



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2024

OF THE CONDITION AND AFFAIRS OF THE

Family Heritage Life Insurance Company of America

NAIC Group Code02900290NAIC Company Code77968Employer's ID Number34-1626521  
(Current)(Prior)

Organized under the Laws ofOHIO, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

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

Incorporated/Organized08/22/1989Commenced Business11/17/1989

Statutory Home Office6001 East Royalton Road, Suite 200Cleveland, OH, US 44147-3529  
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office6001 East Royalton Road, Suite 200Cleveland, OH, US 44147-3529440-922-5200  
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressP.O. Box 470608Cleveland, OH, US 44147-3529  
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records3700 South Stonebridge DriveMcKinney, TX, US 75070-8080469-617-4407  
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresshttps://home.globelifeinsurance.com/familyheritage

Statutory Statement ContactBrett Turner469-617-4407  
(Name)(Area Code) (Telephone Number)  
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(E-mail Address)(FAX Number)

OFFICERS

PresidentThomas Peter Kalmbach

SecretaryJoel Patrick Scarborough

TreasurerMichael Shane Henrie

Appointed ActuaryHongwei "David" Zhao

OTHER

Seamus Fitzpatrick, Division Senior Vice President

Robert Edward Hensley, Divisional Senior Vice President

Jon Andrew Adams #, Divisional Senior Vice President

DIRECTORS OR TRUSTEES

Thomas Peter Kalmbach

Joel Patrick Scarborough

Stafford L. Thompson Jr. #

Maria Rose Burnett

Jon Andrew Adams

Rebecca Evans Zorn

State ofTexas

County ofCollin

SS:

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

Thomas Peter Kalmbach  
President

Michael Shane Henrie  
Treasurer

Joel Patrick Scarborough  
Secretary

Subscribed and sworn to before me this8th day ofNovember, 2024

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

Yes [ X ] No [ ]

Michelle Batiste  
Notary Public  
January 12, 2028

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	1,695,738,020		1,695,738,020	1,647,705,369
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	4,332,600		4,332,600	2,975,100
3. Mortgage loans on real estate:				
3.1 First liens .....	56,053,258		56,053,258	41,338,681
3.2 Other than first liens.....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....(16,967,438) ), cash equivalents (\$ .....3,870,510 ) and short-term investments (\$ .....36,000,000 ) .....	22,903,072		22,903,072	238,923
6. Contract loans (including \$ ..... premium notes) .....	390,570		390,570	337,132
7. Derivatives .....			0	0
8. Other invested assets .....	181,233,405		181,233,405	136,861,192
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	1,960,650,925	0	1,960,650,925	1,829,456,397
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	19,490,726		19,490,726	19,293,122
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	13,137,486		13,137,486	12,749,566
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	995,614		995,614	995,033
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	5,630		5,630	15,284
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	2,580,517		2,580,517	2,676,999
18.2 Net deferred tax asset .....	65,174,000	44,397,000	20,777,000	20,831,000
19. Guaranty funds receivable or on deposit .....	277,525		277,525	276,331
20. Electronic data processing equipment and software .....	7,437,329	7,117,568	319,761	236,485
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	80,465	80,465	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	0
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	37,892,257	10,494,586	27,397,671	6,847,408
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,107,722,474	62,089,619	2,045,632,855	1,893,377,625
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	2,107,722,474	62,089,619	2,045,632,855	1,893,377,625
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Corporate Owned Life Insurance .....	20,011,397		20,011,397	0
2502. Admitted Disallowed IMR .....	7,386,274		7,386,274	6,847,408
2503. Agent Balances .....	7,162,181	7,162,181	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	3,332,405	3,332,405	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	37,892,257	10,494,586	27,397,671	6,847,408

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ..... 22,427,138 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	22,427,138	19,963,987
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	1,745,564,488	1,637,964,523
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	55,255,976	20,098,528
4. Contract claims:		
4.1 Life .....	979,000	979,000
4.2 Accident and health .....	35,116,786	30,739,826
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....		0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) ....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums .....		0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... 100,613 ceded .....	100,613	100,349
9.4 Interest Maintenance Reserve .....		0
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 51,847 , accident and health \$ ..... 3,102,807 and deposit-type contract funds \$ ..... .....	3,154,654	3,028,811
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	4,403,888	3,115,028
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	710,478	1,417,584
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....		1,547
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		1,549,775
19. Remittances and items not allocated .....	582,785	537,644
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	14,740,406	11,382,212
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	549	736
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	1,500,000	
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	1,483,015	2,561,218
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	1,886,019,776	1,733,440,768
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	1,886,019,776	1,733,440,768
29. Common capital stock .....	2,556,000	2,556,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	30,000,000	30,000,000
33. Gross paid in and contributed surplus .....	77,647,000	77,647,000
34. Aggregate write-ins for special surplus funds .....	7,386,274	6,847,408
35. Unassigned funds (surplus) .....	42,023,805	42,886,449
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	157,057,079	157,380,857
38. Totals of Lines 29, 30 and 37 .....	159,613,079	159,936,857
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	2,045,632,855	1,893,377,625
<b>DETAILS OF WRITE-INS</b>		
2501. Unclaimed Property .....	1,483,015	2,561,218
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,483,015	2,561,218
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR .....	7,386,274	6,847,408
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	7,386,274	6,847,408

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	323,212,897	299,710,786	403,567,310
2. Considerations for supplementary contracts with life contingencies .....			0
3. Net investment income .....	63,034,113	53,181,549	71,769,653
4. Amortization of Interest Maintenance Reserve (IMR) .....	(1,156,130)	(807,186)	(1,080,688)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			0
6. Commissions and expense allowances on reinsurance ceded .....	421,510	470,017	609,501
7. Reserve adjustments on reinsurance ceded .....			0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			0
8.2 Charges and fees for deposit-type contracts .....			0
8.3 Aggregate write-ins for miscellaneous income .....	0	0	0
9. Totals (Lines 1 to 8.3) .....	385,512,390	352,555,166	474,865,776
10. Death benefits .....	478,807	582,490	906,115
11. Matured endowments (excluding guaranteed annual pure endowments) .....			0
12. Annuity benefits .....			0
13. Disability benefits and benefits under accident and health contracts .....	101,779,075	92,430,824	121,873,298
14. Coupons, guaranteed annual pure endowments and similar benefits .....			0
15. Surrender benefits and withdrawals for life contracts .....	407,563	255,103	370,983
16. Group conversions .....			0
17. Interest and adjustments on contract or deposit-type contract funds .....	1,579,258	459	1,796
18. Payments on supplementary contracts with life contingencies .....			0
19. Increase in aggregate reserves for life and accident and health contracts .....	110,063,115	108,760,184	145,815,548
20. Totals (Lines 10 to 19) .....	214,307,818	202,029,060	268,967,740
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	75,018,568	69,048,348	93,145,911
22. Commissions and expense allowances on reinsurance assumed .....			0
23. General insurance expenses and fraternal expenses .....	40,108,861	35,289,976	47,763,827
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	7,137,287	6,641,851	8,791,802
25. Increase in loading on deferred and uncollected premiums .....	18,703	43,718	19,383
26. Net transfers to or (from) Separate Accounts net of reinsurance .....			0
27. Aggregate write-ins for deductions .....	0	0	0
28. Totals (Lines 20 to 27) .....	336,591,237	313,052,953	418,688,663
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	48,921,153	39,502,213	56,177,113
30. Dividends to policyholders and refunds to members .....			0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	48,921,153	39,502,213	56,177,113
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	10,876,236	8,400,333	12,289,938
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	38,044,917	31,101,880	43,887,175
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... 21,355 (excluding taxes of \$ ..... (450,568) transferred to the IMR) .....	(21,355)	(7,530,914)	(8,020,106)
35. Net income (Line 33 plus Line 34) .....	38,023,562	23,570,966	35,867,069
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year .....	159,936,857	156,091,401	156,091,401
37. Net income (Line 35) .....	38,023,562	23,570,966	35,867,069
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... (96,000) .....	(358,239)	1,182,582	1,342,549
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	6,301,000	6,190,000	5,543,000
41. Change in nonadmitted assets .....	(15,364,059)	(10,098,823)	3,446,483
42. Change in liability for reinsurance in unauthorized and certified companies .....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			0
44. Change in asset valuation reserve .....	(3,358,194)	3,388,973	2,607,718
45. Change in treasury stock .....			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....			
48. Change in surplus notes .....			
49. Cumulative effect of changes in accounting principles .....			
50. Capital changes:			
50.1 Paid in .....			
50.2 Transferred from surplus (Stock Dividend) .....			
50.3 Transferred to surplus .....			
51. Surplus adjustment:			
51.1 Paid in .....	0	0	0
51.2 Transferred to capital (Stock Dividend) .....			
51.3 Transferred from capital .....			
51.4 Change in surplus as a result of reinsurance .....			
52. Dividends to stockholders .....	(25,567,848)	(34,662,142)	(44,961,363)
53. Aggregate write-ins for gains and losses in surplus .....	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(323,778)	(10,428,444)	3,845,456
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	159,613,079	145,662,957	159,936,857
DETAILS OF WRITE-INS			
08.301. ....			
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	0	0	0
2701. ....			
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	0	0	0
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance .....	322,805,957	298,297,977	402,280,721
2. Net investment income .....	57,987,740	46,365,175	62,255,228
3. Miscellaneous income .....	421,510	470,017	609,501
4. Total (Lines 1 to 3) .....	381,215,207	345,133,169	465,145,450
5. Benefit and loss related payments .....	99,858,088	88,983,126	119,704,147
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	123,258,245	111,179,352	150,661,382
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	10,350,541	8,208,185	9,283,009
10. Total (Lines 5 through 9) .....	233,466,874	208,370,663	279,648,538
11. Net cash from operations (Line 4 minus Line 10) .....	147,748,333	136,762,506	185,496,912
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	83,013,947	47,693,001	48,023,935
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	2,148,097	13,162,383	19,768,767
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	1,500,000	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	86,662,044	60,855,384	67,792,702
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	125,331,232	174,025,925	178,881,592
13.2 Stocks .....	1,186,203	1,026,300	1,208,400
13.3 Mortgage loans .....	14,654,208	28,316,536	38,266,536
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	50,218,375	20,298,226	24,961,661
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	191,390,018	223,666,987	243,318,189
14. Net increase (or decrease) in contract loans and premium notes .....	53,438	52,768	67,289
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(104,781,412)	(162,864,371)	(175,592,776)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	0	28,023,602	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	35,157,448	20,095,180	20,098,528
16.5 Dividends to stockholders .....	25,567,848	34,662,142	44,961,363
16.6 Other cash provided (applied) .....	(29,892,372)	(8,648,666)	6,446,262
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(20,302,772)	4,807,974	(18,416,573)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .	22,664,149	(21,293,891)	(8,512,437)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	238,923	8,751,360	8,751,360
19.2 End of period (Line 18 plus Line 19.1)	22,903,072	(12,542,531)	238,923

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

20.0001. Bond for bond exchanges excluded from investments sold and investments acquired .....	4,604,089	3,784,730	6,393,380
20.0002. Unsettled bond purchases excluded from investments acquired and miscellaneous proceeds ...	1,500,000	3,000,000	
20.0003. Non-cash stock dividends excluded from net investment income and investments acquired ...	159,900	58,200	90,600
20.0004. Non-cash market value adjustment excluded from net investment income and investments acquired .....	11,397		
20.0005. Unsettled bond sales excluded from investments sold and miscellaneous proceeds .....		3,000	

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Individual life .....	5,053,070	4,702,749	6,231,882
2. Group life .....			0
3. Individual annuities .....			0
4. Group annuities .....			0
5. Accident & health .....	319,961,796	296,966,960	399,902,786
6. Fraternal .....			0
7. Other lines of business .....		0	0
8. Subtotal (Lines 1 through 7) .....	325,014,866	301,669,709	406,134,668
9. Deposit-type contracts .....	0	0	0
10. Total (Lines 8 and 9)	325,014,866	301,669,709	406,134,668

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices						
The accompanying financial statements have been completed in conformity with the accounting practices and procedures permitted by the NAIC's Accounting Practices and Procedures manual and the State of Ohio.						
	SSAP #	F/S Page	F/S Line #		2024	2023
NET INCOME						
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$	38,023,562	\$ 35,867,069
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:						
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:						
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	38,023,562	\$ 35,867,069
SURPLUS						
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$	159,613,079	\$ 159,936,857
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:						
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:						
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$	159,613,079	\$ 159,936,857
B. Use of Estimates in the Preparation of the Financial Statements						
The preparation of financial statements in conformity with the Annual Statement Instructions and Accounting Practices and Procedures annual requires the use of management's estimates.						
C. Accounting Policy						
1. Short-terms investments are stated at cost or amortized cost.						
2. Bonds not backed by other loans are valued at amortized cost using the scientific method.						
3. Common stocks are carried at market.						
4. Preferred stocks are carried at cost or amortized cost.						
5. Mortgage loans are reported at unpaid principal balances, net of any unamortized discount or premium and allowance for loan losses. The loans are secured by the underlying real estate.						
6. Loan-backed and other structured securities are stated at amortized cost or the lower of amortized cost or fair value. Anticipated prepayments are used at the time of purchase to determine the effective yield. Changes in the timing of expected cash flows after original acquisition are accounted for using the retrospective method. Securities that are determined to be other-than-temporarily impaired are accounted for using the prospective method.						
7. Common stocks of unconsolidated subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.						
8. Investments in joint ventures, partnerships and limited liability companies are accounted for using the equity basis.						
9. The Company does not have any derivatives.						
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, for Individual and Group Accident and Health Contracts.						
11. The Company uses both a developmental lag method (for short-tailed lines of business) and a tabular reserve method (for long-tailed lines of business) in calculating claim liabilities for accident and health contracts. Loss adjustment expenses are calculated as a percentage of paid claims based on historical experience.						
12. The Company has not modified its capitalization policy from the prior period.						
13. The Company does not have any pharmaceutical rebates receivable so no estimates are made for these.						
D. Going Concern						
After evaluating the Company's ability to continue as a going concern, management was not aware of any conditions or events which raises substantial doubts concerning the Company's ability to continue as a going concern as of the date of the filing of this statement.						

NOTE 2 Accounting Changes and Corrections of Errors

There were no material changes in accounting principles or corrections of errors in 2024.

NOTE 3 Business Combinations and Goodwill Not applicable

NOTE 4 Discontinued Operations Not applicable

NOTE 5 Investments

A.	Mortgage Loans, including Mezzanine Real Estate Loans	No significant changes
B.	Debt Restructuring	Not applicable
C.	Reverse Mortgages	Not applicable
D.	Loan-Backed Securities	
The Company does not own any residential or commercial mortgage-backed securities. Investment in other structured securities include whole business securitization, and other asset-back securities.		
(1) Call, redemption and sinking fund information for other structured securities were obtained from Bloomberg and bond prospectuses.		
(2) Recognized OTTI, intent to sell or inability to hold		None
(3) Recognized OTTI securities, present value of cash flows less than amortized cost		None
(4) a) The aggregate amount of unrealized losses:		
1. Less than 12 Months		\$ -
2. 12 Months or Longer		\$ (266,485)
b)The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 Months		\$ -
2. 12 Months or Longer		\$ 8,545,747

NOTES TO FINANCIAL STATEMENTS

(5) Several sources of information are considered when determining if impairments are, or are not, other-than-temporary. These include, but are not limited to, the following: Credit rating agency information related to the security is reviewed, in addition to direct discussions with the rating analyst as needed. Reports from third party research providers and sell-side research analysts are reviewed. Market and trading information on the securities and other like-securities is monitored to assess trends impacting the securities. Market liquidity is analyzed to gauge how much it is impacting prices versus actual credit quality changes. Some sources of information will not be available for all securities. Some sources of information will not be available for all securities. Where applicable, additional information is gathered for collateralized investments. This includes analysis of the individual underlying collateral and estimates of potential future collateral performance. Multiple cash flow scenarios are calculated based on various loss rate assumptions and used to assess the likelihood of future possible impairment.

- E. Dollar Repurchase Agreements and/or Securities Lending TransactionsNot applicable
- F. Repurchase Agreements Transactions Accounted for as Secured BorrowingNot applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured BorrowingNot applicable
- H. Repurchase Agreements Transactions Accounted for as a SaleNot applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a SaleNot applicable
- J. Real EstateNot applicable
- K. Low Income Housing tax Credits (LIHTC)No significant changes
- L. Restricted AssetsNo significant changes
- M. Working Capital Finance InvestmentsNot applicable
- N. Offsetting and Netting of Assets and LiabilitiesNot applicable
- O. 5GI SecuritiesNot applicable
- P. Short SalesNot applicable
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs		19
2. Aggregate Amount of Investment Income	\$	124,704

- R. Reporting Entity's Share of Cash Pool by Asset TypeNot applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability CompaniesNot applicable

NOTE 7 Investment IncomeNo significant changes

NOTE 8 Derivative InstrumentsNot applicable

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$62,928,000	\$ 5,530,000	\$68,458,000	\$57,253,000	\$ 6,128,000	\$63,381,000	\$ 5,675,000	\$ (598,000)	\$ 5,077,000
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$62,928,000	\$ 5,530,000	\$68,458,000	\$57,253,000	\$ 6,128,000	\$63,381,000	\$ 5,675,000	\$ (598,000)	\$ 5,077,000
(d) Deferred Tax Assets Nonadmitted	\$40,293,000	\$ 4,104,000	\$44,397,000	\$34,382,000	\$ 3,564,000	\$37,946,000	\$ 5,911,000	\$ 540,000	\$ 6,451,000
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$22,635,000	\$ 1,426,000	\$24,061,000	\$22,871,000	\$ 2,564,000	\$25,435,000	\$ (236,000)	\$ (1,138,000)	\$ (1,374,000)
(f) Deferred Tax Liabilities	\$ 1,858,000	\$ 1,426,000	\$ 3,284,000	\$ 2,824,000	\$ 1,780,000	\$ 4,604,000	\$ (966,000)	\$ (354,000)	\$ (1,320,000)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$20,777,000	\$ -	\$20,777,000	\$20,047,000	\$ 784,000	\$20,831,000	\$ 730,000	\$ (784,000)	\$ (54,000)

The company has not established a statutory valuation allowance in determining its adjusted gross deferred tax assets as management believes that it is more likely than not that all of its gross deferred tax assets will be realized.

2. The amount of admitted adjusted gross deferred tax assets under each component of SSAP No 101 are presented below.

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 1 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$20,777,000	\$ -	\$20,777,000	\$20,047,000	\$ 784,000	\$20,831,000	\$ 730,000	\$ (784,000)	\$ (54,000)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$21,851,000	\$ 1,516,000	\$23,367,000	\$20,047,000	\$ 1,542,000	\$21,589,000	\$ 1,804,000	\$ (26,000)	\$ 1,778,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$20,777,000	XXX	XXX	\$20,831,000	XXX	XXX	\$ (54,000)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 1,858,000	\$ 1,426,000	\$ 3,284,000	\$ 2,824,000	\$ 1,780,000	\$ 4,604,000	\$ (966,000)	\$ (354,000)	\$ (1,320,000)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$22,635,000	\$ 1,426,000	\$24,061,000	\$22,871,000	\$ 2,564,000	\$25,435,000	\$ (236,000)	\$ (1,138,000)	\$ (1,374,000)



NOTES TO FINANCIAL STATEMENTS

3.

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1073.000%	1051.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 153,576,485	\$ 150,488,069

4.

	As of End of Current Period		12/31/2023		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 62,928,000	\$ 5,530,000	\$ 57,253,000	\$ 6,128,000	\$ 5,675,000	\$ (598,000)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 22,635,000	\$ 1,426,000	\$ 22,871,000	\$ 2,564,000	\$ (236,000)	\$ (1,138,000)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	34.000%	0.000%	33.000%	0.000%	1.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [X] No [ ]

B. There are no temporary differences for which deferred tax liabilities are not recognized.

The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Net Deferred Tax Asset (Liability)	\$61,070,000	\$ 4,104,000	\$65,174,000	\$54,429,000	\$ 4,348,000	\$58,777,000	\$ 6,641,000	\$ (244,000)	\$ 6,397,000
- Tax-effect of unrealized gains and losses	\$ -	\$ (231,000)	\$ (231,000)	\$ -	\$ (327,000)	\$ (327,000)	\$ -	\$ 96,000	\$ 96,000
- Tax-effect of other surplus gains and losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Prior Period Adjustment - unrealized gains and losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net tax-effect without unrealized gains and losses and prior period adjustments	\$61,070,000	\$ 4,335,000	\$65,405,000	\$54,429,000	\$ 4,675,000	\$59,104,000	\$ 6,641,000	\$ (340,000)	\$ 6,301,000

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

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 10,876,236	\$ 12,289,938	\$ (1,413,702)
(b) Foreign			\$ -
(c) Subtotal (1a+1b)	\$ 10,876,236	\$ 12,289,938	\$ (1,413,702)
(d) Federal income tax on net capital gains	\$ (429,213)	\$ (2,014,600)	\$ 1,585,387
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other			\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 10,447,023	\$ 10,275,338	\$ 171,685
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			\$ -
(2) Unearned premium reserve			\$ -
(3) Policyholder reserves	\$ 26,503,000	\$ 24,866,000	\$ 1,637,000
(4) Investments			\$ -
(5) Deferred acquisition costs	\$ 30,357,000	\$ 28,126,000	\$ 2,231,000
(6) Policyholder dividends accrual			\$ -
(7) Fixed assets			\$ -
(8) Compensation and benefits accrual			\$ -
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other	\$ 6,068,000	\$ 4,261,000	\$ 1,807,000
(99) Subtotal (sum of 2a1 through 2a13)	\$ 62,928,000	\$ 57,253,000	\$ 5,675,000
(b) Statutory valuation allowance adjustment			\$ -
(c) Nonadmitted	\$ 40,293,000	\$ 34,382,000	\$ 5,911,000
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 22,635,000	\$ 22,871,000	\$ (236,000)
(e) Capital:			
(1) Investments	\$ 4,604,000	\$ 5,202,000	\$ (598,000)
(2) Net capital loss carry-forward			\$ -
(3) Real estate			\$ -
(4) Other	\$ 926,000	\$ 926,000	\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 5,530,000	\$ 6,128,000	\$ (598,000)
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted	\$ 4,104,000	\$ 3,564,000	\$ 540,000
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 1,426,000	\$ 2,564,000	\$ (1,138,000)
(i) Admitted deferred tax assets (2d + 2h)	\$ 24,061,000	\$ 25,435,000	\$ (1,374,000)

NOTES TO FINANCIAL STATEMENTS

3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments			\$ -
(2) Fixed assets	\$ 53,000	\$ 157,000	\$ (104,000)
(3) Deferred and uncollected premium	\$ 233,000	\$ 233,000	\$ -
(4) Policyholder reserves	\$ 1,438,000	\$ 2,300,000	\$ (862,000)
(5) Other	\$ 134,000	\$ 134,000	\$ -
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 1,858,000	\$ 2,824,000	\$ (966,000)
(b) Capital:			
(1) Investments	\$ 1,426,000	\$ 1,780,000	\$ (354,000)
(2) Real estate			\$ -
(3) Other			\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 1,426,000	\$ 1,780,000	\$ (354,000)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 3,284,000	\$ 4,604,000	\$ (1,320,000)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 20,777,000	\$ 20,831,000	\$ (54,000)

D. Among the more significant book to tax adjustments were the following:

	As of End of Current Period		12/31/2022		Change
	Amount	%	Amount	%	
(1) Current income taxes incurred	\$ 10,447,023		\$ 10,275,338		\$ 171,685
(2) Change in deferred income tax (without tax on unrealized gains and losses on foreign exchange gains and losses)	\$ (6,301,000)		\$ (5,543,429)		\$ (757,571)
(3) Total income taxes reported	\$ 4,146,023		\$ 4,731,909		\$ (585,886)
(4) Net gain from operations before federal income tax and realized capital gains (losses)	\$ 48,921,153		\$ 56,177,113		\$ (7,255,960)
(5) Realized capital gains (losses) before federal income tax, after transfer to IMR	\$ (450,568)		\$ (10,034,706)		\$ 9,584,138
(6) Income before taxes	\$ 48,470,585		\$ 46,142,407		\$ 2,328,178
	21.0%		21.0%		
Total income tax reported	\$ 10,178,823	21.0%	\$ 9,689,905	21.0%	\$ 488,918
(7) Income before taxes					
a. Deferred tax benefit on nonadmitted assets	\$ (1,872,000)	(3.9%)	\$ 318,000	0.7%	\$ (2,190,000)
b. Tax Adjustment for IMR	\$ (113,000)	(0.2%)	\$ (51,000)	(0.1%)	\$ (62,000)
c. Tax credits	\$ (3,660,000)	(7.6%)	\$ (4,817,000)	(10.4%)	\$ 1,157,000
d. Tax Exempt	\$ (637,000)	(1.3%)	\$ (862,000)	(1.9%)	\$ 225,000
e. Other	\$ 249,200	0.5%	\$ 454,004	1.0%	\$ (204,804)
(8) Total income tax reported	\$ 4,146,023	8.6%	\$ 4,731,909	10.3%	\$ (585,886)

E. (1) As of 09/30/2024, the Company has no net operating loss or tax credit carryforwards.

(2) The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are

\$	-	for 2024
\$	-	for 2023, and
\$	-	for 2022

(3) The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Code = None

F. (1) The Company's federal income tax return is consolidated with its ultimate parent, Globe Life Inc. (formerly Torchmark Corporation), as well as its affiliated subsidiaries including Liberty National Life Insurance Company, American Income Life Insurance Company, United American Insurance Company, National Income Life Insurance Company, Globe Life And Accident Insurance Company, TMK Buildings Corporation, Brown Service Funeral Homes Company, Inc., Torchmark Insurance Agency, Inc., Specialized Advertising Group, Inc., Globe Marketing Services, Inc., AILIC Receivables Corporation, American Income Marketing Services, Inc., Liberty National Auto Club, Inc., Globe Life Insurance Agency, Inc., Globe Life Insurance Company of New York (formerly First United American Insurance Company), TMK Re, Ltd., and American Life and Health Group, Inc.

Each Company pays a share of the total tax liability determined as if computed separately. Companies that would report a loss are reimbursed to the extent that their losses are utilized by affiliates with taxable income. The calculation is made pursuant to Federal Income Tax Regulation 1.1552-1(a)(2) and 1.1502-33(d)(3)(ii).

G. Federal or foreign income tax loss contingencies None

H. Repatriation Transition Tax (RTT)  
The Company doesn't owe RTT for the year

I. Alternative Minimum Tax (AMT) Credit  
The Company had no AMT credit carryforwards as of the beginning of the year. As a result, no AMT credits were recovered during the year or exists as of the end of the year.

J. Inflation Reduction Act - Corporate Alternative Minimum Tax  
The Inflation Reduction Act was enacted on August 16, 2022 and included a new corporate alternative minimum tax (CAMT). The CAMT is effective for tax years beginning after 2022.

Effective December 29, 2023, the Consolidated Tax Allocation Agreement (Agreement) was amended to allocate responsibility for payment of the CAMT. Under the amended Agreement, Globe Life Inc. (Parent) shall pay the tax imposed by CAMT and the Company will not be obligated to pay to Parent any additional amount attributable to the CAMT. As a result, the Company, as a member of the tax-controlled group, did not recognize a liability for CAMT in its 2023 financial statements.

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

A. Common stock ownership of the Company and affiliates is shown in the chart on Schedule Y. All companies are 100% owned except where indicated otherwise.

B. The Company declared common stock dividends to Globe Life And Accident Insurance Company in the amounts of \$12,872,848, \$4,000,000, \$3,495,000, \$5,200,000 and \$2,813,046 on March 21, March 28, April 19, July 11 and October 24, 2024, respectively.

The Company loaned \$15,000,000 to Globe Life Inc. on January 9, 2024 at an interest rate of 8.5%. \$7,500,000 of the borrowing was repaid on January 16, 2024. The remaining \$7,500,000 was repaid in full on January 25, 2024.

Globe Life And Accident Insurance Company loaned the Company \$5,000,000 on April 15, 2024 at an interest rate of 8.5%. The borrowing was repaid in full on April 18, 2024.

NOTES TO FINANCIAL STATEMENTS

United American Life Insurance Company loaned the Company \$18,000,000 on June 28, 2024 at an interest rate of 8.5%. \$10,000,000 of the borrowing was repaid on July 12, 2024. The remaining \$8,000,000 was repaid in full on August 7, 2024.

United American Life Insurance Company loaned the Company \$5,000,000 on July 31, 2024 at an interest rate of 8.5%. The borrowing was repaid in full on August 16, 2024.

The Company loaned \$16,000,000 to Globe Life And Accident Insurance Company on September 13, 2024 at an interest rate of 8.5%. The borrowing was repaid in full on October 29, 2024.

The Company loaned \$20,000,000 to Liberty National Life Insurance Company on September 24, 2024 at an interest rate of 8.5%. The borrowing was repaid in full on October 11, 2024.

The Company loaned \$10,000,000 to Globe Life And Accident Insurance Company on October 16, 2024 at an interest rate of 8%. The borrowing was repaid in full on October 29, 2024.

United American Life Insurance Company loaned the Company \$20,000,000 on November 6, 2024 at an interest rate of 8%.

- C. Transactions with related party who are not reported on Schedule YNot applicable
- D. Intercompany receivables/payablesNot applicable
- E. Guarantees of undertakingNone
- F. Management and service contractsNo significant changes
- G. Nature of relationships that could affect operationsNone
- H. The Company does not own shares of stock of an upstream or ultimate parent
- I. Investment in affiliates greater than 10% of admitted assetsNone
- J. Write-downs for impairments of investments in affiliatesNone
- K. Foreign insurance subsidiary valued using CARVMNot applicable
- L. Downstream holding company valued using look-through methodNot applicable
- M. All SCA InvestmentsNot applicable
- N. Investment in Insurance SCAsNot applicable
- O. SCA or SSAP 48 Entity Loss TrackingNot applicable

NOTE 11 Debt

- A. The Company does not have any unaffiliated debt.
- B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the FHLB of Dallas. Membership provides the Company with access to various low cost collateralized borrowings and funding agreements.

(2) FHLB Capital Stock

a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 2,077,600	\$ 2,077,600	
(c) Activity Stock	\$ 2,255,000	\$ 2,255,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 4,332,600	\$ 4,332,600	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 273,468,826	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 2,155,100	\$ 2,155,100	
(c) Activity Stock	\$ 820,000	\$ 820,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 2,975,100	\$ 2,975,100	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 270,540,684	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)  
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1	2	Eligible for Redemption			
			3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 2,077,600	\$ 2,077,600				

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)  
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

- (3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

NOTES TO FINANCIAL STATEMENTS

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 335,376,314	\$ 334,903,488	\$ 55,000,000
2. Current Year General Account Total Collateral Pledged	\$ 335,376,314	\$ 334,903,488	\$ 55,000,000
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 326,863,505	\$ 330,366,787	\$ 20,000,000

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)  
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)  
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)  
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 335,376,314	\$ 341,215,204	\$ 120,000,000
2. Current Year General Account Maximum Collateral Pledged	\$ 335,376,314	\$ 341,215,204	\$ 120,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 326,863,505	\$ 330,366,787	\$ 55,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -			XXX
(b) Funding Agreements	\$ 55,000,000	\$ 55,000,000		\$ 55,255,976
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 55,000,000	\$ 55,000,000	\$ -	\$ 55,255,976
2. Prior Year end				
(a) Debt	\$ -			XXX
(b) Funding Agreements	\$ 20,000,000	\$ 20,000,000		\$ 20,098,528
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 20,000,000	\$ 20,000,000	\$ -	\$ 20,098,528

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ 65,000,000	\$ 65,000,000	
2. Funding Agreements	\$ 55,000,000	\$ 55,000,000	
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 120,000,000	\$ 120,000,000	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans No significant changes

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations No significant changes

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) As of September 30, 2024, the Company has commitments for non-guaranteed federal low income housing tax credits of 1,816,295 and joint venture and residual interest of \$75,658,382.

Total contingent liabilities: \$ 77,474,677

B. Assessments No significant changes

C. Gain Contingencies None

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits None

E. Joint and Several Liabilities None

NOTES TO FINANCIAL STATEMENTS

F. All Other Contingencies No significant changes

NOTE 15 Leases No significant changes

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

None

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities None

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

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators None

NOTE 20 Fair Value Measurements

A. Fair values for securities are based on quoted market prices when available and otherwise are based on quoted market prices of comparable instruments in active markets, quotes in inactive markets, or other observable criteria.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock - industrial and miscellaneous		\$ 4,332,600			\$ 4,332,600
Cash equivalents - money market mutual funds				\$ 3,870,510	\$ 3,870,510
Total assets at fair value/NAV	\$ -	\$ 4,332,600	\$ -	\$ 3,870,510	\$ 8,203,110

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

As of quarter-end, the Company did not have securities categorized as Level 3 that are measured and reported at fair value on the statement of financial position.

(3) During the quarter, the Company did not have any transfers into or out of Level 3 for assets measured and reported at fair value on the statement of financial position.

(4) The majority of the Company's securities are not actively traded and direct quotes are not generally available. Management therefore determines the fair values of securities after consideration of data provided by third-party pricing services, independent broker/dealers, and other resources. Prices provided by third-party pricing services are not binding offers but are estimated exit values. They are based on observable market data inputs which can vary by security type. Such inputs include benchmark yields, available trades, broker/dealer quotes, issuer spreads, benchmark securities, bids, offers and other inputs that are corroborated in the market. All fair value measurements based on prices determined with observable market data are reported as Level 1 or Level 2 measurements. When third-party vendor prices are not available, the Company attempts to obtain valuations from other sources, including but not limited to broker/dealers, broker quotes, and prices on comparable securities.

When valuations have been obtained for all securities in the portfolio, management reviews and analyzes the prices to insure their reasonableness, taking into account available observable information. When two or more valuations are available for a security and the variance between the valuations is 10% or less, the close correlation suggests similar observable inputs were used in deriving the prices, and the average of the prices is used. Securities valued in this manner are classified as Level 2. When the variance exceeds 10%, further review is performed on the available valuations to determine if they can be corroborated within reasonable tolerance to any other observable evidence. If one of the valuations or the average of the available valuations can be corroborated with other observable evidence, then the corroborated value is used and reported as Level 2. The Company uses information and analytical techniques deemed appropriate for determining the point within the range of reasonable fair value estimates that is most representative of fair value under current market conditions. Valuations that cannot be corroborated with a reasonable tolerance are classified as Level 3.

(5) Fair Value Measurements of derivative assets and liabilities None

B. Fair Value combination disclosure None

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 1,584,625,584	\$ 1,695,738,020		\$ 1,540,389,236	\$ 44,236,347		
Common stock - unaffiliated	\$ 4,332,600	\$ 4,332,600		\$ 4,332,600			
Mortgage loans***	\$ 56,448,764	\$ 56,053,258			\$ 56,448,764		
Cash, cash equivalents & short-term investments	\$ 22,903,072	\$ 22,903,072	\$ (16,967,438)	\$ 36,000,000		\$ 3,870,510	
Policy Loans	\$ 390,570	\$ 390,570					\$ 390,570
Other invested assets - surplus notes	\$ 82,579,895	\$ 90,188,495		\$ 82,579,895			
Other invested assets - non-guaranteed LIHTC	\$ 27,419,576	\$ 24,996,277			\$ 27,419,576		
Other invested assets - residual tranches	\$ 1,247,405	\$ 450,060			\$ 1,247,405		
Other admitted assets - COLI	\$ 20,011,397	\$ 20,011,397	\$ 20,011,397				
Interest bearing deposit -type contracts	\$ (55,255,976)			\$ 55,255,976			

\*\*\* The Company invests in mortgage loans with 1 month floating rates. For this reason, the fair value is based on the lower of discounted cash flows or outstanding principal balance. Certain loans use current book value or outstanding principal to approximate fair value.

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Policy Loans	\$ 390,570			There is no reliable market for these type of instruments

NOTES TO FINANCIAL STATEMENTS

E. Investments reported at Net Asset Value (NAV) consist entirely of Money Market Mutual Funds. These assets are permitted to be valued at NAV under SSAP 2R, Cash, Cash Equivalents, Drafts and Short-Term Investments.

NOTE 21 Other Items No significant changes

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:  
Subsequent events have been considered through 11/07/2024 for the statutory statement issued on 11/08/2024.

Type II – Nonrecognized Subsequent Events:  
Not applicable

NOTE 23 Reinsurance No significant changes

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events of prior years developed as anticipated during the current year. Original estimates are increased or decreased as additional information becomes available regarding individual claims. However, no significant trends or unanticipated events were noted in the current year. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

B. No change

NOTE 26 Intercompany Pooling Arrangements None

NOTE 27 Structured Settlements None

NOTE 28 Health Care Receivables Not applicable

NOTE 29 Participating Policies None

NOTE 30 Premium Deficiency Reserves No significant changes

NOTE 31 Reserves for Life Contracts and Annuity Contracts No significant changes

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics No significant changes

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics No significant changes

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected No significant changes

NOTE 35 Separate Accounts Not applicable

NOTE 36 Loss/Claim Adjustment Expenses No significant changes

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? .....

Yes [ ] No [ X ]
- 1.2

If yes, has the report been filed with the domiciliary state? .....

Yes [ ] No [ ]
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? .....

Yes [ ] No [ X ]
- 2.2

If yes, date of change: .....
- 3.1

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

Yes [ X ] No [ ]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end? .....

Yes [ ] No [ X ]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.  
.....
- 3.4

Is the reporting entity publicly traded or a member of a publicly traded group? .....

Yes [ X ] No [ ]
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....

320335
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .....

Yes [ ] No [ X ]
- 4.2

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

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? .....  
If yes, attach an explanation.  
.....

Yes [ ] No [ X ] N/A [ ]
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2023
- 6.2

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

12/31/2019
- 6.3

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

04/23/2021
- 6.4

By what department or departments?  
Ohio .....
- 6.5

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

Yes [ ] No [ ] N/A [ X ]
- 6.6

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

Yes [ ] No [ ] N/A [ X ]
- 7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? .....

Yes [ ] No [ X ]
- 7.2

If yes, give full information:  
.....
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? .....

Yes [ ] No [ X ]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.  
.....
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms? .....

Yes [ ] No [ X ]
- 8.4

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

GENERAL INTERROGATORIES

9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? .....  
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
(c) Compliance with applicable governmental laws, rules and regulations;  
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
(e) Accountability for adherence to the code.

Yes [ X ] No [ ]

9.11

If the response to 9.1 is No, please explain:  
.....

9.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [ X ]

9.21

If the response to 9.2 is Yes, provide information related to amendment(s).  
.....

9.3

Have any provisions of the code of ethics been waived for any of the specified officers? .....

Yes [ ] No [ X ]

9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).  
.....

FINANCIAL

10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....

Yes [ ] No [ X ]

10.2

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

INVESTMENT

11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [ X ]

11.2

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

12.

Amount of real estate and mortgages held in other invested assets in Schedule BA: .....

\$ .....38,077,823

13.

Amount of real estate and mortgages held in short-term investments: .....

\$ .....

14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [ X ] No [ ]

14.2

If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ .....0	\$ .....
14.22 Preferred Stock .....	\$ .....0	\$ .....
14.23 Common Stock .....	\$ .....0	\$ .....
14.24 Short-Term Investments .....	\$ .....0	\$ .....36,000,000
14.25 Mortgage Loans on Real Estate .....	\$ .....0	\$ .....
14.26 All Other .....	\$ .....0	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ .....0	\$ .....36,000,000
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....

Yes [ ] No [ X ]

15.2

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

16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....

\$ .....0

16.2

Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....

\$ .....0

16.3

Total payable for securities lending reported on the liability page. ....

\$ .....0



STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian Address
The Northern Trust Company .....	50 South LaSalle Street, Chicago, IL 60603 .....
FHLB Dallas .....	8500 Freeport Parkway South, Suite 100, Irving, TX 75063-2547 .....

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [ ] No [ X ]
- 17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Globe Life Inc. ....	A.....
Prudential Private Placement Investors, LP .....	U.....
Blackrock Investment Managers, LLC .....	U.....
Alliance Bernstein, LP .....	U.....
MetLife Investment Management LLC .....	U.....
Voya Investment Management LLC .....	U.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....	Globe Life Inc. ....	5493001JFHKQ0PP6XA71 .....	Not Registered .....	DS.....
106442 .....	Prudential Private Placement Investors, LP .....	.....	U.S. Securities & Exchange Commission .....	NO.....
108928 .....	Blackrock Investment Managers, LLC .....	.....	U.S. Securities & Exchange Commission .....	NO.....
108477 .....	Alliance Bernstein, LP .....	0JK55UGWISWNF3X7KLQ85 .....	U.S. Securities & Exchange Commission .....	NO.....
142463 .....	MetLife Investment Management LLC .....	EAU07208FCR1S0XGYJ21 .....	U.S. Securities & Exchange Commission .....	NO.....
108934 .....	Voya Investment Management LLC .....	MZJU01BG07J1KULQSB89 .....	U.S. Securities & Exchange Commission .....	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]
- 18.2 If no, list exceptions: .....

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

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
  - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
  - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

56,053,258

1.14

Total Mortgages in Good Standing

\$

56,053,258

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

1.3

Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$

56,053,258

1.6

Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

65.667

%

2.2

A&H cost containment percent

%

2.3

A&H expense percent excluding cost containment expenses

37.825

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[ ]

No

[ X ]

3.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[ ]

No

[ X ]

3.4

If yes, please provide the balance of the funds administered as of the reporting date

\$

4.

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

Yes

[ X ]

No

[ ]

4.1

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

Yes

[ ]

No

[ ]

Fraternal Benefit Societies Only:

5.1

In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?

Yes

[ ]

No

[ ]

N/A

[ ]

5.2

If no, explain:

6.1

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

Yes

[ ]

No

[ ]

6.2

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

Date	Outstanding Lien Amount

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

## SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1	2	3	4	5	6	7	8	9	10
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Type of Reinsurer	Certified Reinsurer Rating  (1 through 6)	Effective Date of Certified Reinsurer Rating
			NONE						

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

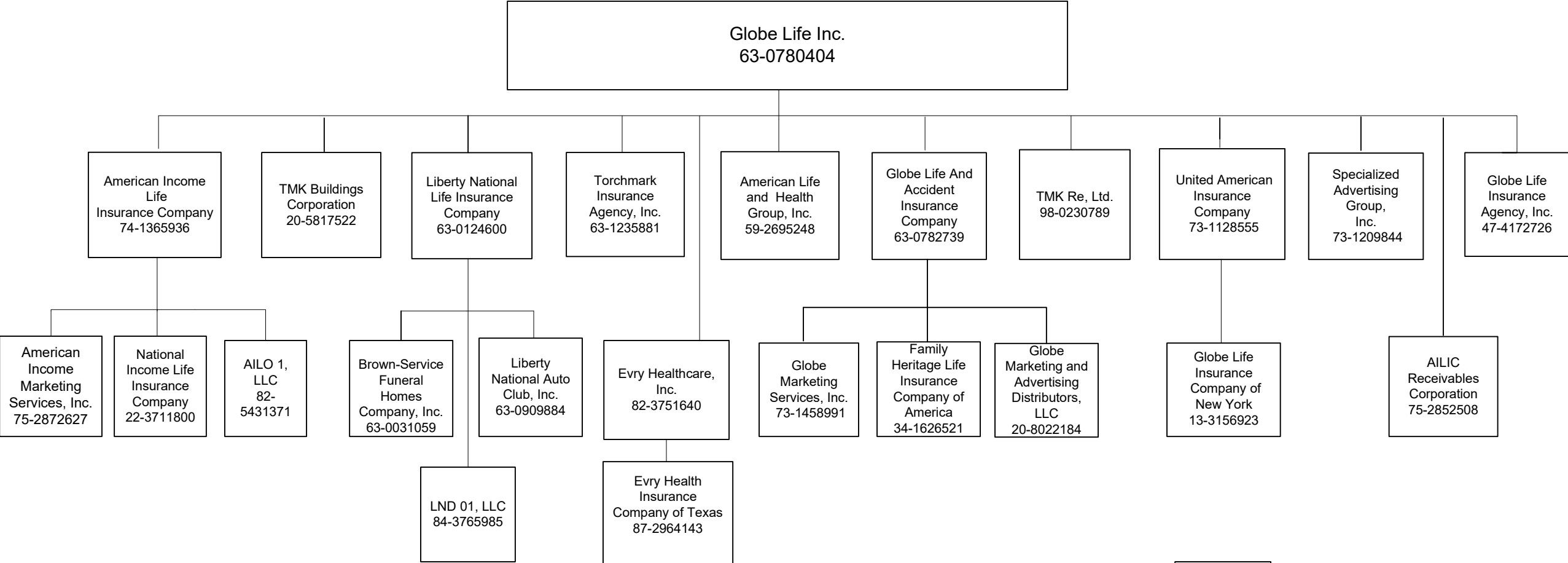
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Current Year To Date - Allocated by States and Territories

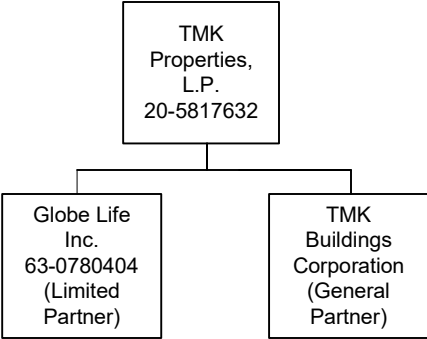
States, Etc.			1	Direct Business Only					
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations				
1.	Alabama .....	AL	L	40,707	0	2,900,574		2,941,281	
2.	Alaska .....	AK	L	294	0	174,169		174,463	
3.	Arizona .....	AZ	L	68,249	0	5,340,133		5,408,382	
4.	Arkansas .....	AR	L	366,711	0	8,084,685		8,451,396	
5.	California .....	CA	L	60,433	0	6,569,340		6,629,773	
6.	Colorado .....	CO	L	54,328	0	9,368,552		9,422,880	
7.	Connecticut .....	CT	L	1,940	0	21,027		22,967	
8.	Delaware .....	DE	L	2,405	0	352,079		354,484	
9.	District of Columbia .....	DC	L	504	0	23,427		23,931	
10.	Florida .....	FL	L	101,618	0	9,656,066		9,757,684	
11.	Georgia .....	GA	L	208,446	0	11,378,796		11,587,242	
12.	Hawaii .....	HI	L	221	0	105,800		106,021	
13.	Idaho .....	ID	L	2,942	0	2,518,559		2,521,501	
14.	Illinois .....	IL	L	92,566	0	10,684,521		10,777,087	
15.	Indiana .....	IN	L	36,228	0	9,527,795		9,564,023	
16.	Iowa .....	IA	L	80,333	0	10,734,852		10,815,185	
17.	Kansas .....	KS	L	210,322	0	9,666,794		9,877,116	
18.	Kentucky .....	KY	L	230,427	0	7,482,684		7,713,111	
19.	Louisiana .....	LA	L	113,618	0	7,948,852		8,062,470	
20.	Maine .....	ME	L	7,670	0	414,979		422,649	
21.	Maryland .....	MD	L	38,513	0	1,393,351		1,431,864	
22.	Massachusetts .....	MA	L	938	0	34,275		35,213	
23.	Michigan .....	MI	L	30,456	0	3,769,275		3,799,731	
24.	Minnesota .....	MN	L	58,766	0	16,341,223		16,399,989	
25.	Mississippi .....	MS	L	35,907	0	1,471,482		1,507,389	
26.	Missouri .....	MO	L	124,678	0	9,698,295		9,822,973	
27.	Montana .....	MT	L	12,142	0	4,279,342		4,291,484	
28.	Nebraska .....	NE	L	44,942	0	10,512,071		10,557,013	
29.	Nevada .....	NV	L	16,450	0	1,437,435		1,453,885	
30.	New Hampshire .....	NH	L	5,869	0	300,034		305,903	
31.	New Jersey .....	NJ	L	2,036	0	200,896		202,932	
32.	New Mexico .....	NM	L	37,412	0	1,557,964		1,595,376	
33.	New York .....	NY	N	0	0	0		0	
34.	North Carolina .....	NC	L	142,116	0	13,277,744		13,419,860	
35.	North Dakota .....	ND	L	12,026	0	3,275,548		3,287,574	
36.	Ohio .....	OH	L	119,296	0	18,888,210		19,007,506	
37.	Oklahoma .....	OK	L	79,945	0	5,201,685		5,281,630	
38.	Oregon .....	OR	L	11,753	0	2,196,634		2,208,387	
39.	Pennsylvania .....	PA	L	53,177	0	2,782,067		2,835,244	
40.	Rhode Island .....	RI	L	0	0	32,651		32,651	
41.	South Carolina .....	SC	L	99,891	0	4,732,494		4,832,385	
42.	South Dakota .....	SD	L	12,749	0	7,463,549		7,476,298	
43.	Tennessee .....	TN	L	117,613	0	7,845,949		7,963,562	
44.	Texas .....	TX	L	1,945,726	0	58,689,946		60,635,672	
45.	Utah .....	UT	L	15,486	0	6,499,785		6,515,271	
46.	Vermont .....	VT	L	555	0	26,862		27,417	
47.	Virginia .....	VA	L	95,011	0	5,289,492		5,384,503	
48.	Washington .....	WA	L	75,862	0	4,068,562		4,144,424	
49.	West Virginia .....	WV	L	131,047	0	3,767,703		3,898,750	
50.	Wisconsin .....	WI	L	18,997	0	8,697,742		8,716,739	
51.	Wyoming .....	WY	L	13,223	0	2,870,021		2,883,244	
52.	American Samoa .....	AS	N	0	0	0		0	
53.	Guam .....	GU	N	0	0	0		0	
54.	Puerto Rico .....	PR	L	0	0	25,733		25,733	
55.	U.S. Virgin Islands .....	VI	N	0	0	0		0	
56.	Northern Mariana Islands .....	MP	N	0	0	0		0	
57.	Canada .....	CAN	N	0	0	0		0	
58.	Aggregate Other Aliens .....	OT	XXX	0	0	0	0	0	0
59.	Subtotal .....	XXX		5,032,544	0	319,581,704	0	324,614,248	0
90.	Reporting entity contributions for employee benefits plans .....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						0	
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		5,032,544	0	319,581,704	0	324,614,248	0
96.	Plus Reinsurance Assumed.....	XXX						0	
97.	Totals (All Business).....	XXX		5,032,544	0	319,581,704	0	324,614,248	0
98.	Less Reinsurance Ceded.....	XXX		78,203		1,730,353		1,808,556	
99.	Totals (All Business) less Reinsurance Ceded .....	XXX		4,954,341	0	317,851,351	0	322,805,692	0
DETAILS OF WRITE-INS									
58001.	.....	XXX							
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX		0	0	0	0	0	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page .....	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX		0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	51	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. N - None of the above - Not allowed to write business in the state.....	6
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....	0		



Company	State of Domicile
AILIC Receivables Corporation (ARC)	Delaware
American Income Life Insurance Company (AIL)	Indiana
American Income Marketing Services, Inc. (AIMS)	Texas
American Life and Health Group, Inc.	Texas
Brown-Service Funeral Homes Company, Inc. (Brown Service)	Alabama
Evry Healthcare, Inc.	Delaware
Evry Health Insurance Company of Texas	Texas
Family Heritage Life Insurance Company of America	Ohio
Globe Life Inc.	Delaware
Globe Life Insurance Company of New York	New York
Globe Life And Accident Insurance Company (Globe)	Nebraska
Globe Life Insurance Agency Inc.	Texas
Globe Marketing Services, Inc. (Globe Marketing)	Oklahoma
Liberty National Auto Club, Inc. (Auto Club)	Alabama
Liberty National Life Insurance Company (LNL)	Nebraska
National Income Life Insurance Company (NILCO)	New York
Specialized Advertising Group, Inc.	Texas
TMK Buildings Corporation (TBC)	Texas
TMK Re, Ltd. (TMK Re)	Bermuda
Torchmark Insurance Agency, Inc. (TIA)	Alabama
United American Insurance Company (UA)	Nebraska



STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
...	Globe Life Inc. ....	.....00000 .....	63-0780404 ..	.....	0000320335 ..	NYSE .....	Globe Life Inc. ....	..DE.....	..UIP.....	.....	.....	.....	.....	....NO.....	.....
...	.....	.....00000 .....	20-5817522 ..	.....	.....	.....	TMK Buildings Corp. ....	..TX.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	20-5817632 ..	.....	.....	.....	TMK Properties LLP .....	..TX.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	99.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	98-0230789 ..	.....	.....	.....	TMK Re Ltd .....	..BMJ.....	.....IA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	63-1235881 ..	.....	.....	.....	Torchmark Insurance Agency, Inc. ....	..AL.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....65331 .....	63-0124600 ..	.....	.....	.....	Liberty National Life Insurance Company .....	..NE.....	.....IA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	63-0031059 ..	.....	.....	.....	Brown-Service Funeral Homes Company Inc. ....	..AL.....	.....NIA.....	Liberty National Life Insurance Company ...	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	63-0909884 ..	.....	.....	.....	Liberty National Auto Club Inc. ....	..AL.....	.....NIA.....	Liberty National Life Insurance Company ...	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....91472 .....	63-0782739 ..	1610611 .....	.....	.....	Globe Life And Accident Insurance Company ...	..NE.....	..UDP.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	47-4172726 ..	.....	.....	.....	Globe Life Insurance Agency, Inc. ....	..TX.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	73-1458991 ..	.....	.....	.....	Globe Marketing Services, Inc. ....	..OK.....	.....NIA.....	Globe Life And Accident Insurance Company	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	73-1209844 ..	.....	.....	.....	Specialized Advertising Group, Inc. ....	..TX.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	20-8022184 ..	.....	.....	.....	Globe Marketing and Advertising Distributors, LLC .....	..DE.....	.....NIA.....	Globe Life And Accident Insurance Company	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....60577 .....	74-1365936 ..	1102198 .....	.....	NYSE .....	American Income Life Insurance Company .....	..IN.....	.....IA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....10093 .....	22-3711800 ..	.....	.....	.....	National Income Life Insurance Company .....	..NY.....	.....IA.....	American Income Life Insurance Company ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	75-2852508 ..	.....	.....	.....	AILIC Receivables Corporation .....	..IN.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	75-2872627 ..	.....	.....	.....	American Income Marketing Services, Inc. ....	..TX.....	.....NIA.....	American Income Life Insurance Company ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....92916 .....	73-1128555 ..	.....	.....	.....	United American Insurance Company .....	..NE.....	.....IA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....74101 .....	13-3156923 ..	.....	.....	.....	Globe Life Insurance Company of New York .....	..NY.....	.....IA.....	United American Insurance Company .....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....77968 .....	34-1626521 ..	.....	.....	.....	Family Heritage Life Insurance Company of America .....	..OH.....	..RE.....	Globe Life And Accident Insurance Company	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
0290	Globe Life Inc. ....	.....59-2695248 ..	.....	.....	.....	.....	American Life and Health Group, Inc. ....	..TX.....	.....NIA.....	Globe Life Inc. ....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	82-5431371 ..	.....	.....	.....	AILO 1, LLC .....	..TX.....	.....NIA.....	American Income Life Insurance Company .....	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....
...	.....	.....00000 .....	84-3765985 ..	.....	.....	.....	LND 01, LLC .....	..TX.....	.....NIA.....	Liberty National Life Insurance Company ...	Ownership.....	100.000 ...	Globe Life Inc. ....	....NO.....	.....

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC? .....	NO
4. 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? .....	NO
5. 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? .....	NO
6. 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? .....	NO
7. 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? .....	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption. ....	N/A

AUGUST FILING

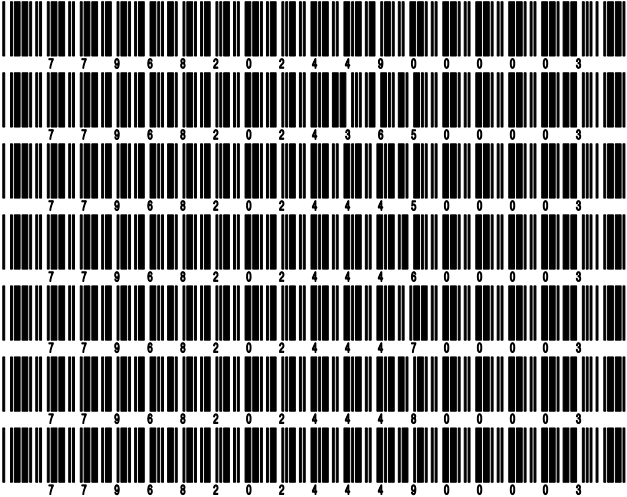
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. ....	N/A
--	-----

Explanation:

1.
2.
3.
4.
5.
6.
7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Statement Date			4 December 31 Prior Year Net Admitted Assets
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504.	Prepaid Expenses .....	3,291,908	3,291,908	0	0
2505.	Other Assets Nonadmitted .....	40,497	40,497	0	0
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,332,405	3,332,405	0	0



SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other than temporary impairment recognized .....		
8. Deduct current year's depreciation .....		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		
10. Deduct total nonadmitted amounts .....		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....	41,338,681	3,036,521
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	13,474,457	38,242,400
2.2 Additional investment made after acquisition .....	1,179,751	24,136
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....	60,369	35,624
5. Unrealized valuation increase/(decrease) .....		0
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest points and commitment fees .....		0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		0
10. Deduct current year's other than temporary impairment recognized .....		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	56,053,258	41,338,681
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....	56,053,258	41,338,681
14. Deduct total nonadmitted amounts .....		0
15. Statement value at end of current period (Line 13 minus Line 14)	56,053,258	41,338,681

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	136,861,192	135,247,730
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	10,719,092	11,056,799
2.2 Additional investment made after acquisition .....	39,499,283	13,904,862
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....	13,199	5,749
5. Unrealized valuation increase/(decrease) .....	(454,239)	1,700,549
6. Total gain (loss) on disposals .....		(991,393)
7. Deduct amounts received on disposals .....	2,148,097	19,768,767
8. Deduct amortization of premium and depreciation .....	3,257,025	4,294,337
9. Total foreign exchange change in book/adjusted carrying value .....		0
10. Deduct current year's other than temporary impairment recognized .....		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	181,233,405	136,861,192
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12)	181,233,405	136,861,192

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	1,650,680,469	1,518,503,093
2. Cost of bonds and stocks acquired .....	131,292,821	186,573,972
3. Accrual of discount .....	9,562,618	12,393,269
4. Unrealized valuation increase/(decrease) .....		0
5. Total gain (loss) on disposals .....	(2,145,563)	(2,680,167)
6. Deduct consideration for bonds and stocks disposed of .....	87,742,740	54,417,315
7. Deduct amortization of premium .....	1,701,689	2,007,428
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		7,684,955
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	124,704	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	1,700,070,620	1,650,680,469
12. Deduct total nonadmitted amounts .....		0
13. Statement value at end of current period (Line 11 minus Line 12)	1,700,070,620	1,650,680,469

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	988,913,140	9,160,518	14,238,738	1,185,538	972,185,310	988,913,140	985,020,458	906,442,215
2. NAIC 2 (a) .....	704,934,333	4,116,882	23,724,214	(8,894,373)	728,462,132	704,934,333	676,432,628	716,201,971
3. NAIC 3 (a) .....	21,656,504	1,300,040		(2,818)	21,785,230	21,656,504	22,953,726	22,721,797
4. NAIC 4 (a) .....	1,197,723		97,357	10,230,842	2,315,843	1,197,723	11,331,208	2,339,386
5. NAIC 5 (a) .....	0				0	0	0	0
6. NAIC 6 (a) .....	0				0	0	0	0
7. Total Bonds	1,716,701,700	14,577,440	38,060,309	2,519,189	1,724,748,515	1,716,701,700	1,695,738,020	1,647,705,369
PREFERRED STOCK								
8. NAIC 1 .....	0				0	0	0	
9. NAIC 2 .....	0				0	0	0	
10. NAIC 3 .....	0				0	0	0	
11. NAIC 4 .....	0				0	0	0	
12. NAIC 5 .....	0				0	0	0	
13. NAIC 6 .....	0				0	0	0	
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	1,716,701,700	14,577,440	38,060,309	2,519,189	1,724,748,515	1,716,701,700	1,695,738,020	1,647,705,369

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:  
NAIC 1 \$ ..... ; NAIC 2 \$ ..... ; NAIC 3 \$ ..... NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals	36,000,000	xxx	36,000,000		

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	0
2. Cost of short-term investments acquired .....	51,000,000	30,500,000
3. Accrual of discount .....		0
4. Unrealized valuation increase/(decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....	15,000,000	30,500,000
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	36,000,000	0
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	36,000,000	0

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	2,223,701	818,540
2. Cost of cash equivalents acquired .....	1,646,809	1,405,161
3. Accrual of discount .....		0
4. Unrealized valuation increase/(decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....		0
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	3,870,510	2,223,701
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	3,870,510	2,223,701

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

## SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9
Description of Property	2 City	3 State	Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Additional Investment Made After Acquisition
<div>NONE</div>								
0399999 - Totals								

## SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

[illegible]

## SCHEDULE B - PART 2

[illegible]

## SCHEDULE B - PART 3

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	2	Location		5	6	7	8	9	10	11	12	13
		3	4									
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership
.....	Ares Pathfinder Fund II, L.P. ....	New York .....	NY.....	APE Management II, L.P. ....	.....	09/29/2023 ...	.....	0	243,187	.....	6,113,957	0.111
.....	Global Infrastructure Partners IV-A/B, L.P. ....	New York .....	NY.....	Global Infrastructure GP IV, L.P. ....	.....	09/10/2019 ...	.....	0	93,828	.....	2,175,720	0.045
1999999. Joint Venture Interests - Common Stock - Unaffiliated								0	337,015	0	8,289,677	XXX
.....	Ares Real Estate Enhanced Income Fund, L.P. ....	Los Angeles .....	CA.....	Ares Real Estate Enhanced Income Advisors, LLC .....	.....	05/31/2023 ...	.....	0	5,000,000	.....	848,056	1.000
.....	West Street Real Estate Credit Partners IV, L.P. ....	Jersey City .....	NJ.....	West Street Real Estate Credit Partners IV GP, L.L.C. ...	.....	08/04/2023 ...	.....	0	20,051	.....	4,279,949	0.130
.....	PIMCO Commercial Real Estate Debt Fund II Onshore Feeder, L.P. ....	Newport Beach .....	CA.....	PIMCO GP XLIX, LLC .....	.....	04/19/2022 ...	.....	0	639,474	.....	11,503,165	0.665
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated								0	5,659,525	0	16,631,170	XXX
.....	Red Stone Equity Fund 75 LP .....	.....	.....	Red Stone Equity Partners, LLC .....	.....	12/12/2019 ...	.....	.....	593,427	.....	1,162,940	19.200
3799999. Non-Guaranteed Federal Low Income Housing Tax Credit - Unaffiliated								0	593,427	0	1,162,940	XXX
.....	Ares Senior Direct Lending Fund III Rated Notes Feeder LLC .....	New York .....	NY.....	SDL Management III Ltd .....	.....	06/28/2024 ...	.....	450,060	0	.....	2,549,941	0.039
4699999. Residual Tranches or Interests with Underlying Assets Having Characteristics of Fixed Income Instruments - Unaffiliated								450,060	0	0	2,549,941	XXX
6099999. Total - Unaffiliated								450,060	6,589,967	0	28,633,728	XXX
6199999. Total - Affiliated								0	0	0	0	XXX
6299999 - Totals								450,060	6,589,967	0	28,633,728	XXX

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase/ (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book/Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
.....	Global Infrastructure Partners IV-A/B, L.P. ....	New York .....	NY.....	Capital Distribution .....	09/10/2019 ...	08/08/2024 ...	.....	.....	.....	.....	.....	0	.....	68,859	68,859	.....	.....	0	0
1999999. Joint Venture Interests - Common Stock - Unaffiliated								0	0	0	0	0	0	68,859	68,859	0	0	0	0
.....	West Street Real Estate Credit Partners IV, L.P. ....	Jersey City .....	NJ.....	Capital Distribution .....	08/04/2023 ...	07/31/2024 ...	.....	.....	.....	.....	.....	0	.....	46,945	46,945	.....	.....	0	.....
.....	PIMCO Commercial Real Estate Debt Fund II Onshore Feeder, L.P. ....	Newport Beach .....	CA.....	Capital Distribution .....	04/19/2022 ...	09/27/2024 ...	.....	.....	.....	.....	.....	0	.....	527,169	527,169	.....	.....	0	.....
2399999. Joint Venture Interests - Mortgage Loans - Unaffiliated								0	0	0	0	0	0	574,114	574,114	0	0	0	0
6099999. Total - Unaffiliated								0	0	0	0	0	0	642,973	642,973	0	0	0	0



SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Unrealized Valuation Increase/ (De- crease)	Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	Current Year's Other Than Temporary Impair- ment Recog- nized	Capital- ized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encum- brances on Disposal	Consid- eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest- ment Income
6199999. Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0	0
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6299999 - Totals								0	0	0	0	0	0	642,973	642,973	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
88285A-GV-4 .....	TEXAS ST WTR DEV BRD SER B REV .....	.....	.....09/27/2024 .....	BANK OF AMERICA MERRILL LYNCH .....	.....	1,500,000	1,500,000	.....0	1.A FE .....
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,500,000	1,500,000	.....0	XXX
455434-BR-0 .....	INDIANAPOLIS PIWR & LIGHT 1ST LIEN 144A .....	.....	.....09/13/2024 .....	MESROW FINANCIAL INC .....	.....	2,660,518	2,995,000	.....38,186	1.G FE .....
501044-DX-6 .....	KROGER CO SR UNSCD .....	.....	.....08/20/2024 .....	CITIGROUP GLOBAL MARKETS INC .....	.....	1,244,438	1,250,000	.....0	2.A FE .....
13645R-AX-2 .....	CANADIAN PACIFIC RR CO SR UNSCD .....	A.....	.....08/22/2024 .....	MARKETAXESS CORP .....	.....	622,345	575,000	.....15,457	2.B FE .....
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,527,301	4,820,000	.....53,643	XXX
040091-AA-8 .....	ARES SDL III CLASS A SR SCD REVOLVER .....	.....	.....08/30/2024 .....	ARES SDL CAPITAL MANAGEMENT LLC .....	.....	750,099	750,099	.....0	2.B FE .....
040091-AB-6 .....	ARES SDL III CLASS B SR SCD REVOLVER .....	.....	.....08/30/2024 .....	ARES SDL CAPITAL MANAGEMENT LLC .....	.....	300,040	300,040	.....0	3.B FE .....
21871X-AT-6 .....	COREBRIDGE FINANCIAL INC JR SUBORD .....	.....	.....09/05/2024 .....	CITIGROUP GLOBAL MARKETS INC .....	.....	1,500,000	1,500,000	.....0	2.C FE .....
65473P-AT-2 .....	NISOURCE INC JR SUBORD .....	.....	.....09/03/2024 .....	GOLDMAN SACHS & CO .....	.....	1,000,000	1,000,000	.....0	3.A FE .....
585270-AD-3 .....	MEIJI YASUDA LIFE INSUR SUBORD 144A .....	D.....	.....09/11/2024 .....	BANK OF AMERICA MERRILL LYNCH .....	.....	5,000,000	5,000,000	.....0	1.G FE .....
1309999999. Subtotal - Bonds - Hybrid Securities						8,550,139	8,550,139	.....0	XXX
2509999997. Total - Bonds - Part 3						14,577,440	14,870,139	.....53,643	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	.....XXX	XXX
2509999999. Total - Bonds						14,577,440	14,870,139	.....53,643	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	.....0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	.....XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	.....0	XXX
000000-00-0 .....	FEDERAL HOME LOAN BANK OF DALLAS .....	.....	.....09/26/2024 .....	STOCK DIVIDEND .....	.....649,000	64,900	64,900	.....0	.....
5029999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other						64,900	XXX	.....0	XXX
5989999997. Total - Common Stocks - Part 3						64,900	XXX	.....0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	.....XXX	XXX
5989999999. Total - Common Stocks						64,900	XXX	.....0	XXX
5999999999. Total - Preferred and Common Stocks						64,900	XXX	.....0	XXX
6009999999 - Totals						14,642,340	XXX	.....53,643	XXX

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
..912833-LS-7	US TREASURY STRIPS .....		08/15/2024	MATURITY .....		8,500,000	8,500,000	1,760,180	8,171,501	0	328,499	0	328,499	0	8,500,000	0	0	0	0	08/15/2024	1.A
0109999999. Subtotal - Bonds - U.S. Governments						8,500,000	8,500,000	1,760,180	8,171,501	0	328,499	0	328,499	0	8,500,000	0	0	0	0	XXX	XXX
..351136-ER-3	FOWLER CA UNIF SCH DIST GEN OLB .....		08/01/2024	CALL at 100.000 .....		2,579	2,579	1,590	1,819	0	760	0	760	0	2,579	0	0	0	0	08/01/2034	1.E FE
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						2,579	2,579	1,590	1,819	0	760	0	760	0	2,579	0	0	0	0	XXX	XXX
..34074M-L3-3	FLORIDA ST HSG FIN CORP SER 2 REV .....		07/01/2024	CALL at 100.000 .....		135,000	135,000	134,656	134,665	0	335	0	335	0	135,000	0	0	0	7,602	07/01/2043	1.A FE
..57419T-3Q-2	MARYLAND ST CMNTY DEV ADMIN DE SER D REV ....		08/29/2024	CALL at 100.000 .....		230,000	230,000	230,000	230,000	0	0	0	0	0	230,000	0	0	0	13,209	03/01/2047	1.B FE
..57419T-W6-4	MARYLAND ST CMNTY DEV ADMIN DE SER B REV ....		08/29/2024	CALL at 100.000 .....		250,000	250,000	242,335	242,466	0	7,534	0	7,534	0	250,000	0	0	0	13,191	09/01/2044	1.B FE
..60416T-T3-2	MINNESOTA ST HSG FIN AGY SER G REV .....		08/01/2024	CALL at 100.000 .....		10,000	10,000	10,000	10,000	0	0	0	0	0	10,000	0	0	0	564	07/01/2043	1.B FE
..60416T-T4-0	MINNESOTA ST HSG FIN AGY SER G REV .....		08/01/2024	CALL at 100.000 .....		15,000	15,000	15,000	15,000	0	0	0	0	0	15,000	0	0	0	831	07/01/2048	1.B FE
..60416T-T5-7	MINNESOTA ST HSG FIN AGY SER G REV .....		08/01/2024	CALL at 100.000 .....		20,000	20,000	20,000	20,000	0	0	0	0	0	20,000	0	0	0	1,126	07/01/2053	1.B FE
..60416T-WX-2	MINNESOTA ST HSG FIN AGY SER J REV .....		09/03/2024	CALL at 100.000 .....		15,000	15,000	15,000	15,000	0	0	0	0	0	15,000	0	0	0	817	07/01/2040	1.B FE
..60416T-Z2-7	MINNESOTA ST HSG FIN AGY SER J REV .....		09/03/2024	CALL at 100.000 .....		40,000	40,000	39,996	39,996	0	4	0	4	0	40,000	0	0	0	2,105	01/01/2048	1.B FE
..874461-GL-4	TALLAHASSEE FLORIDA (TAXABLE) .....		08/21/2024	CALL at 100.000 .....		500,000	500,000	566,250	525,665	0	(25,665)	0	(25,665)	0	500,000	0	0	0	22,525	10/01/2030	1.B FE
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,215,000	1,215,000	1,273,237	1,232,792	0	(17,792)	0	(17,792)	0	1,215,000	0	0	0	61,970	XXX	XXX
..19260M-AA-4	COINSTAR FUNDING LLC SER 2017-1A A2 144A ....		07/25/2024	SINKING FUND REDEMPTION .....		5,000	5,000	5,000	5,000	0	0	0	0	0	5,000	0	0	0	196	04/25/2047	2.C FE
..233046-AF-8	DB MASTER FIN LLC 2017-1A CLS A211 SR SC ....		08/20/2024	SINKING FUND REDEMPTION .....		2,500	2,500	2,500	2,500	0	0	0	0	0	2,500	0	0	0	76	11/20/2047	2.B FE
..26860#-AA-8	EIF P10 P1C0 LLC SR SCD -P .....		06/30/2024	SINKING FUND REDEMPTION .....		21,159	21,159	21,159	21,159	0	0	0	0	0	21,159	0	0	0	882	12/31/2041	1.G PL
..292505-AD-6	ENCANA CORP SR UNSCD .....		09/17/2024	UBS FINANCIAL SERVICES INC .....		3,345,153	3,064,000	3,513,611	3,403,403	0	(17,530)	0	(17,530)	0	3,385,873	0	(40,720)	(40,720)	217,416	08/15/2034	2.C FE
..30306V-AA-7	FLNG LIQUEFACTION 3 LLC SR SCD 144A -P .....		09/30/2024	SINKING FUND REDEMPTION .....		65,100	65,100	65,100	65,100	0	0	0	0	0	65,100	0	0	0	3,613	03/31/2039	2.C FE
..34417M-AB-3	FOCUS BRANDS FDG SER 2017-1A A211 144A .....		07/30/2024	SINKING FUND REDEMPTION .....		2,500	2,500	2,500	2,500	0	0	0	0	0	2,500	0	0	0	95	04/30/2047	2.B FE
..35137L-AK-1	FOX CORP SR UNSCD .....		09/16/2024	VARIOUS SINKING FUND REDEMPTION .....		1,828,205	1,850,000	1,870,991	1,870,116	0	(353)	0	(353)	0	1,869,763	0	(41,558)	(41,558)	117,901	01/25/2049	2.B FE
..47760Q-AB-9	JIMMY JOHNS FDG LLC SER2017-1A CLS A211 .....		07/30/2024	SINKING FUND REDEMPTION .....		5,000	5,000	5,008	5,008	0	0	0	0	0	5,008	0	(8)	(8)	182	07/30/2047	2.B FE
..49327V-2C-7	KEY BANK NA SUBORDINATED .....		09/19/2024	MARKETAXESS CORP SINKING FUND REDEMPTION .....		1,455,090	1,500,000	1,480,530	1,482,636	0	1,173	0	1,173	0	1,483,808	0	(28,718)	(28,718)	82,075	08/08/2032	2.B FE
..502175-B#-8	LTC PROPERTIES INC SR NOTE - P .....		07/31/2024	SINKING FUND REDEMPTION .....		714,286	714,286	713,572	714,280	0	6	0	6	0	714,286	0	0	0	24,107	07/31/2026	2.C
..61747Y-ES-0	MORGAN STANLEY SUBORD .....		09/10/2024	CITIGROUP GLOBAL MARKETS INC .....		755,700	750,000	750,000	750,000	0	0	0	0	0	750,000	0	5,700	5,700	35,424	04/20/2037	2.A FE
..698900-AG-2	PANCANADIAN PETROLEUM BD .....		09/13/2024	UBS FINANCIAL SERVICES INC .....		1,684,575	1,500,000	1,803,555	1,705,045	0	(15,416)	0	(15,416)	0	1,689,629	0	(5,054)	(5,054)	94,500	11/01/2031	2.C FE
..724060-AA-6	PIPELINE FDG CO LLC SR SCD 144A .....		07/15/2024	SINKING FUND REDEMPTION .....		56,623	56,623	70,161	57,290	0	(667)	0	(667)	0	56,623	0	0	0	4,247	01/15/2030	2.B FE
..87244B-AA-6	TGIF FDG SER 17-1A CL A2 SR SEC0 144A .....		07/31/2024	SINKING FUND REDEMPTION .....		97,357	97,357	97,357	97,357	0	0	0	0	0	97,357	0	0	0	4,529	04/30/2047	4.C FE
..962166-BR-4	WEYERHAEUSER CO SR UNSCD .....		09/04/2024	SUMRIDGE PARTNERS LLC ..		3,462,510	3,000,000	3,597,210	3,368,053	0	(24,545)	0	(24,545)	0	3,343,508	0	119,002	119,002	215,104	03/15/2032	2.B FE
..C1465*-AK-9	CGI GROUP INC SR NOTE-P .....	A	09/12/2024	MATURITY .....		428,571	428,571	428,571	428,571	0	0	0	0	0	428,571	0	0	0	16,029	09/12/2024	2.A
..06738E-BD-6	BARCLAYS PLC SR UNSCD .....	D	09/04/2024	BARCLAYS CAPITAL INC ...		4,029,360	4,000,000	4,000,000	4,000,000	0	0	0	0	0	4,000,000	0	29,360	29,360	159,656	05/16/2029	2.A FE
..06738E-CA-1	BARCLAYS PLC SR UNSCD .....	D	09/04/2024	BARCLAYS CAPITAL INC ...		2,079,740	2,000,000	2,000,000	2,000,000	0	0	0	0	0	2,000,000	0	79,740	79,740	123,220	08/09/2033	2.A FE
..404280-DC-0	HSBC HOLDINGS PLC SUBRD .....	D	09/05/2024	RBC CAPITAL MARKETS .....		1,455,915	1,500,000	1,500,000	1,500,000	0	0	0	0	0	1,500,000	0	(44,085)	(44,085)	66,866	03/29/2033	2.A FE
..55608J-AP-3	MACQUARIE GROUP LTD SR UNSCD 144A .....	D	09/05/2024	DAIWA CAPITAL MARKETS ..		4,569,165	4,500,000	4,500,000	4,500,000	0	0	0	0	0	4,500,000	0	69,165	69,165	258,570	01/15/2030	1.F FE
..853254-AN-0	STANDARD CHARTERED BK SUBORD 144A .....	D	09/10/2024	GOLDMAN SACHS & CO .....		1,033,830	1,000,000	1,035,660	1,030,917	0	(597)	0	(597)	0	1,030,321	0	3,508	3,508	54,625	03/26/2044	2.B FE
..92857W-AQ-3	VODAFONIE GROUP PLC SR UNSCD .....	D	07/12/2024	TENDER .....		1,391,724	1,291,000	1,618,669	1,542,145	0	(150,421)	0	(150,421)	0	1,391,724	0	(100,724)	(100,724)	170,197	02/27/2037	2.B FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						28,489,063	27,353,096	29,081,154	28,551,080	0	(208,350)	0	(208,350)	0	28,342,730	0	45,608	45,608	1,649,510	XXX	XXX

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Family Heritage Life Insurance Company of America

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
2509999997. Total - Bonds - Part 4						38,206,642	37,070,675	32,116,161	37,957,192	0	103,117	0	103,117	0	38,060,309	0	45,608	45,608	1,711,480	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						38,206,642	37,070,675	32,116,161	37,957,192	0	103,117	0	103,117	0	38,060,309	0	45,608	45,608	1,711,480	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals						38,206,642	XXX	32,116,161	37,957,192	0	103,117	0	103,117	0	38,060,309	0	45,608	45,608	1,711,480	XXX	XXX

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open  
**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open  
**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made  
**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To  
**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees  
**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned  
**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned  
**N O N E**

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
City National Bank ..... Frankfort, KY .....	.....	.....	.....	.....	.....285,508	.....324,005	.....300,089	..XXX.
FHLB Dallas ..... Dallas, TX .....	.....	.....	.....201,130	.....	.....8,494,214	.....28,229,412	.....423,397	..XXX.
PNC Bank ..... Cleveland, OH .....	.....	.....	.....	.....	.....205,327	.....208,272	.....208,347	..XXX.
Wells Fargo Bank, N.A. .... Cleveland, OH .....	.....	.....	.....	.....	.....(15,506,363)	.....(15,990,344)	.....(17,901,771)	..XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	201,130	0	(6,521,314)	12,771,345	(16,969,938)	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	201,130	0	(6,521,314)	12,771,345	(16,969,938)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	2,500	2,500	2,500	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....
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.....	.....	.....	.....	.....	.....	.....	.....	.....
0599999. Total - Cash	XXX	XXX	201,130	0	(6,518,814)	12,773,845	(16,967,438)	XXX

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]