																					
19. Total Group Life		20,070	4	20,070						4	20,070										
Individual Annuities																					
20. Fixed		56,363	3	75,559				3	75,559												
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												
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	3	300		
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																					
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	(2)	3	300		
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	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		
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid					
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12		
				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		860							1,500		2,335				
2. Whole		35,400		1,651		3,793			131,245		14,915		33,042		
3. Term		97,168							504,408				9,794		
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
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					
21. Indexed												10,123			
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		(d)	57							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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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	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																		
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																			
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																			
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	XXX					1	.100		
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 \$



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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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														.273
2. Whole														13,775
3. Term														
4. Indexed														
5. Universal														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														
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		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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)					
		Totals Paid	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																1	1,000		
2. Whole	11,700	1	10,000								1,700					45	159,502		
3. Term																1	2,490		
4. Indexed																4	175,000		
5. Universal																			
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life	11,700	1	10,000								1,700					52	337,992		
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																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																			
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	XXX								
47. Total	11,700	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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		115												
2. Whole		44,674												
3. Term		9,379												
4. Indexed														
5. Universal		80,167												
6. Universal with secondary guarantees														
7. Variable														
8. Variable universal														
9. Credit														
10. Other														
11. Total Individual Life		134,335												
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												
21. Indexed														
22. Variable with guarantees														
23. Variable without guarantees														
24. Life contingent payout														
25. Other														
26. Total Individual Annuities		22,154												
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														
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)							
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23		24		25		26			
14		15		16		17		18		19		20		21		27		28			
Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount			
Individual Life																					
1. Industrial																			19	19,600	
2. Whole	94,414	13	107,614						13	107,614	3,600								513	4,112,995	
3. Term																		(1)	(6,994)	328,368	
4. Indexed																					
5. Universal	78,234	2	75,207						2	75,207	28,234							(8)	(343,191)	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																					
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	XXX	XXX	XXX	XXX						
35. Comprehensive group	(d)	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						
37. Vision only	(d)	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						
39. Federal Employees Health Benefits Plan	(d)	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						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H																					
43. Disability income	(d)	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						
45. Other health	(d)	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	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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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														
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														
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		314 (c)		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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					
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																			
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	XXX	XXX	XXX	XXX				
35. Comprehensive group	(d)	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				
37. Vision only	(d)	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				
39. Federal Employees Health Benefits Plan	(d)	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				
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
42. Credit A&H																			
43. Disability income	(d)	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				
45. Other health	(d)	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				
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 000

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2024

NAIC Company Code 70130

Line of Business	Premiums and Annuities Considerations	Other Considerations	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
			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								825				82
2. Whole	6,340		1,096	200	135		1,431	28,048	890	3,917		32,85
3. Term	7,835							20,000				20,00
4. Indexed												
5. Universal								120,000		23,045		143,04
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		196,72
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		120									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	
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		228,63

24. SC

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)				
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)				
		Totals Paid	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	28	
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																		
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	XXX	XXX	XXX	XXX			
35. Comprehensive group	(d)	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			
37. Vision only	(d)	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			
39. Federal Employees Health Benefits Plan	(d)	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			
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
42. Credit A&H																		
43. Disability income	(d)	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			
45. Other health	(d)	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			
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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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													
3. Term													
4. Indexed													
5. Universal													
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													
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													
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		10											
47. Total		752 (c)											

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)					
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)					
		Totals Paid	14 Number of Pols/ Certs	15 Amount	Reduction by Compromise	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	Total Settled During Current Year		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																		1	1,000
2. Whole																		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)
Group Life																		7	122,275
12. Whole																			
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																			
19. Total Group Life																			
Individual Annuities																			
20. Fixed																		549	1
21. Indexed																			12,231
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities																		549	1
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	1	100	
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																			
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	1	100	
47. Total																	(1)	(2,654)	
(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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		11,522							41,381	6,484				59,929
2. Whole		45,961		975	111	3,571		4,657	64,783	4,500	12,064			80,464
3. Term		3,786									11,181			4,325
4. Indexed														
5. Universal		21,920							67,088					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	178,252	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)							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			13	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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		Totals Paid	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	46,364	71	47,865				71	47,865		2,999			(264)	(240,178)	4,959	4,526,924	
2. Whole	63,139	33	69,322				33	69,322		6,111			(61)	(170,247)	1,222	3,917,169	
3. Term	4,250									6,000			(44)	(145,957)	724	2,332,454	
4. Indexed																	
5. Universal	79,588	2	67,088				2	67,088		12,500			(3)	(73,685)	49	2,654,869	
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																	
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	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																	
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	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			
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid						
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12			
				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		20,104							61,234		11,273		19,323			
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)								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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		Totals Paid	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	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																	
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	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																	
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	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
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid		
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		1,275											
3. Term		.299											
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		3,333											
		4,907											
Group Life													
12. Whole													
13. Term													
14. Universal													
15. Variable													
16. Variable universal													
17. Credit													
18. Other													
19. Total Group Life		840											
Individual Annuities													
20. Fixed													
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities		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													
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		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						NAIC Company Code		70130					
Line of Business	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit							
		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	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																			
2. Whole	5,047	1		5,047					1	5,047					731	30	370,560		
3. Term															(1)	(1,000)	3	28,601	
4. Indexed																			
5. Universal															(1)	(23,957)	6	375,477	
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life	5,047	1		5,047					1	5,047					(2)	(24,226)	39	774,638	
Group Life																			
12. Whole																			
13. Term															(1)	(11,300)	4	28,900	
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other																			
19. Total Group Life															(1)	(11,300)	4	28,900	
Individual Annuities																			
20. Fixed																2,232	5	58,497	
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities																2,232	5	58,497	
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					
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income	(d)	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					
45. Other health	(d)	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					
47. Total		5,047	1		5,047						1	5,047				(3)	(33,294)	48	862,035

(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 000

BUSINESS IN THE STATE OF Vermont

E OF VERMONT

DURING THE YEAR 2024

NAIC Company Code 70130

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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		Issued During Year		Other Changes to In Force (Net)			
		14	15	16	17	18	19	20	21	23		24	25	26	27	28	
		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																1	300
2. Whole		5													3	12,500	
3. Term																	
4. Indexed																	
5. Universal		1													1	50,000	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total Individual Life		6													5	62,800	
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	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			
36. Medicare Supplement	(d)	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			
38. Dental only	(d)	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			
40. Title XVIII Medicare	(d)	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			
42. Credit A&H																	
43. Disability income	(d)	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			
45. Other health	(d)	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			
47. Total		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		
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid					
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12		
				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		3,346							27,508		9,370		5,433		
2. Whole		21,717		1,624		132		86	77,071		11,652		80,408		
3. Term		17,785							1,038				3,161		
4. Indexed															
5. Universal		17,175							32,981				52,870		
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										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										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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)							
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23		24		25		26			
14		15		16		17		18		19		20		21		27		28			
Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		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																					
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	XXX	XXX	XXX	XXX						
35. Comprehensive group	(d)	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						
37. Vision only	(d)	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						
39. Federal Employees Health Benefits Plan	(d)	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						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H																					
43. Disability income	(d)	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						
45. Other health	(d)	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						
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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		2,458		266	252	5		523			1,334		1,334
3. Term											3,722		3,722
4. Indexed													
5. Universal		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											
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													
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)						
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)						
			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																5	3,732			
2. Whole															60	258,009				
3. Term															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												(4)	(3,352)	88	1,005,699		
Group Life																				
12. Whole																				
13. Term																1	5,000			
14. Universal																				
15. Variable																				
16. Variable universal																				
17. Credit																				
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	XXX	XXX	XXX	XXX						
35. Comprehensive group	(d)	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						
37. Vision only	(d)	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						
39. Federal Employees Health Benefits Plan	(d)	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						
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H																				
43. Disability income	(d)	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						
45. Other health	(d)	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						
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	
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid				
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		58							9,369		620		6,976	
2. Whole		187,588		573		101		674	684,160	574	70,099		754,833	
3. Term		31,021							78,232				14,155	
4. Indexed									66,400					66,400
5. Universal		6,906												
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				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				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		(d)	1,025							XXX	XXX	XXX		162
35. Comprehensive group		(d)								XXX	XXX	XXX		162
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		1,617	2,642							XXX	XXX	XXX		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)						
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)						
			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	14,590		26	9,990					26	9,990		4,600			(40)	(25,563)	.993	655,044		
2. Whole	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																				
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																				
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	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
		1	2	Dividends to Policyholders/Refunds to Members						Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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		7,657											
3. Term													
4. Indexed													
5. Universal		7,931											
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		15,588											
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											
21. Indexed													
22. Variable with guarantees													
23. Variable without guarantees													
24. Life contingent payout													
25. Other													
26. Total Individual Annuities		1,251											
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													
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		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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			Totals Paid	Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23		24		25			
			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			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																			
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	XXX	XXX	XXX					
35. Comprehensive group		(d)	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					
37. Vision only		(d)	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					
39. Federal Employees Health Benefits Plan		(d)	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					
41. Title XIX Medicaid		(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income		(d)	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					
45. Other health		(d)	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					
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 \$



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
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid		
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12
				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													
3. Term													
4. Indexed													
5. Universal													
6. Universal with secondary guarantees													
7. Variable													
8. Variable universal													
9. Credit													
10. Other													
11. Total Individual Life		2,674		108	81			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													
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													
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		2,754 (c)		108	81			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	Incurred During Current Year	13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Policy Exhibit		In Force December 31, Current Year (b)					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)					
			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					
Individual Life																			
1. Industrial																			
2. Whole																20	101,843		
3. Term																1	10,000		
4. Indexed																			
5. Universal																4	160,077		
6. Universal with secondary guarantees																			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life																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																2	9,807		
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities																2	9,807		
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					
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income	(d)	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					
45. Other health	(d)	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					
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 \$



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	
		1	2	Dividends to Policyholders/Refunds to Members							Claims and Benefits Paid			
Line of Business		Premiums and Annuities Considerations	Other Considerations	3	4	5	6	7	8	9	10	11	12	
				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		79,751		217,050					239,350	93,700	74,766		407,816	
2. Whole		1,380,907			39,617	75,528			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
14. Universal														
15. Variable														
16. Variable universal														
17. Credit														
18. Other														
19. Total Group Life		50,424												206,524
Individual Annuities														
20. Fixed		167,364												
21. Indexed														1,225,670
22. Variable with guarantees														
23. Variable without guarantees														
24. Life contingent payout														
25. Other														
26. Total Individual Annuities		167,364												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												
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)	2,653												
46. Total Accident and Health		6,103												
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	Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Issued During Year		Policy Exhibit		In Force December 31, Current Year (b)			
		13		Claims Settled During Current Year						22		23		24		25		26	
		Totals Paid	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	Number of Pols/ Certs	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																			
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	XXX	XXX	XXX	XXX	(11)	(1,100)	52	5,200	
35. Comprehensive group	(d)	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					
37. Vision only	(d)	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					
39. Federal Employees Health Benefits Plan	(d)	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					
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
42. Credit A&H																			
43. Disability income	(d)	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					
45. Other health	(d)	XXX	XXX	XXX	XXX	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	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	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 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
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

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

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

Line Number	NAIC Designation	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)
1.		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

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

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

Line Number	NAIC Designation	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)
18.		SHORT-TERM BONDS	1,954,687	XXX	XXX	1,954,687	0.0000		0.0000		0.0000	
19.1	1	Exempt Obligations	1,954,687	XXX	XXX	1,954,687	0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.A		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.B		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.C		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.D		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.E		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.F		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	118,093,263	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

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

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

Line Number	NAIC Designation	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)
32		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

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

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

Line Number	NAIC Designation	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)
33		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	
5.		Affiliated - Investment Subsidiary:										
6.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
7.		Fixed Income - Highest Quality					XXX		XXX		XXX	
8.		Fixed Income - High Quality					XXX		XXX		XXX	
9.		Fixed Income - Medium Quality					XXX		XXX		XXX	
10.		Fixed Income - Low Quality					XXX		XXX		XXX	
11.		Fixed Income - Lower Quality					XXX		XXX		XXX	
12.		Fixed Income - In/Near Default					XXX		XXX		XXX	
13.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
14.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
15.		Real Estate					(b)		(b)		(b)	
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
17.		Affiliated - All Other	2,271,169	XXX	XXX	2,271,169	0.0000		0.1945	441,742	0.1945	441,742
		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
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
		Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
		High Quality		XXX	XXX		0.0021		0.0064		0.0106	
		Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
		Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
		Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
27.	5	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

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

Line Number	NAIC Designation	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)
		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			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

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

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

Line Number	NAIC Designation	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)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
67.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
68.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
70.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1945		0.1945	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only)					0.0000		0.0912		0.0912	
73.		Investment Properties	5,865,310			5,865,310	0.0000		0.0912	534,916	0.0912	534,916
74.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	5,865,310			5,865,310	XXX		XXX	534,916	XXX	534,916
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
77.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
78.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
79.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
80.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
81.		RESIDUAL TRANCES OR INTERESTS										
82.		Fixed Income Instruments - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
88.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
89.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
90.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
93.		Other - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
		Total Residual Trances or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
94.		ALL OTHER INVESTMENTS										
95.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0042		0.0042	
96.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
97.		Other Invested Assets - Schedule BA	137,194,783	XXX		137,194,783	0.0000		0.1580	21,676,776	0.1580	21,676,776
98.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
99.		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
		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	XXX	XXX	XXX	XXX	XXX
2. Premiums earned	3,686	XXX	682	XXX	XXX	XXX	XXX	XXX	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							(1,155)	(995.7)			(83,541)	(2,892.7)
12. Gain from underwriting before dividends or refunds												
13. Dividends or refunds							(1,155)	(995.7)			(83,541)	(2,892.7)
14. Gain from underwriting after dividends or refunds												
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 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 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:	4,623	488									74		4,061
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 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 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 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 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
2. Beginning claim reserves and liabilities													126,512
3. Ending claim reserves and liabilities													121,639
4. Claims paid													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
2. Beginning claim reserves and liabilities													49,254
3. Ending claim reserves and liabilities													46,640
4. Claims paid										1,695			11,287
D. Net:										(1,695)			
1. Incurred claims											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
E. Net Incurred Claims and Cost Containment Expenses:										(1,695)			
1. Incurred claims and cost containment expenses											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 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 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 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												

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

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 Current Year	10 Prior Year		12 Current Year	13 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	..13-257294	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				
88231	..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 Current Year	12 Prior Year	13 Premiums	14 Outstanding Surplus Relief	15 Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
								9	10						
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 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 Premiums	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
										11 Current Year	12 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 6Five 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)					

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

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	

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

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

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 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 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- ciliary Loca- tion	10 Rela- tionship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Per- cen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
		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		832480	First Southern National Bank .....	.. KY....	NIA....	First Southern Bancorp, Inc.	Ownership.....	.100.000 ...	Jesse T. Correll .....	...YES...	
		20-2907892				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. Correll .....	...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.

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

SCHEDULE Y

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 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		1,117,310	1,288,600			(7,527,563)			(5,121,653)	
	46-5378135	Midland Superblock Partners, LLC		(296,460)							(296,460)	
	86-1211203	UG-Cam, LLC		(12,236)	(1,907,714)						(1,919,950)	
	26-1700910	Cumberland Woodlands, LLC		(808,614)	(76,386)						(885,000)	
9999999 Control Totals									XXX			

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

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 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control\\ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 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.....

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		
<p>The following supplemental reports are required to be filed as part of your annual statement filing <u>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.</u> 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.</p>		
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

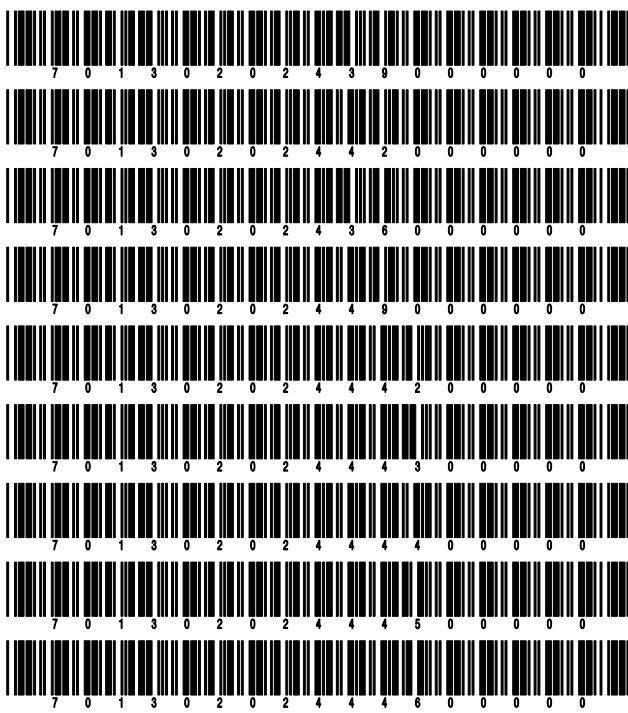
37. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
39. Will the Credit Insurance 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.	

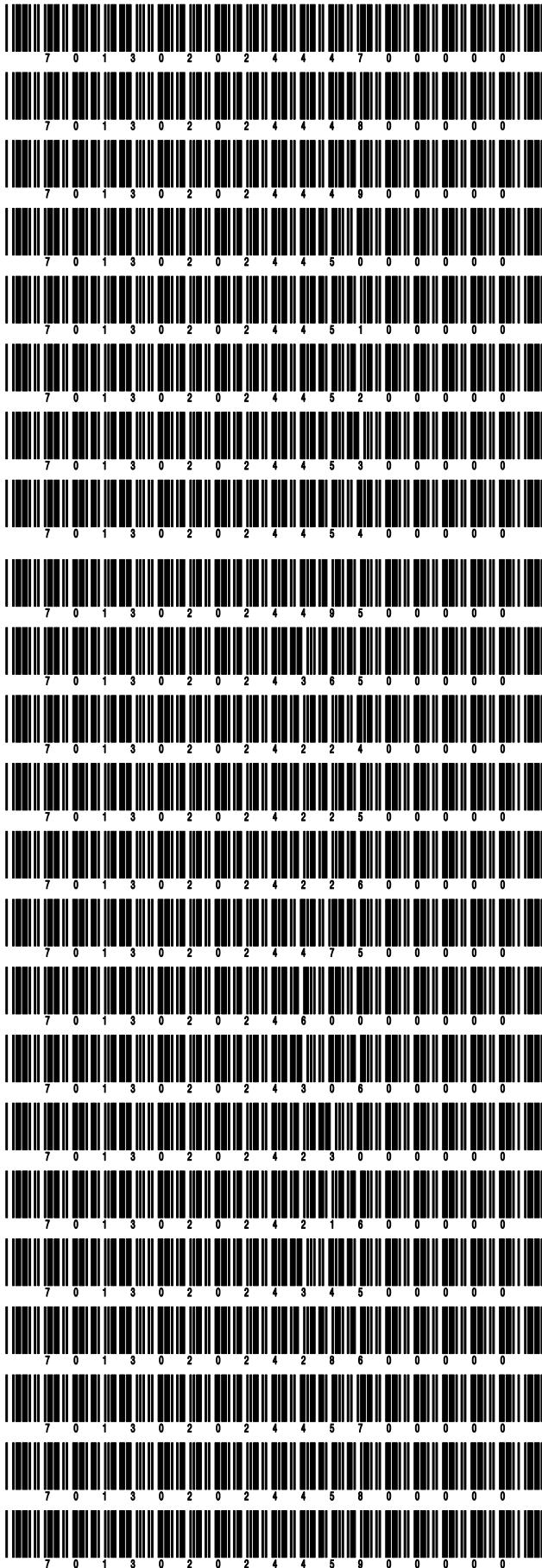
Bar Codes:

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



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
- 22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]
- 24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
- 25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 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]
- 28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 30. Medicare Part D Coverage Supplement [Document Identifier 365]
- 31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 33. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 35. Health Care Receivables Supplement [Document Identifier 475]
- 36. Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600]
- 38. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 39. Credit Insurance Experience Exhibit [Document Identifier 230]
- 41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]
- 43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]
- 44. Variable Annuities Supplement [Document Identifier 286]
- 45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]
- 46. Life Summary of the PBR Actuarial Report [Document Identifier 458]
- 47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Universal Guaranty Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

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	XX	X			
5. 2023	XX	XX	XXX		
6. 2024	XXX	XX		XXX	

Section D -

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

Section E -

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

Section F -

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

Section G -

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

Section C - Credit Accident and Health

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

Section D -

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

Section E -

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

Section F -

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

Section G -

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

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.....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.....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.....XXX
3. 2022	XXX.....				
4. 2023	XXX.....	XXX.....	XXX.....		
5. 2024	XXX.....	XXX.....	XXX.....	XXX.....	

Section D -

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

Section E -

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

Section F -

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

Section G -

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

Section B - Other Accident and Health

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

Section C - Credit Accident and Health

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

Section D -

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

Section E -

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

Section F -

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

Section G -

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