



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code 0000 0000 NAIC Company Code 56332 Employer's ID Number 34-0220540
(Current) (Prior)

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

Country of Domicile United States of America

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

Incorporated/Organized 10/20/1899 Commenced Business 01/01/1892

Statutory Home Office 24950 Chagrin Boulevard, Beachwood, OH, US 44122-5634
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 24950 Chagrin Boulevard
(Street and Number)

Beachwood, OH, US 44122-5634 800-464-4642
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 24950 Chagrin Boulevard, Beachwood, OH, US 44122-5634
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 24950 Chagrin Boulevard
(Street and Number)

Beachwood, OH, US 44122-5634 800-464-4642
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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Statutory Statement Contact Frank L Rando, 216-468-1017
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OFFICERS

President Michael J Agan # Interim National Treasurer Frank L Rando
National Secretary Kimberly A Graham

OTHER

DIRECTORS OR TRUSTEES

<u>Msgr. Peter M Polando</u>	<u>Michael Agan #</u>	<u>Jeanette E Palanca</u>
<u>Kristina L Menke</u>	<u>Kristine L Midcap</u>	<u>Lorraine A Gibas</u>
<u>Joseph T Senko</u>	<u>Barbara A Sekerak</u>	<u>Dennis L Povondra</u>
<u>Mary Beth Andreano</u>	<u>Michael A Beckman #</u>	

State of Ohio SS
County of Cuyahoga

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.

Michael J Agan
CEO

Kimberly A Graham
National Secretary

Frank L Rando
Interim National Treasurer

Subscribed and sworn to before me this _____ day of _____

- a. Is this an original filing? Yes [X] No []
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed02/28/2028
 - 3. Number of pages attached..... 141

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,003,302,846		1,003,302,846	1,020,878,832
2. Stocks (Schedule D):				
2.1 Preferred stocks	1,020,000		1,020,000	1,020,000
2.2 Common stocks	361,201		361,201	338,606
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	3,976,379		3,976,379	4,069,494
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)	241,460		241,460	0
5. Cash (\$3,203,827 , Schedule E - Part 1), cash equivalents (\$16,128,100 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	19,331,926		19,331,926	20,137,783
6. Contract loans (including \$ premium notes)	1,545,196		1,545,196	1,667,415
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	9,923,523	0	9,923,523	11,974,324
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,039,702,531	0	1,039,702,531	1,060,086,454
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	13,323,079		13,323,079	13,846,717
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	5,408		5,408	9,320
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	53,900		53,900	322,606
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	75,340	0	75,340	211,017
21. Furniture and equipment, including health care delivery assets (\$)	39,930	39,930	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	5,281,239	876,566	4,404,673	5,140,775
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,058,481,427	916,496	1,057,564,931	1,079,616,889
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	1,058,481,427	916,496	1,057,564,931	1,079,616,889
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	
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. Prepaid Pension	431,469	431,469	0	0
2502. Prepaid expenses	445,097	445,097	0	0
2503. Disallowed IMR	4,404,673	0	4,404,673	5,140,775
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	5,281,239	876,566	4,404,673	5,140,775

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$905,718,573 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	905,718,573	924,871,002
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	23,331,408	26,004,900
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	2,172,470	3,168,418
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0	0
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	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)	1,400,000	1,400,000
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	381,919	367,718
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
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	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	2,005	1,105
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	2,205,023	1,987,257
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	8,426	(4,573)
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee	0	0
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	736,416	725,413
22. Borrowed money \$ and interest thereon \$	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	10,852,957	11,995,821
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	0	0
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	380,710	382,768
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	947,189,907	970,899,829
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	947,189,907	970,899,829
29. Common capital stock	0	0
30. Preferred capital stock	0	0
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	0	0
34. Aggregate write-ins for special surplus funds	4,404,673	5,140,647
35. Unassigned funds (surplus)	105,970,351	103,576,413
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	110,375,024	108,717,060
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	110,375,024	108,717,060
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,057,564,931	1,079,616,889
DETAILS OF WRITE-INS		
2501. ANNA HURBAN & OTHER SCHOLARSHIP FUNDS	289,235	284,935
2502. DEVELOPMENT FUND	79,772	80,696
2503. OTHER	11,703	17,137
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)	380,710	382,768
3101.	0	0
3102.	0	0
3103.	0	0
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	4,404,673	5,140,775
3402. Other	0	(128)
3403.	0	0
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)	4,404,673	5,140,647

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	24,096,697	20,513,426
2. Considerations for supplementary contracts with life contingencies	432,855	588,468
3. Net investment income (Exhibit of Net Investment Income, Line 17)	48,726,037	49,979,830
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(762,064)	(552,736)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	45,670	34,211
9. Total (Lines 1 to 8.3)	72,539,195	70,563,199
10. Death benefits	8,950,360	9,862,475
11. Matured endowments (excluding guaranteed annual pure endowments)	37,578	36,916
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	65,246,600	46,669,462
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	2,465,536	23,099,557
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	443,341	327,554
18. Payments on supplementary contracts with life contingencies	893,626	913,950
19. Increase in aggregate reserves for life and accident and health contracts	(20,678,137)	(24,718,362)
20. Totals (Lines 10 to 19)	57,358,904	56,191,552
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	913,776	784,850
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	12,251,764	11,630,392
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	389,434	344,444
25. Increase in loading on deferred and uncollected premiums	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	70,913,878	68,951,238
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,625,317	1,611,961
30. Dividends to policyholders and refunds to members	1,393,180	1,394,184
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	232,137	217,777
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	232,137	217,777
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$0 (excluding taxes of \$ transferred to the IMR)	(880,308)	827,203
35. Net income (Line 33 plus Line 34)	(648,171)	1,044,980
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	108,717,060	108,694,420
37. Net income (Line 35)	(648,171)	1,044,980
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	22,595	5,660
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	0	0
41. Change in nonadmitted assets	(148,085)	(205,958)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis (increase) or decrease	0	0
44. Change in asset valuation reserve	1,142,865	(821,913)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (stock dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (stock dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	1,288,762	(128)
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,657,965	22,640
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	110,375,025	108,717,060
DETAILS OF WRITE-INS		
08.301. Cookbook Income	10,554	12,475
08.302. Other Income-Misc.	35,116	21,736
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	45,670	34,211
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301. Other	0	(128)
5302. Prior Period Reserve Adjustment to Annuity Policies sold before 2024 Reserves were switched to CARVM from full fund value.	1,288,762	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	1,288,762	(128)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	24,816,371	20,773,258
2. Net investment income	54,244,086	55,179,602
3. Miscellaneous income	45,670	34,211
4. Total (Lines 1 through 3)	79,106,127	75,987,071
5. Benefit and loss related payments	77,507,281	77,672,365
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	13,311,925	12,584,452
8. Dividends paid to policyholders	1,393,180	1,394,184
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	92,212,386	91,651,001
11. Net cash from operations (Line 4 minus Line 10)	(13,106,259)	(15,663,930)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	56,273,600	68,796,411
12.2 Stocks	5,586	2,083
12.3 Mortgage loans	0	244,672
12.4 Real estate	0	0
12.5 Other invested assets	2,000,000	5,000,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	58,279,186	74,043,167
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	44,358,765	61,056,922
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	342,659	66,683
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	44,701,425	61,123,605
14. Net increase/(decrease) in contract loans and premium notes	(122,219)	(62,262)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	13,699,981	12,981,824
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	(129)	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(2,673,492)	(3,570,390)
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	1,274,043	(30,447)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,399,578)	(3,600,837)
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)	(805,857)	(6,282,944)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	20,137,784	26,420,727
19.2 End of year (Line 18 plus Line 19.1)	19,331,927	20,137,784

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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	24,096,697	5,175,801	0	18,920,896	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	432,855	XXX	XXX	432,855	0	0	0	0	XXX
3. Net investment income	48,726,037	15,592,332	0	33,133,705	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(762,064)	(243,860)	0	(518,204)	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	45,669	27,401	0	18,268	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	72,539,194	20,551,674	0	51,987,520	0	0	0	0	0
10. Death benefits	8,950,360	8,950,360	0	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	37,578	37,578	0	0	0	XXX	XXX	0	0
12. Annuity benefits	65,246,600	XXX	XXX	65,246,600	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	2,465,536	2,465,536	0	0	0	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	443,341	443,341	0	0	0	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies	893,626	0	0	893,626	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(20,678,137)	1,115,823	0	(21,793,960)	0	0	XXX	0	0
20. Totals (Lines 10 to 19)	57,358,904	13,012,638	0	44,346,266	0	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	913,776	308,435	0	605,341	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	12,251,765	3,013,295	0	4,900,706	0	0	4,337,764	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	389,434	194,717	0	194,717	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	70,913,879	16,529,085	0	50,047,030	0	0	4,337,764	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,625,315	4,022,589	0	1,940,490	0	0	(4,337,764)	0	0
30. Dividends to policyholders and refunds to members	1,393,180	1,393,180	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	232,135	2,629,409	0	1,940,490	0	0	(4,337,764)	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	0	0	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	232,135	2,629,409	0	1,940,490	0	0	(4,337,764)	0	0
34. Policies/certificates in force end of year	125,302	111,371	0	13,931	0	0	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Cookbook Income	10,554	6,332	0	4,222	0	0	0	0	0
08.302. Miscellaneous	35,115	21,069	0	14,046	0	0	0	0	0
08.303.	0	0	0	0	0	0	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	45,669	27,401	0	18,268	0	0	0	0	0
2701.	0	0	0	0	0	0	0	0	0
2702.	0	0	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	5,175,801		4,718,561	457,240								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	15,592,332		15,452,001	140,331								
4. Amortization of Interest Maintenance Reserve (IMR)	(243,860)		(241,523)	(2,337)								
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0											
6. Commissions and expense allowances on reinsurance ceded	.0											
7. Reserve adjustments on reinsurance ceded	.0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0											
8.2 Charges and fees for deposit-type contracts	.0											
8.3 Aggregate write-ins for miscellaneous income	27,401	0	27,401	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	20,551,674	0	19,956,440	595,234	0	0	0	0	0	0	0	0
10. Death benefits	8,950,360		8,864,573	85,787								
11. Matured endowments (excluding guaranteed annual pure endowments)	37,578		37,578									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	.0											
14. Coupons, guaranteed annual pure endowments and similar benefits	.0											
15. Surrender benefits and withdrawals for life contracts	2,465,536		2,441,904	23,632								
16. Group conversions	.0											
17. Interest and adjustments on contract or deposit-type contract funds	443,341		439,092	4,249								
18. Payments on supplementary contracts with life contingencies	.0											
19. Increase in aggregate reserves for life and accident and health contracts	1,115,823		1,105,128	10,695								
20. Totals (Lines 10 to 19)	13,012,638	0	12,888,275	124,363	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	308,435		303,141	5,294								XXX
22. Commissions and expense allowances on reinsurance assumed	.0											
23. General insurance expenses	3,013,295		2,984,820	28,475								
24. Insurance taxes, licenses and fees, excluding federal income taxes	194,717		192,851	1,866								
25. Increase in loading on deferred and uncollected premiums	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0											
27. Aggregate write-ins for deductions	.0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	16,529,085	0	16,369,087	159,998	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,022,589	0	3,587,353	435,236	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	1,393,180		1,393,180									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	2,629,409	0	2,194,173	435,236	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	.0											
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,629,409	0	2,194,173	435,236	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	111,371		108,923	2,448								
DETAILS OF WRITE-INS												
08.301. Cookbooks	6,332		6,332									
08.302. Miscellaneous	21,069		21,069									
08.303.	.0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	.0	0	.0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	27,401	0	27,401	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	0	.0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

6.1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Considerations for supplementary contracts with life contingencies									
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses									
24. Insurance taxes, licenses and fees, excluding federal income taxes									
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)									
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)									
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)									
34. Policies/certificates in force end of year									
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)									

NONE

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuities)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	18,920,896	18,920,896					
2. Considerations for supplementary contracts with life contingencies	432,855	XXX	XXX	XXX	XXX	432,855	XXX
3. Net investment income	33,133,705	32,630,698				503,007	
4. Amortization of Interest Maintenance Reserve (IMR)	(518,204)	(518,204)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	18,268	18,268	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	51,987,520	51,051,658	0	0	0	935,862	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	65,246,600	65,246,600					
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	0						
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	0						
18. Payments on supplementary contracts with life contingencies	893,626					893,626	
19. Increase in aggregate reserves for life and accident and health contracts	(21,793,960)	(21,982,440)				188,480	
20. Totals (Lines 10 to 19)	44,346,266	43,264,160	0	0	0	1,082,106	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	605,341	605,341					
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	4,900,706	4,900,706					
24. Insurance taxes, licenses and fees, excluding federal income taxes	194,717	194,717					
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	50,047,030	48,964,924	0	0	0	1,082,106	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,940,490	2,086,734	0	0	0	(146,244)	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,940,490	2,086,734	0	0	0	(146,244)	0
32. Federal income taxes incurred (excluding tax on capital gains)	0						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,940,490	2,086,734	0	0	0	(146,244)	0
34. Policies/certificates in force end of year	13,931	13,237				694	
DETAILS OF WRITE-INS							
08.301. Cook Books	4,222	4,222					
08.302. Misc Income	14,046	14,046					
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	18,268	18,268	0	0	0	0	0
2701.	0						
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	308,140,000	0	305,186,556	2,953,444	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	4,140,641		3,774,849	365,792								
3. Present value of disability claims incurred	0											
4. Tabular interest	12,445,084		12,318,022	127,062								
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	324,725,725	0	321,279,427	3,446,298	0	0	0	0	0	0	0	0
9. Tabular cost	11,300,315		10,803,503	496,812								
10. Reserves released by death	1,533,022		1,530,818	2,204								
11. Reserves released by other terminations (net)	2,588,813		2,564,349	24,464								
12. Annuity, supplementary contract and disability payments involving life contingencies	0											
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	15,422,150	0	14,898,670	523,480	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	309,303,575	0	306,380,757	2,922,818	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV ending balance December 31, current year	264,546,107		263,963,362	582,745								
17. Amount available for policy loans based upon Line 16 CSV	236,515,208		236,515,208									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(b) Individual and Group Credit Life are combined and included on N/A page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year									
2. Tabular net premiums or considerations									
3. Present value of disability claims incurred									
4. Tabular interest									
5. Tabular less actual reserve released									
6. Increase in reserve on account of change in valuation basis									
7. Other increases (net)									
8. Totals (Lines 1 to 7)									
9. Tabular cost									
10. Reserves released by death									
11. Reserves released by other terminations (net)									
12. Annuity, supplementary contract and disability payments involving life contingencies									
13. Net transfers to or (from) Separate Accounts									
14. Total Deductions (Lines 9 to 13)									
15. Reserve December 31 of current year									
Cash Surrender Value and Policy Loans									
16. CSV ending balance December 31, current year									
17. Amount available for policy loans based upon Line 16 CSV									

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	616,731,000	607,623,661	0	0	0	9,107,339	0
2. Tabular net premiums or considerations	16,539,849	16,270,181				269,668	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	30,017,643	29,709,942				307,701	
5. Tabular less actual reserve released	(505,837)	(907,080)				401,243	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	662,782,655	652,696,704	0	0	0	10,085,951	0
9. Tabular cost	0						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	66,367,655	65,200,573				1,167,082	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	66,367,655	65,200,573	0	0	0	1,167,082	0
15. Reserve December 31 of current year	596,415,000	587,496,131	0	0	0	8,918,869	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance December 31, current year	585,369,111	585,369,111					
17. Amount available for policy loans based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	0	0	0	0	0	0
2. Tabular net premiums or considerations	0					
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	0					
5. Tabular less actual reserve released	0					
6. Increase in reserve on account of change in valuation basis	0					
7. Other increases (net)	0					
8. Totals (Lines 1 to 7)	0	0	0	0	0	0
9. Tabular cost	0					
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0					
12. Annuity, supplementary contract and disability payments involving life contingencies	0					
13. Net transfers to or (from) Separate Accounts	0					
14. Total Deductions (Lines 9 to 13)	0	0	0	0	0	0
15. Reserve December 31 of current year	0	0	0	0	0	0
Cash Surrender Value and Policy Loans						
16. CSV ending balance December 31, current year	0					
17. Amount available for policy loans based upon Line 16 CSV	0					

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 35,550	35,132
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 48,234,848	47,799,712
1.3 Bonds of affiliates	(a)	0
2.1 Preferred stocks (unaffiliated)	(b) 29,820	29,820
2.11 Preferred stocks of affiliates	(b)	0
2.2 Common stocks (unaffiliated)	21,804	21,791
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 483,370	483,370
5. Contract loans	108,946	108,946
6. Cash, cash equivalents and short-term investments	(e) 881,015	876,147
7. Derivative instruments	(f) 0	0
8. Other invested assets	623,698	540,698
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	50,419,051	49,895,616
11. Investment expenses		(g) 974,561
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 704
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 194,314
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		1,169,579
17. Net investment income (Line 10 minus Line 16)		48,726,037
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 1,062,543 accrual of discount less \$ 5,811,838 amortization of premium and less \$ 155,089 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 194,314 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(911,856)	0	(911,856)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	5,586	0	5,586	22,595	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(906,270)	0	(906,270)	22,595	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred , accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	11,759,779	79,397		11,680,382				
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	11,759,779	79,397	0	11,680,382	0	0	0	0
7. Line 5 + Line 6.4	11,759,779	79,397	0	11,680,382	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	11,759,779	79,397		11,680,382				
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	11,759,779	79,397	0	11,680,382	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	2,681,639	2,681,639						
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	2,681,639	2,681,639	0	0	0	0	0	0
RENEWAL								
11. Uncollected	5,408	5,408						
12. Deferred and accrued	0							
13. Deferred, accrued and uncollected:								
13.1 Direct	5,408	5,408						
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	0							
13.4 Net (Line 11 + Line 12)	5,408	5,408	0	0	0	0	0	0
14. Advance	381,919	381,919						
15. Line 13.4 - Line 14	(376,511)	(376,511)	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct	10,064,017	2,823,503		7,240,514				
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	390,623	390,623						
16.4 Net	9,673,394	2,432,880	0	7,240,514	0	0	0	0
17. Line 15 + Line 16.4	9,296,883	2,056,369	0	7,240,514	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(358,398)	(358,398)	0	0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	10,045,904	2,805,390		7,240,514				
19.2 Reinsurance assumed	0							
19.3 Reinsurance ceded	390,623	390,623						
19.4 Net (Line 17 - Line 18)	9,655,281	2,414,767	0	7,240,514	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	24,487,322	5,566,426	0	18,920,896	0	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	390,623	390,623	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	24,096,699	5,175,803	0	18,920,896	0	0	0	0

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	6,676	6,676						
22. All other	1,196,460	1,196,460						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded .....	.0							
23.2 Reinsurance assumed .....	.0							
23.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:								
24.1 Reinsurance ceded .....	.0							
24.2 Reinsurance assumed .....	.0							
24.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:								
25.1 Reinsurance ceded .....	.0							
25.2 Reinsurance assumed .....	.0							
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6) .....	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	516,506	45,964		470,542				
28. Single	229,484	229,484						
29. Renewal	167,786	32,987		134,799				
30. Deposit-type contract funds	0							
31. Totals (to agree with Page 6, Line 21)	913,776	308,435	0	605,341	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	483,511						483,511
2. Salaries and wages	3,467,835					207,080	3,674,915
3.11 Contributions for benefit plans for employees	937,111					37,274	974,385
3.12 Contributions for benefit plans for agents							0
3.21 Payments to employees under non-funded benefit plans							0
3.22 Payments to agents under non-funded benefit plans							0
3.31 Other employee welfare							0
3.32 Other agent welfare							0
4.1 Legal fees and expenses	95,585						95,585
4.2 Medical examination fees	46,422						46,422
4.3 Inspection report fees							0
4.4 Fees of public accountants and consulting actuaries	290,317						290,317
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	43,289					10,822	54,111
5.2 Advertising	194,213						194,213
5.3 Postage, express, telegraph and telephone	290,545						290,545
5.4 Printing and stationery	41,705						41,705
5.5 Cost or depreciation of furniture and equipment	9,680						9,680
5.6 Rental of equipment							0
5.7 Cost or depreciation of EDP equipment and software	161,042						161,042
6.1 Books and periodicals	41,645						41,645
6.2 Bureau and association fees	37,915						37,915
6.3 Insurance, except on real estate	75,609						75,609
6.4 Miscellaneous losses							0
6.5 Collection and bank service charges	142,900						142,900
6.6 Sundry general expenses	958,457						958,457
6.7 Group service and administration fees							0
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)							0
7.3 Agency conferences other than local meetings							0
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	785,217	785,217
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses					288,493		288,493
9.2 Investment expenses not included elsewhere					686,068		686,068
9.3 Aggregate write-ins for expenses	596,220	0	0	0	0	3,297,370	3,893,590
10. General expenses incurred	7,914,001	0	0	0	974,561	(b) 4,337,763	(a) 13,226,325
11. General expenses unpaid Dec. 31, prior year	1,572,135					415,122	1,987,257
12. General expenses unpaid Dec. 31, current year	1,584,324					620,699	2,205,023
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12-13+14)	7,901,812	0	0	0	974,561	4,132,186	13,008,559
DETAILS OF WRITE-INS							
09.301. Data Processing	552,968						552,968
09.302. Repairs - Supplies	0						0
09.303. Temporary Help	43,252						43,252
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,297,370	3,297,370
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	596,220	0	0	0	0	3,297,370	3,893,590

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ 269,295 ; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$ 247,400
 5. Religious \$; 6. Membership \$ 2,784,410 ; 7. Other \$; 8. Total \$ 3,301,105

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes				704		704
2. State insurance department licenses and fees	117,661					117,661
3. State taxes on premiums						0
4. Other state taxes, including \$ for employee benefits	11,368					11,368
5. U.S. Social Security taxes	260,405					260,405
6. All other taxes	0					0
7. Taxes, licenses and fees incurred	389,434	0	0	704	0	390,138
8. Taxes, licenses and fees unpaid Dec. 31, prior year	(4,573)					(4,573)
9. Taxes, licenses and fees unpaid Dec. 31, current year	8,426					8,426
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	376,435	0	0	704	0	377,139

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	6,676
2. Applied to shorten the endowment or premium-paying period	0	
3. Applied to provide paid-up additions	1,196,460	
4. Applied to provide paid-up annuities	0	
5. Total Lines 1 through 4	1,203,136	0
6. Paid in cash	61,400	
7. Left on deposit	128,644	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	1,393,180	0
10. Amount due and unpaid	0	
11. Provision for dividends or refunds payable in the following calendar year	1,400,000	
12. Terminal dividends	0	
13. Provision for deferred dividend contracts	0	
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	
15. Total Lines 10 through 14	1,400,000	0
16. Total from prior year	1,400,000	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	1,393,180	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 4% Res	40,503		40,503		
0100002. AE 3.5% Res	510,200		510,200		
0100003. AM 2.5% Res	6,913,593		6,913,593		
0100004. AM 3% Res	1,110,027		1,110,027		
0100005. AM 3.5% Res	116,411		116,411		
0100006. AE 3.0% - CURT	471,741		471,741		
0100007. 1941 CSO 2.5% Res	2,072,658		2,072,658		
0100008. 1941 CSO 3% - CURT	916,324		916,324		
0100009. 1958 CSO 2.5% Res	16,906,979		16,906,979		
0100010. 1958 CSO 4% Res	4,978,067		4,978,067		
0100011. 1958 CSO 4.5% Res	790,906		790,906		
0100012. 1980 CSO D 5.5% Res	50,712,601		50,712,601		
0100013. 1980 CSO 5% Res	16,877,273		16,877,273		
0100014. 1980 CSO D 6% Res	18,513,594		18,513,594		
0100015. 1980 CSO 4.5% Res	46,375,476		46,375,476		
0100016. 1980 CSO 4%	307,290		307,290		
0100017. 2001 CSO 4.5% Res	2,990,069		2,990,069		
0100018. 2001 CSO 4.0% Res	61,001,211		61,001,211		
0100019. 1980 CSO A/F 5.5% Res	14,418,515		14,418,515		
0100020. 2001 CSO 4.0% S / U Res	21,420,637		21,420,637		
0100021. 2001 CSO 3.75% Res	713,204		713,204		
0100022. 2001 CSO 3.5% Res	16,054,925		16,054,925		
0100023. 2017 CSO 3.5% Res	3,762,818		3,762,818		
0100024. 2017 CSO 3.0% Res	10,340,103		10,340,103		
0100025. Provision for Post Mortem Divd	11,233,740		11,233,740		
0100026. Rounding	175		175		
0100027.	0				
0100028.	0				
0100029.	0				
0100030.	0				
0199997. Totals (gross)	309,549,040	0	309,549,040	0	0
0199998. Reinsurance ceded	255,467		255,467		
0199999. Life Insurance: Totals (net)	309,293,573	0	309,293,573	0	0
0200001. Individual Deferred Annuities - Account Value	0	XXX		XXX	
0200002. Individual Deferred Annuities - CARVM	587,496,488	XXX	587,496,488	XXX	
0200003. Single Premium Immediate Annuities - with life contingencies	8,918,869	XXX	8,918,869	XXX	
0200004. Rounding	(357)	XXX	(357)	XXX	
0200005.	0	XXX		XXX	
0299997. Totals (gross)	596,415,000	XXX	596,415,000	XXX	0
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (net)	596,415,000	XXX	596,415,000	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (net)	0	0	0	0	0
0400001. Accidental Death Benefits	9,000		9,000		
0400002.	0				
0499997. Totals (gross)	9,000	0	9,000	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (net)	9,000	0	9,000	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (net)	0	0	0	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (net)	0	0	0	0	0
0700001. Waiver of Premiums After Age 80 Under OL	1,000		1,000		
0700002. Rounding	0				
0700003.	0				
0799997. Totals (gross)	1,000	0	1,000	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (net)	1,000	0	1,000	0	0
9999999. Totals (net) - Page 3, Line 1	905,718,573	0	905,718,573	0	0

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

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No []
- 2.2 If not, state which kind is issued.
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No []
If so, state:
- 4.1 Amount of insurance? \$
- 4.2 Amount of reserve? \$
- 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No []
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
- Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No []
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$
- 7.4 Identify where the reserves are reported in the blank:
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No []
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
- 8.2 State the amount of reserves established for this business: \$
- 8.3 Identify where the reserves are reported in the blank:
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No []
- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
- 9.2 State the amount of reserves established for this business: \$
- 9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves-asset/liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (gross)													
8. Reinsurance ceded													
9. Totals (net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-asset/liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (gross)													
15. Reinsurance ceded													
16. Totals (net)													
17. TOTAL (net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)													

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	26,004,900	0	20,313,511	331,475	5,359,914	0
2. Deposits received during the year	1,714,090		1,530,485	54,961	128,644	
3. Investment earnings credited to the account	992,458		773,582	12,527	206,349	
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	5,380,040		5,070,787	73,462	235,791	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	23,331,408	0	17,546,791	325,501	5,459,116	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	23,331,408	0	17,546,791	325,501	5,459,116	0

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$
2. Reported as annuities certain (captured in column 3)	\$
3. Reported as supplemental contracts (captured in column 4)	\$
4. Reported as dividend accumulations or refunds (captured in column 5)	\$
5. Reported as premium or other deposit funds (captured in column 6)	\$
6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)	\$0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:									
	1.1 Direct	1,888,870	1,888,870						
	1.2 Reinsurance assumed	0							
	1.3 Reinsurance ceded	0							
	1.4 Net	1,888,870	1,888,870	0	0	0	0	0	0
2. In course of settlement:									
	2.1 Resisted								
	2.11 Direct	0							
	2.12 Reinsurance assumed	0							
	2.13 Reinsurance ceded	0							
	2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
	2.2 Other								
	2.21 Direct	0							
	2.22 Reinsurance assumed	0							
	2.23 Reinsurance ceded	0							
	2.24 Net	0	(b) 0	(b) 0	(b) 0	0	(b) 0	0	0
3. Incurred but unreported:									
	3.1 Direct	283,600	283,600						
	3.2 Reinsurance assumed	0							
	3.3 Reinsurance ceded	0							
	3.4 Net	283,600	(b) 283,600	(b) 0	(b) 0	0	(b) 0	0	0
4. TOTALS	4.1 Direct	2,172,470	2,172,470	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	4.4 Net	2,172,470	(a) 2,172,470	(a) 0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	77,338,213	11,197,986		66,140,226				
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	255,467	255,467						
1.4 Net	(c) 77,082,746	10,942,519	0	66,140,226	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	2,172,470	2,172,470	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0
2.4 Net	2,172,470	2,172,470	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0							
4. Liability December 31, prior year:								
4.1 Direct	3,168,418	3,168,418	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
4.4 Net	3,168,418	3,168,418	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0							
6. Incurred Benefits								
6.1 Direct	76,342,265	10,202,038	0	66,140,226	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	255,467	255,467	0	0	0	0	0	0
6.4 Net	76,086,798	9,946,571	0	66,140,226	0	0	0	0

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 37,578 in Line 1.1, \$ 37,578 in Line 1.4.
 \$ 37,578 in Line 6.1, and \$ 37,578 in Line 6.4.

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans		11,384	11,384
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	0		0
21. Furniture and equipment, including health care delivery assets	39,930	27,172	(12,758)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	876,566	729,855	(146,711)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	916,496	768,411	(148,085)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	916,496	768,411	(148,085)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid expenses	445,097	336,816	(108,281)
2502. Prepaid Pension	431,469	393,039	(38,430)
2503. Reconciliation		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	876,566	729,855	(146,711)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices
Company input

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line #</u>	<u>2025</u>	<u>2024</u>
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (648,171)	\$ 1,044,980
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ (648,171)	\$ 1,044,980
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 110,375,024	\$ 108,717,060
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 110,375,024	\$ 108,717,060

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

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

NOTES TO FINANCIAL STATEMENTS

C. Accounting Policy

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Association's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Association. In addition, the Association uses the following accounting policies:

(1) Basis for Short-Term Investments

Short-term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule

Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market.

(3) Basis for Common Stocks

Common Stocks are stated at market.

(4) Basis for Preferred Stocks

Preferred stocks are stated at the lower of cost or fair market value.

(5) Basis for Mortgage Loans

Mortgage loans - recorded at aggregate carrying value less accrued interest: Other investments: Equity basis

(6) Basis for Loan-Backed securities and Adjustment Methodology

Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

None

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

None

(9) Accounting Policies for Derivatives

None

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

None

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses

adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

The Association has not modified its capitalization policy from the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

Not Applicable

D. Going Concern

Not Applicable

NOTE 2 Accounting Changes and Corrections of Errors

NOTE 2A.

The Association pays Fraternal Benefit on certain permanent life insurance policies, which is approved annually by the Board of Directors. This benefit is not guaranteed and may be terminated at any time by the Board of Directors. Postmortem Benefit expense for the years ended December 31, 2025, and December 31, 2024, amounted to \$1,766,976 and \$1,891,079, respectively. The Association has maintained a voluntary reserve related to Postmortem Benefit expense totaling \$12,950,000. Upon approval from the Board of Directors and the Ohio Department of Insurance, the Association reduced the voluntary reserve by \$1.7 million in 2025. This change also impacted the Exhibit of Life, Page 25. The Association no longer records the potential Postmortem obligation as Life Insurance in Force. Accordingly, an adjustment was made to Miscellaneous Write-Ins to reduce the Life Insurance in Force total.

NOTE 2B.

During 2025, the Association recorded a prior-period adjustment related to the recalculation of reserves for certain annuity contracts in accordance with the Commissioners' Annuity Reserve Valuation Method (CARVM) as prescribed by the National Association of Insurance Commissioners. The adjustment resulted from updated reserve calculations applied to legacy policies, which identified differences between previously recorded reserves and amounts determined under current CARVM methodologies. As a result, aggregate policy reserves were decreased by approximately \$1.28 million, with a corresponding increase to unassigned surplus. The adjustment was recorded as a prior-period adjustment in the current year statutory financial statements. Management believes this adjustment more accurately reflects the Society's policy obligations as of December 31, 2025. There was no impact to current year operations as a result of this correction.

NOTE 3 Business Combinations and Goodwill

None

NOTE 4 Discontinued Operations

e

NOTES TO FINANCIAL STATEMENTS

K. Investments in Tax Credit Structures (tax credit investments)

- (1) None
- (2) None
- (3) None
- (4) None
- (5) None
- (6) None
- (7) None
- (8) None

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 1,603,152	\$ -	\$ -	\$ -	\$ 1,603,152	\$ 1,600,000	\$ 3,152
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$24,792,000	\$ -	\$ -	\$ -	\$24,792,000	\$26,692,000	\$(1,900,000)
m. Pledged as collateral not captured in other categories		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Collateral assets received and on balance sheet	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
p. Assets held under modco reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
r. Total restricted assets (Sum of a through q)	\$26,395,152	\$ -	\$ -	\$ -	\$26,395,152	\$28,292,000	\$(1,896,848)

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year						
	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage		12 Reported in General Interrogatories	13 Difference from Note and GI	14 GI Ref
			10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)			
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	25.04 + 25.05
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%		\$ -	26.21
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%		\$ -	26.22
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%		\$ -	26.23
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%		\$ -	26.24
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%		\$ -	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%		\$ -	26.26
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%		\$ -	26.27
j. On deposit with states	\$ -	\$ 1,603,152	0.151%	0.152%	\$ 1,603,152	\$ -	26.28
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%		\$ -	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$24,792,000	2.342%	2.344%	\$24,792,000	\$ -	26.31
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%		\$ -	26.30
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%		\$ -	26.32
o. Collateral assets received and on balance sheet	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)	\$ -	\$26,395,152	2.494%	2.496%	26,395,152	XXX	XXX

(c) Column 5 divided by Asset Page, Column 1, Line 28
 (d) Column 9 divided by Asset Page, Column 3, Line 28

GI Reference	Difference between Note and GI (Per Column 13 above)	Explanation
25.04 + 25.05	\$ -	Differences related to deposits made and released throughout the year
26.21	\$ -	
26.22	\$ -	
26.23	\$ -	
26.24	\$ -	
26.25	\$ -	
26.26	\$ -	
26.27	\$ -	
26.28	\$ -	
26.29	\$ -	
26.31	\$ -	
26.30	\$ -	
26.32	\$ -	

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance (excluding Modco/FWH) and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted						8 Total Current Year Admitted Restricted	Percentage		
	Current Year					6 Total From Prior Year		7 Increase/ (Decrease) (5 minus 6)	9 Gross (Admitted & Non-admitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%	
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%	
Total (c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%	
Amount of Total pledged under derivative contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	XXX	XXX	
Total Excluding Derivative Collateral (Total minus Amt of Total pledged under derivative contracts)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	XXX	XXX	

(a) Subset of column 1
 (b) Subset of column 3
 (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

NOTES TO FINANCIAL STATEMENTS

3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance (exclude Modco/FWH) and Derivatives, Are Reported in the Aggregate)-None

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

4. Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements-None

- M. Working Capital Finance Investments
None
- N. Offsetting and Netting of Assets and Liabilities
None
- O. 5GI Securities
None
- P. Short Sales
None
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	2	0
2. Aggregate Amount of Investment Income	\$ 10,606	\$ -
R. Reporting Entity's Share of Cash Pool by Asset Type None		
S. Aggregate Collateral Loans by Qualifying Investment Collateral None		

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

- A. The Association acquired real estate for investment purposes and future sale in December 2025 as a strategic initiative to enhance the value of land currently held by the Association and being prepared for sale. Legal title to the property is held through a wholly owned, single-member limited liability company formed solely to hold this investment. The LLC is treated as a pass-through entity for statutory accounting purposes.

In accordance with statutory accounting guidance, the Association reports the underlying real estate directly on Schedule A at cost. The property is held as a long-term investment for future disposition and is not intended for operational or income-producing use. Accordingly, no depreciation is recorded. The underlying land continues to be reported as an admitted asset and will be evaluated for impairment if management determines that fair value has declined below cost on an other-than-temporary basis. This Investment does not exceed 10% of our Admitted Assets.

- B. The company did not recognize any impairment write down for its Investments in Joint Venture Partnerships and Limited Liability companies in the statement
None

NOTE 7 Investment Income

- A.
- B.
- The total amount excluded: \$0
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

	Amount
Interest Income Due and Accrued	
1. Gross	\$ 13,323,079
2. Nonadmitted	\$ -
3. Admitted	\$ 13,323,079

- D. The aggregate deferred interest.
- | | Amount |
|-----------------------------|--------|
| Aggregate Deferred Interest | \$ - |

- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.
- | | Amount |
|--|--------|
| Cumulative amounts of PIK interest included in the current principal balance | \$ - |

NOTE 8 Derivative Instruments

- A. Derivatives under SSAP No. 86—Derivatives
(1)

NOTE 9 Income Taxes

Not Applicable

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

- A.

NOTE 11 Debt

- A.
- C. Unused commitments and lines of credit for financing arrangements:
None

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

- A. Defined Benefit Plan
Company input

NOTES TO FINANCIAL STATEMENTS

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2025	2024	2025	2024
1. Benefit obligation at beginning of year	\$ 335,981	\$ 389,938	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ 17,191	\$ 18,186	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ 15,915	\$ (20,424)	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ (50,761)	\$ (51,719)	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ 318,326	\$ 335,981	\$ -	\$ -

b. Postretirement Benefits

	Overfunded		Underfunded	
	2025	2024	2025	2024
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 697,500	\$ 673,462
2. Service cost	\$ -	\$ -	\$ 21,670	\$ 19,678
3. Interest cost	\$ -	\$ -	\$ 38,361	\$ 32,547
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ -	\$ -	\$ (30,928)	\$ 1,813
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ (20,000)	\$ (30,000)
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ 706,603	\$ 697,500

c. Special or Contractual Benefits Per SSAP No. 11

	Overfunded		Underfunded	
	2025	2024	2025	2024
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ -	\$ -
2. Service cost	\$ -	\$ -	\$ -	\$ -
3. Interest cost	\$ -	\$ -	\$ -	\$ -
4. Contribution by plan participants	\$ -	\$ -	\$ -	\$ -
5. Actuarial gain/loss	\$ -	\$ -	\$ -	\$ -
6. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -
7. Benefits paid	\$ -	\$ -	\$ -	\$ -
8. Plan amendments	\$ -	\$ -	\$ -	\$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$ -	\$ -	\$ -	\$ -
10. Benefit obligation at end of year	\$ -	\$ -	\$ -	\$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2025	2024	2025	2024	2025	2024
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	\$ 729,000	\$ 682,543	\$ -	\$ -	\$ -	\$ -
b. Actual return on plan assets	\$ 82,820	\$ 110,420	\$ -	\$ -	\$ -	\$ -
c. Foreign currency exchange rate changes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Reporting entity contribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Plan participants' contributions	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Benefits paid	\$ (62,045)	\$ (63,963)	\$ -	\$ -	\$ -	\$ -
g. Business combinations, divestitures and settlements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Fair value of plan assets at end of year	\$ 749,775	\$ 729,000	\$ -	\$ -	\$ -	\$ -

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2025	2024	2025	2024
a. Components:				
1. Prepaid benefit costs	\$ -	\$ -	\$ -	\$ -
2. Overfunded plan assets	\$ 431,469	\$ 393,039	\$ -	\$ -
3. Accrued benefit costs	\$ -	\$ -	\$ -	\$ 701,500
4. Liability for pension benefits	\$ -	\$ -	\$ -	\$ -
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	\$ 431,469	\$ 393,039	\$ -	\$ -
2. Liabilities recognized	\$ -	\$ -	\$ -	\$ -
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2025	2024	2025	2024	2025	2024
(4) Components of net periodic benefit cost						
a. Service cost	\$ -	\$ -	\$ 17,670	\$ 19,678	\$ -	\$ -
b. Interest cost	\$ 17,191	\$ 18,186	\$ 38,361	\$ 36,547	\$ -	\$ -
c. Expected return on plan assets	\$ (38,965)	\$ (32,817)	\$ -	\$ -	\$ -	\$ -
d. Transition asset or obligation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Gains and losses	\$ -	\$ 3,906	\$ 3,477	\$ 13,855	\$ -	\$ -
f. Prior service cost or credit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Gain or loss recognized due to a settlement or curtailment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total net periodic benefit cost	\$ (21,774)	\$ (10,725)	\$ 59,508	\$ 70,080	\$ -	\$ -

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2025	2024	2025	2024
a. Items not yet recognized as a component of net periodic cost - prior year				
b. Net transition asset or obligation recognized	\$ -	\$ -	\$ -	\$ -
c. Net prior service cost or credit arising during the period	\$ -	\$ -	\$ -	\$ -
d. Net prior service cost or credit recognized	\$ -	\$ -	\$ -	\$ -
e. Net gain and loss arising during the period	\$ -	\$ -	\$ -	\$ -
f. Net gain and loss recognized	\$ -	\$ -	\$ -	\$ -
g. Items not yet recognized as a component of net periodic cost - current year	\$ -	\$ -	\$ -	\$ -

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2025	2024	2025	2024
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	\$ -	\$ -	\$ -	\$ -
c. Net recognized gains and losses	\$ -	\$ -	\$ -	\$ -

(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2025	2024
a. Weighted average discount rate	5.540%	5.000%
b. Expected long-term rate of return on plan assets	4.540%	5.000%
c. Rate of compensation increase	0.000%	0.000%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

Weighted average assumptions used to determine projected benefit obligations as of end of current period:

	2025	2024
e. Weighted average discount rate	4.500%	5.540%
f. Rate of compensation increase	3.000%	5.540%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	0.000%	0.000%

(8) Accumulated Benefit Obligation for Defined Benefit Pension Plans. Accumulated benefit obligation pension plan which was acquired from the merger with Polish Women's Alliance of America in 2017 was \$318,326 for the current year and \$335,961 for the prior year.

(9) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate(9s) - Non-Applicable

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Amount
FCSLA RETIREMENT PLAN	
a. 2026	\$ 36,000
b. 2027	\$ 37,000
c. 2028	\$ 41,000
d. 2029	\$ 42,000
e. 2030	\$ 43,000
f. 2031 through 20xx	\$ 236,000
PWAA RETIREMENT PLAN	
a. 2026	\$ 44,191
b. 2027	\$ 40,412
c. 2028	\$ 37,008
d. 2029	\$ 33,938
e. 2030	\$ 28,606
f. 2031 through 20xx	\$ 110,366

(11) Expected Contributions to be paid to the Plan: \$0

(12) Amounts and Types of Securities Included in Plan Assets-Mutual funds, EFT's, Closed-End Funds, Bonds, Cash Equities and Options

(13) Alternative Method Used to Amortize Prior Service Amounts or net Gains and Losses - Not Applicable

(14) Substantive Comment Used to Account for Benefit Obligation - Not Applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recognized - Not Applicable

NOTES TO FINANCIAL STATEMENTS

(16) Reasons for Significant Gains/Losses Related to Changes in Defined Benefit Obligation and any Other Significant Change in the Benefit Obligations or Plan Assets Not Otherwise Apparent - None

(17) Accumulated Postretirement and Pension Benefit Obligation and fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans. The accumulated benefit for the combined Postretirement benefit and Pension Benefit obligations \$1,024,929 for the current year and \$1,015,826 for the prior year. The accumulated Postretirement plan liability of \$706,603 for current year and \$697,500 for the prior year is recognized in the Statement of Liabilities. The accumulated benefit obligation pension plan which was acquired from the merger with Polish Woman's Alliance of America in 2017 was \$318,326 for the current year and \$335,961 for the prior year. Plan Assets on the Pension Plan for the current year is \$749,775. The Pension plan is overfunded by \$431,469 for 2025 which the association has recognized as a non-admitted asset.

B. Investment Policies and Strategies. The Principal goal is to provide both long-term security while providing the funds necessary to meet the current anticipated benefits.

C. The fair value of each class of plan assets

(1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual Funds, ETF's & Closed-End Funds	\$ -	\$ 43,262	\$ -	\$ 43,262
Bonds & Other Fixed Income	\$ 180,921	\$ -	\$ -	\$ 180,921
Cash & Money Markets	\$ 69,204	\$ -	\$ -	\$ 69,204
Equities & Options	\$ -	\$ 456,388	\$ -	\$ 456,388
Total Plan Assets	\$ 250,125	\$ 456,388	\$ -	\$ 706,513

(2) Company input

D. Basis Used to Determine Expected Long-Term Rate-of Return: Standard Actuarial Guidance

E. Defined Contribution Plan

The association sponsors a defined-contribution plan for employees who are eligible to participate. Eligibility is based on the employee completing six months service. Employee contributions to the plan are limited to the maximum amount allowed by the Internal Revenue Service (under 50 \$23,500 and \$31,000 in 2025 for age 50 and above). The employee contributions are always 100% invested. The Association matching contribution for the plan was \$172,626 and \$192,162 for 2025 and 2024 respectively.

F. Multiemployer Plans
None

G. Consolidated/Holding Company Plans
None

H. Postemployment Benefits and Compensated Absences
None

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
None

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

NOTE 15 Leases

A. Lessee Operating Lease:

(1) Company leases Mailing Machine form Pitney Bowes. No other operating leases

(2) a. At December 31, 2025, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2026	\$ 25,787
2. 2027	\$ 25,787
3. 2028	\$ 25,787
4. 2029	\$ 4,593
5. 2030	\$ -
6. Thereafter	\$ -
7. Total (sum of 1 through 6)	\$ 81,954

(3)

B. Lessor Leases

(1)

c. Future minimum lease payment receivables under noncancelable leasing arrangements as of the end of current period are as follows:

	Operating Leases
1. 2026	
2. 2027	
3. 2028	
4. 2029	
5. 2030	
6. Thereafter	
7. Total (sum of 1 through 6)	\$ -

d. Company input

(2) Leveraged Leases
None

NOTES TO FINANCIAL STATEMENTS

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

A. Transfers of Receivables Reported as Sales

B. Transfer and Servicing of Financial Assets

C. Wash Sales
(1)

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

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

None

NOTE 20 Fair Value Measurements

A.

(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					
Preferred Stock	\$ 1,020,000	\$ -	\$ -	\$ -	\$ 1,020,000
Common Stock	\$ 361,201	\$ -	\$ -	\$ -	\$ 361,201
Total assets at fair value/NAV	\$ 1,381,201	\$ -	\$ -	\$ -	\$ 1,381,201

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

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

Description	Beginning Balance at 01/01/2025	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2025
a. Assets										
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Beginning Balance at 01/01/2025	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2025
b. Liabilities										
detail row 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
detail row 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Company input

(4) Company input

(5) Company input

B. Company input

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	\$ 890,710,958	\$ 964,638,214	\$ -	\$ 964,638,214	\$ -	\$ -	\$ -
Preferred Stock	\$ 1,020,000	\$ 1,020,000	\$ 1,020,000	\$ -	\$ -	\$ -	\$ -
Common Stock	\$ 361,201	\$ 361,201	\$ 361,201	\$ -	\$ -	\$ -	\$ -
Mortgage Loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investments	\$ 19,331,926	\$ 19,331,926	\$ 19,331,926	\$ -	\$ -	\$ -	\$ -
Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Invested Assets	\$ 8,218,110	\$ 9,923,523	\$ -	\$ 9,923,523	\$ -	\$ -	\$ -
TOTAL	\$ 919,642,195	\$ 995,274,864	\$ 20,713,127	\$ 974,561,737	\$ -	\$ -	\$ -

D. Not Practicable to Estimate Fair Value

None

E. None

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

- A. Unusual or Infrequent Items
None

- B. Troubled Debt Restructuring: Debtors
None

- C. Other Disclosures
None

- D. Business Interruption Insurance Recoveries
None

- E. State Transferable and Non-transferable Tax Credits
None

- F. Subprime Mortgage Related Risk Exposure
(1) None

- G. Retained Assets
(1) None

- H. Insurance-Linked Securities (ILS) Contracts
None

- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy
None

- J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
\$ 4,403,673	\$ 4,403,673	\$ -	\$ -

* Line 1 General Account should equal Interest Maintenance Reserve exhibit Line 6.

** Line 1 Insulated and Non-Insulated Separate Accounts should equal the total reported in Interest Maintenance Reserve exhibit Line 6 for each type of separate account (insulated / non-insulated).

(2) Net negative (disallowed) IMR admitted

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
\$ 4,403,673	\$ 4,403,673	\$ -	\$ -

* Line 2 General Account should equal Assets Page write-in for Line 25 for Admitted Disallowed IMR.

** Line 2 Insulated and Non-Insulated Separate Account should equal the total reported in Assets Page write-in for Line 15 for Admitted Disallowed IMR for each type of separate account (insulated / non-insulated).

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus	\$ 110,375,024
From Prior Period SAP Financials	
b. Net Positive Goodwill (admitted)	\$ -
c. EDP Equipment & Operating System Software (admitted)	\$ -
d. Net DTAs (admitted)	\$ -
e. Net Negative (disallowed) IMR (admitted)	\$ 4,403,673
f. Adjusted Capital & Surplus (a-(b+c+d+e))	\$ 105,971,351

(4) Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	4.2%

(5) Allocated gains/losses to IMR from derivatives:

a. General Account

	Gains	Losses
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ -	\$ -
2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period	\$ -	\$ -
Total (5a4=5a1+5a2-5a3)	\$ -	\$ -

b. Separate Account - Insulated

	Gains	Losses
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ -	\$ -
2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period	\$ -	\$ -
Total (5b4=5b1+5b2-5b3)	\$ -	\$ -

c. Separate Account - Non-Insulated

	Gains	Losses
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ -	\$ -
2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period	\$ -	\$ -
Total (5c4=5c1+5c2-5c3)	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:
None

Type II – Nonrecognized Subsequent Events:
None

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

(1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X)

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

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

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

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

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$259,319

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

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

B. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of:
None

C. Commutation of Reinsurance Reflected in Income and Expenses.
None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
None

E.

F.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework
None

H. Reinsurance Credit

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Not Applicable

E. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)?

Yes [] No [X]

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not Applicable

NOTE 26 Intercompany Pooling Arrangements

Not Applicable

NOTE 27 Structured Settlements

Not Applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 28 Health Care Receivables

Not Applicable

Approximately 95% of life business is participating.

Dividends are accounted for as shown in Exhibit 4.

The association paid dividends in the amount of \$1,394,184

The association paid dividends in the amount of \$1,394,184

The association did not allocate any additional income to participating policies.

Company input

NOTE 30 Premium Deficiency Reserves

None

NOTE 31 Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices

The Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.

Beginning June 2024, the Association has adopted a new reserve valuation methodology for newly issued policies, applying the Commissioners' Annuity Reserve Valuation Method (CARVM) in accordance with Standard Valuation Law (SVL) and NAIC Actuarial Guideline 33.

(2) Valuation of Substandard Policies

Extra premiums are charged for substandard policies issued.

(3) Amount of Insurance Where gross Prmiums are Less than the Net Premiums

Not Applicable

(4) Method Used to Determine Tabular Interst, Reserves Released, and Cost

The tabular Interst (page7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Actual Reserve Released (page7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page7, line 9) has been determined by formula as described in the instructions for page.

(5) Method of Determination of Tabular Interst on Funds not Involving Life Contingencies

Tabular Interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full years interest on the principal left on deposit. In both cases, Tabular interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.

(6) The details for other changes:

None

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	\$ 55,884,194	\$ -	\$ -	\$ 55,884,194	9.4%
c. At fair value	\$ -	\$ -	\$ -	\$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ 55,884,194	\$ -	\$ -	\$ 55,884,194	9.4%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 531,611,937	\$ -	\$ -	\$ 531,611,937	89.1%
(2) Not subject to discretionary withdrawal	\$ 8,918,869	\$ -	\$ -	\$ 8,918,869	1.5%
(3) Total (gross: direct + assumed)	\$ 596,415,000	\$ -	\$ -	\$ 596,415,000	100.0%
(4) Reinsurance ceded	\$ -	\$ -	\$ -	\$ -	
(5) Total (net)* (3) - (4)	\$ 596,415,000	\$ -	\$ -	\$ 596,415,000	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ 24,075,404	\$ -	\$ -	\$ 24,075,404	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	\$ -	\$ -	\$ -	\$ -	0.0%
c. At fair value	\$ -	\$ -	\$ -	\$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ -	\$ -	\$ -	\$ -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ -	\$ -	\$ -	\$ -	0.0%
(2) Not subject to discretionary withdrawal	\$ -	\$ -	\$ -	\$ -	0.0%
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$ -	\$ -	100.0%
(4) Reinsurance ceded	\$ -	\$ -	\$ -	\$ -	
(5) Total (net)* (3) - (4)	\$ -	\$ -	\$ -	\$ -	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	\$ -	\$ -	\$ -	\$ -	0.0%
c. At fair value	\$ -	\$ -	\$ -	\$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ -	\$ -	\$ -	\$ -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 5,784,617	\$ -	\$ -	\$ 5,784,617	24.8%
(2) Not subject to discretionary withdrawal	\$ 17,546,791	\$ -	\$ -	\$ 17,546,791	75.2%
(3) Total (gross: direct + assumed)	\$ 23,331,408	\$ -	\$ -	\$ 23,331,408	100.0%
(4) Reinsurance ceded	\$ -	\$ -	\$ -	\$ -	
(5) Total (net)* (3) - (4)	\$ 23,331,408	\$ -	\$ -	\$ 23,331,408	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ 596,415,000
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ -
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 23,331,408
(4) Subtotal (1+2+3)	\$ 619,746,408
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	\$ -
(6) Exhibit 3, Line 0399999, Column 2	\$ -
(7) Policyholder dividend and coupon accumulations	\$ -
(8) Policyholder premiums	\$ -
(9) Guaranteed interest contracts	\$ -
(10) Other contract deposit funds	\$ -
(11) Subtotal (5+6+7+8+9+10)	\$ -
(12) Combined Total (4+11)	\$ 619,746,408

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ 582,745	\$ 1,117,094
b. Universal Life	\$ -	\$ -	\$ -
c. Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
d. Indexed Universal Life	\$ -	\$ -	\$ -
e. Indexed Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
f. Indexed Life	\$ -	\$ -	\$ -
g. Other Permanent Cash Value Life Insurance	\$ -	\$ 236,963,362	\$ 306,626,357
h. Variable Life	\$ -	\$ -	\$ -
i. Variable Universal Life	\$ -	\$ -	\$ -
j. Miscellaneous Reserves	\$ -	\$ -	\$ -
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ 1,805,722
b. Accidental Death Benefits	XXX	XXX	\$ 9,000
c. Disability - Active Lives	XXX	XXX	\$ -
d. Disability - Disabled Lives	XXX	XXX	\$ -
e. Miscellaneous Reserves	XXX	XXX	\$ 1,000
(3) Total (gross: direct + assumed)	\$ -	\$ 237,546,107	\$ 309,559,173
(4) Reinsurance ceded	\$ -	\$ -	\$ 263,173
(5) Total (net) (3) - (4)	\$ -	\$ 237,546,107	\$ 309,296,000
B. Separate Account with Guarantees	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	\$ -	\$ -	\$ -
c. Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
d. Indexed Universal Life	\$ -	\$ -	\$ -
e. Indexed Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
f. Indexed Life	\$ -	\$ -	\$ -
g. Other Permanent Cash Value Life Insurance	\$ -	\$ -	\$ -
h. Variable Life	\$ -	\$ -	\$ -
i. Variable Universal Life	\$ -	\$ -	\$ -
j. Miscellaneous Reserves	\$ -	\$ -	\$ -
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ -
b. Accidental Death Benefits	XXX	XXX	\$ -
c. Disability - Active Lives	XXX	XXX	\$ -
d. Disability - Disabled Lives	XXX	XXX	\$ -
e. Miscellaneous Reserves	XXX	XXX	\$ -
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$ -
(4) Reinsurance ceded	\$ -	\$ -	\$ -
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	\$ -	\$ -	\$ -
c. Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
d. Indexed Universal Life	\$ -	\$ -	\$ -
e. Indexed Universal Life with Secondary Guarantees	\$ -	\$ -	\$ -
f. Indexed Life	\$ -	\$ -	\$ -
g. Other Permanent Cash Value Life Insurance	\$ -	\$ -	\$ -
h. Variable Life	\$ -	\$ -	\$ -
i. Variable Universal Life	\$ -	\$ -	\$ -
j. Miscellaneous Reserves	\$ -	\$ -	\$ -
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ -
b. Accidental Death Benefits	XXX	XXX	\$ -
c. Disability - Active Lives	XXX	XXX	\$ -
d. Disability - Disabled Lives	XXX	XXX	\$ -
e. Miscellaneous Reserves	XXX	XXX	\$ -
(3) Total (gross: direct + assumed)	\$ -	\$ -	\$ -
(4) Reinsurance ceded	\$ -	\$ -	\$ -
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -

	Amount
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 309,293,573
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 9,000
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ -
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ -
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 1,000
(6) Subtotal (1+2+3+4+5)	\$ 309,303,573
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$ -
(8) Exhibit 3, Line 0499999, Column 2	\$ -
(9) Exhibit 3, Line 0599999, Column 2	\$ -
(10) Subtotal (7+8+9)	\$ -
(11) Combined Total (6+10)	\$ 309,303,573

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	\$ -	\$ -
(3) Ordinary renewal	\$ 5,408	\$ 5,408
(4) Credit Life	\$ -	\$ -
(5) Group Life	\$ -	\$ -
(6) Group Annuity	\$ -	\$ -
(7) Totals (1+2+3+4+5+6)	\$ 5,408	\$ 5,408

NOTE 35 Separate Accounts

A. Separate Account Activity
(1)

B. Separate Accounts
None

NOTE 36 Loss/Claim Adjustment Expenses

None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No [X]
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A [X]
- 1.3 State Regulating?
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2023
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/28/2025
- 3.4 By what department or departments?
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
H2R CPA
875 Greentree Road
Seven Parkway Center Suite 1000
Pittsburgh, PA 15220
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
.....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.093 Total payable for securities lending reported on the liability page \$ 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 1,603,152
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 24,792,000
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation

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

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

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

1	2	3	4
Central Registration Depository Number	Name of Firm or Individual	Registered With	Investment Management Agreement (IMA) Filed

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
01859M-10-1	AB High INcome Fund A	42,593
453320-10-3	American Funds Inc	85,878
56062F-47-5	NYLI :CNDRM EMD A	47,982
880208-10-3	TEMPLETON GL BOND A	38,090
92648C-25-6	VICTORY PIONEER HY A	57,079
30.2999 - Total		271,622

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
AB High INcome Fund A	Corporate Notes/Bonds	25,317	12/31/2025 ..
American Funds Inc	Capital Group Central Cash Fund	4,191	12/31/2025 ..
NYLI :CNDRM EMD A	iShares Core U.S. Aggerate Bond/ETF	14,682	12/31/2025 ..
	FX Forward -Buy JPY Sell USD		
TEMPLETON GL BOND A	Purchased	6,174	12/31/2025 ..
VICTORY PIONEER HY A	Dreyfus Government Cash Mgmt	1,364	12/31/2025 ..

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	964,638,214	890,710,958	(73,927,256)
31.2 Asset-Backed Securities	38,664,632	38,487,022	(177,610)
31.3 Preferred stocks	1,020,000	1,020,000	0
31.4 Totals	1,004,322,846	930,217,980	(74,104,866)

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

Supplied by Investment Accounting Software-Clearwater

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

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

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

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

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

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

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

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

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

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 61,000

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

1 Name	2 Amount Paid
American Frateranl Allaince	20,000
AM BEST	33,500

41.1 Amount of payments for legal expenses, if any?\$ 95,585

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

1 Name	2 Amount Paid
Calfee, Halter & Griswold, LLP	87,032

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only.\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:
.....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned\$0
- 1.62 Total incurred claims\$0
- 1.63 Number of covered lives0
- All years prior to most current three years:
- 1.64 Total premium earned\$0
- 1.65 Total incurred claims\$0
- 1.66 Number of covered lives0
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned\$0
- 1.72 Total incurred claims\$0
- 1.73 Number of covered lives0
- All years prior to most current three years:
- 1.74 Total premium earned\$0
- 1.75 Total incurred claims\$0
- 1.76 Number of covered lives0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	24,096,697	20,513,426
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	907,891,043	928,039,420
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [X] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
.....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 5,566,424
- 7.2 Total Incurred Claims \$ 114,536,475
- 7.3 Number of Covered Lives 97,778

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [X] No [] N/A []

10. Provide the current-year amounts at risk for the following categories.
- | <u>Individual and Industrial Life</u> | | Amount at Risk |
|---|----------|----------------|
| 10.01 Modified Coinsurance Assumed Reserves | \$ | |
| 10.02 Modified Coinsurance Ceded Reserves | \$ | |
| <u>Individual and Industrial Life Policies With Pricing Flexibility</u> | | Amount at Risk |
| 10.03 Net Amount (Direct + Assumed - Ceded) in Force | \$ | 776,441,000 |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | 306,373,184 |
| 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.07 Life Reserves (10.04 + 10.05 + 10.06) | \$ | 306,373,184 |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) | \$ | 470,067,816 |
| <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | | Amount at Risk |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force | \$ | 113,700,000 |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | 2,922,816 |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) | \$ | 2,922,816 |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) | \$ | 110,777,184 |

GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$
10.16	Modified Coinsurance Ceded Reserves	\$
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		 Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.18	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.20	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$0
10.22	Life Net Amount at Risk (10.17 - 10.21)	\$0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		 Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.24	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.26	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$0
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$0
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		 Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$
10.30	Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$
10.32	Net Modified Coinsurance Reserves (Assumed - Ceded)	\$
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$0
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$0

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- 11.21 Paid\$
- 11.22 Received.....\$
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No []
- 12.2 If yes, what amount pertaining to these lines is included in:
- 12.21 Page 3, Line 1\$
- 12.22 Page 4, Line 1\$
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$
- 14.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out Business Ceded as Reinsurance (including retrocessional reinsurance) covering liability and health insurance, including benefits of the occupational illness and accident exposures that are the employer's liability and are originally written as workers' compensation insurance. **NONE** Yes [] No []
- 14.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 14.3 If 14.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | | | |
|--|-------------|-------------|----------|
| | 1 | 2 | 3 |
| | Reinsurance | Reinsurance | Net |
| | Assumed | Ceded | Retained |
- 14.31 Earned premium
- 14.32 Paid claims
- 14.33 Claim liability and reserve (beginning of year)
- 14.34 Claim liability and reserve (end of year)
- 14.35 Incurred claims

GENERAL INTERROGATORIES

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

14.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 14.31 and 14.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
14.41	<\$25,000		
14.42	\$25,000 - 99,999		
14.43	\$100,000 - 999,999		
14.44	\$250,000 - 999,999		
14.45	\$1,000,000 or more		

NONE

14.5 What portion of earned premium reported in 14.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 15. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 16. How often are meetings of the subordinate branches required to be held?
Regularly
- 17. How are the subordinate branches represented in the supreme or governing body?
By Delegates
- 18. What is the basis of representation in the governing body?
One Delegate for every 25-150 members, scaled upward with 10 delegate max
- 19.1 How often are regular meetings of the governing body held?
every 4th year
- 19.2 When was the last regular meeting of the governing body held? 10/08/2023
- 19.3 When and where will the next regular or special meeting of the governing body be held?
October 2027-Cleeland OH
- 19.4 How many members of the governing body attended the last regular meeting? 295
- 19.5 How many of the same were delegates of the subordinate branches? 280
- 20. How are the expenses of the governing body defrayed?
Operations
- 21. When and by whom are the officers and directors elected?
The Delegates elect the Board of Directors at the Convention every 4th year. The Board hires the CEO; The CEO hires the National Secretary and National Treasurer
- 22. What are the qualifications for membership?
As per the bylaws
- 23. What are the limiting ages for admission?
one day to 90 years old
- 24. What is the minimum and maximum insurance that may be issued on any one life?
\$2,000-\$4,000,000
- 25. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
- 26. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 27.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 27.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 28. What proportion of first and subsequent year's payments may be used for management expenses?
28.11 First Year 0.0 %
28.12 Subsequent Years 0.0 %
- 29.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 29.2 If so, what amount and for what purpose? \$
- 30.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 30.2 If yes, at what age does the benefit commence?
- 31.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 31.2 If yes, when?
- 32. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 33.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 33.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 33.3 If yes, explain
- 34.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 34.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 35. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 36.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 36.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
Total	.....0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2025	2 2024	3 2023	4 2022	5 2021
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	808,030	952,900	972,906	985,671	997,037
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	113,700	123,137	120,449	126,034	128,005
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	921,730	1,076,037	1,093,355	1,111,705	1,125,042
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	7,618	4,692	7,099	6,751	15,598
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	1,825	1,630	2,575	2,484	6,551
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	9,443	6,322	9,674	9,235	22,149
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	5,175,803	3,791,985	4,798,837		
15. Group life (Line 20.4, Col. 3)	0	0	0		
16. Individual annuities (Line 20.4, Col. 4)	18,920,896	16,721,441	15,775,481	32,533,319	60,283,505
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	24,096,699	20,513,426	20,574,318	32,533,319	60,283,505
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	1,057,564,931	1,079,616,889	1,103,676,513	1,127,543,564	1,116,473,668
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	947,189,907	970,899,829	994,981,100	1,018,468,083	1,007,154,619
23. Aggregate life reserves (Page 3, Line 1)	905,718,573	924,871,002	945,931,465	968,035,320	956,014,000
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					0
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	23,331,408	26,004,900	29,575,290	29,394,702	30,911,219
26. Asset valuation reserve (Page 3, Line 24.01)	10,852,957	11,995,821	11,173,908	12,282,189	12,562,542
27. Capital (Page 3, Lines 29 and 30)	0	0	0	0	0
28. Surplus (Page 3, Line 37)	110,375,024	108,717,060	108,695,413	109,075,475	109,319,050
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(13,106,259)	(15,663,930)	(14,538,062)	20,088,591	55,557,776
Risk-Based Capital Analysis					
30. Total adjusted capital	121,227,981	120,712,881	119,869,321	122,057,664	122,581,592
31. Authorized control level risk - based capital	11,122,497	12,356,265	13,248,712	12,341,956	12,635,829
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	96.5	96.3	95.3	95.1	94.9
33. Stocks (Lines 2.1 and 2.2)	0.1	0.1	0.1	0.9	1.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.4	0.4	0.4	0.4	0.4
36. Cash, cash equivalents and short-term investments (Line 5)	1.9	1.9	2.4	1.6	1.6
37. Contract loans (Line 6)	0.1	0.2	0.2	0.2	0.2
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	1.0	1.1	1.6	1.8	1.9
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 9 + 15, Col. 1)	0				0
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)					0
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1),					0
47. Affiliated mortgage loans on real estate					0
48. All other affiliated					0
49. Total of above Lines 44 to 48	0	0	0	0	0
50. Total Investment in Parent included in Lines 44 to 48 above					0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	916,496	768,411	562,453	644,647	565,841
52. Total admitted assets (Page 2, Line 28, Col. 3)	1,057,564,931	1,079,616,889	1,103,676,513	1,127,543,564	1,116,473,668
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	48,726,037	49,979,830	50,859,465	50,623,178	51,297,297
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(880,308)	827,203	2,756,129	(1,422,965)	356,054
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	22,595	5,660	(5,235,172)	(855,528)	1,276,954
56. Total of above Lines 53, 54 and 55	47,868,324	50,812,693	48,380,422	48,344,685	52,930,305
Benefits and Reserve Increases (Page 6)					
57. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	76,700,074	79,668,410	78,610,520	61,345,803	50,215,023
58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
59. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	1,115,823	612,799	(430,460)	861,541	4,302,000
60. Increase in A & H reserves (Line 19, Col. 6)	0	0	0	0	0
61. Dividends to policyholders and refunds to members (Line 30, Col. 1)	1,393,180	1,394,184	1,388,727	1,397,819	1,392,235
Operating Percentages					
62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	54.6	60.5	56.6	31.0	18.7
63. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	0.8	1.2	1.7	1.1	1.3
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	0	0	XXX
68. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	0	0	XXX
69. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	0	0	0	0	XXX
70. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	0	0	0	0	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
71. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
72. Individual whole life (Page 6.1, Col. 3)	2,194,173	1,082,861	2,419,013	2,269,300	1,082,861
73. Individual term life (Page 6.1, Col. 4)	435,236	(301,420)	138,812	(674,921)	0
74. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
75. Individual universal life (Page 6.1, Col. 6)	0	0	0	0	0
76. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
77. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
78. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
79. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
80. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
81. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
82. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
83. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
84. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
85. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
86. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
87. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
88. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
89. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
90. Individual deferred fixed annuities (Page 6.3, Col. 2)	2,086,734	3,772,738	3,155,235	4,007,719	0
91. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(146,244)	66,677	(12,789)	528,097	0
95. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
96. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
97. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
101. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
102. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
103. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
104. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
105. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
106. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
108. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
109. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
110. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
111. A & H-disability income (Page 6.5, Col. 11)	0	0	0	0	0
112. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
113. A & H-other (Page 6.5, Col. 13)	0	0	0	0	0
114. Aggregate of all other lines of business (Page 6, Col. 8)	0	0	0	0	0
115. Fraternal (Page 6, Col. 7)	(4,337,764)	(4,403,085)	(4,792,759)	(4,296,824)	0
116. Total (Page 6, Col. 1)	232,135	217,771	907,512	1,833,371	0

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	113,711	1,076,037	0	0	0	0	0	1,076,037
2. Issued during year	0	0	313	9,443	0	0	0	0	0	9,443
3. Reinsurance assumed										0
4. Revived during year			1	1						1
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	314	9,444	0	0	0	0	0	9,444
7. Additions by dividends during year	XXX		XXX	3,597	XXX		XXX	XXX		3,597
8. Aggregate write-ins for increases	0	0	578	2,437	0	0	0	0	0	2,437
9. Totals (Lines 1 and 6 to 8)	0	0	114,603	1,091,515	0	0	0	0	0	1,091,515
Deductions during year:										
10. Death			1,966	11,187			XXX			11,187
11. Maturity			196	558			XXX			558
12. Disability			0	0			XXX			0
13. Expiry			180	1,785						1,785
14. Surrender			859	6,648						6,648
15. Lapse			31	1,114						1,114
16. Conversion			0	0			XXX	XXX	XXX	0
17. Decreased (net)			0	0						0
18. Reinsurance			0	0						0
19. Aggregate write-ins for decreases	0	0	0	148,493	0	0	0	0	0	148,493
20. Totals (Lines 10 to 19)	0	0	3,232	169,785	0	0	0	0	0	169,785
21. In force end of year (b) (Line 9 minus Line 20)	0	0	111,371	921,730	0	0	0	0	0	921,730
22. Reinsurance ceded end of year	XXX		XXX	31,589	XXX		XXX	XXX		31,589
23. Line 21 minus Line 22	XXX	0	XXX	890,141	XXX	(a)	XXX	XXX	0	890,141
DETAILS OF WRITE-INS										
0801. Pre Need Annual Increase			0	8						8
0802. 12/31/24 Unpaid claims of Prior Year			578	2,429						2,429
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	578	2,437	0	0	0	0	0	2,437
1901. Fixed Rate/Decreasing Term			0	0						0
1902. Paid Up Additions Withdrawals			0	82						82
1903. Reduced Paid Up			0	266						266
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	148,145	0	0	0	0	0	148,145
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	148,493	0	0	0	0	0	148,493

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates, Amount \$

Additional accidental death benefits included in life certificates were in amount \$ 625 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?

Premiums and investments

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	128,257
25. Other paid-up insurance			103,954	605,943
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other	41	1,825	2,135	106,414
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	41	1,825	2,135	106,414
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1,736	7,286
34. Totals, whole life and endowment	272	7,618	107,645	808,030
35. Totals (Lines 31 to 34)	313	9,443	111,516	921,730

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	1,550	7,893	110,176	811,554
38. Credit life (group and individual)				
39. Group				
40. Totals (Lines 36 to 39)	1,550	7,893	110,176	811,554

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits included in force end of year under ordinary policies	
--	--

NONE

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Child term policies and riders included in force end of year	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of premium								
49. Disability income								
50. Extended benefits			XXX	XXX				
51. Other								
52. Total	(a)		(a)		(a)			(a)

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	209	0	0	0
2. Issued during year	11	551		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	220	551	0	0
Deductions during year:				
6. Decreased (net)	10	67		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	10	67	0	0
9. In force end of year (line 5 minus line 8)	210	484	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	515	13,738	0	0
2. Issued during year	260	551		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	775	14,289	0	0
Deductions during year:				
6. Decreased (net)	81	1,052		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	81	1,052	0	0
9. In force end of year (line 5 minus line 8)	694	13,237	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX		XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX				XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	0	20,127
2. Issued during year		211
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	0	20,338
Deductions During Year:		
6. Decreased (net)		771
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	771
9. In force end of year (line 5 minus line 8)	0	19,567
10. Amount of account balance	(a)	(a)

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	0	1,200	0	1,200	3
2. Alaska	AK	L	1,472	22,700	0	24,172	8
3. Arizona	AZ	L	7,090	3,500	0	10,590	49
4. Arkansas	AR	L	0	90,000	0	90,000	
5. California	CA	L	41,877	450,612	0	492,488	
6. Colorado	CO	L	6,197	314,030	0	320,227	
7. Connecticut	CT	L	4,060	8,200	0	12,260	1,120
8. Delaware	DE	L	1,326	1,200	0	2,526	
9. District of Columbia	DC	L	302	0	0	302	
10. Florida	FL	L	22,990	212,750	0	235,740	148
11. Georgia	GA	L	5,869	5,200	0	11,069	21
12. Hawaii	HI	L	0	45,136	0	45,136	
13. Idaho	ID	L	0	81,244	0	81,244	
14. Illinois	IL	L	221,504	1,715,831	0	1,937,334	10,096
15. Indiana	IN	L	45,601	70,373	0	115,974	8,586
16. Iowa	IA	L	145,441	177,593	0	323,034	4,603
17. Kansas	KS	L	88,159	155,800	0	243,959	2,545
18. Kentucky	KY	L	643	3,000	0	3,643	3
19. Louisiana	LA	L	3,495	0	0	3,495	
20. Maine	ME	L	3,221	0	0	3,221	26
21. Maryland	MD	L	4,154	3,700	0	7,854	80
22. Massachusetts	MA	L	2,583	5,151	0	7,733	24
23. Michigan	MI	L	21,957	213,278	0	235,236	3,382
24. Minnesota	MN	L	227,914	1,450,467	0	1,678,382	2,750
25. Mississippi	MS	N	0	0	0	0	
26. Missouri	MO	L	4,702	4,100	0	8,802	15
27. Montana	MT	L	17,517	50,000	0	67,517	352
28. Nebraska	NE	L	2,048,138	2,239,114	0	4,287,252	9,991
29. Nevada	NV	L	3,106	25,400	0	28,506	65
30. New Hampshire	NH	N	0	0	0	0	
31. New Jersey	NJ	L	40,918	135,307	0	176,225	4,294
32. New Mexico	NM	L	1,721	0	0	1,721	27
33. New York	NY	L	76,178	3,068,114	0	3,144,292	1,193
34. North Carolina	NC	L	7,396	13,350	0	20,746	28
35. North Dakota	ND	L	36,002	24,526	0	60,528	3,595
36. Ohio	OH	L	328,054	3,783,710	0	4,111,763	35,309
37. Oklahoma	OK	L	2,588	0	0	2,588	2
38. Oregon	OR	L	2,168	1,275	0	3,443	
39. Pennsylvania	PA	L	657,690	2,798,151	0	3,455,840	36,415
40. Rhode Island	RI	L	5,663	309,929	0	315,592	
41. South Carolina	SC	L	5,823	75,950	0	81,773	29
42. South Dakota	SD	L	49,257	207,359	0	256,616	924
43. Tennessee	TN	L	4,290	67,318	0	71,608	5
44. Texas	TX	L	14,793	0	0	14,793	353
45. Utah	UT	L	0	0	0	0	
46. Vermont	VT	L	1,333	0	0	1,333	
47. Virginia	VA	L	22,679	213,400	0	236,079	30
48. Washington	WA	L	15,479	125,100	0	140,579	103
49. West Virginia	WV	L	1,825	0	0	1,825	54
50. Wisconsin	WI	L	165,166	747,829	0	912,995	2,418
51. Wyoming	WY	L	1,623	0	0	1,623	
52. American Samoa	AS	N	0	0	0	0	
53. Guam	GU	N	0	0	0	0	
54. Puerto Rico	PR	N	0	0	0	0	
55. U.S. Virgin Islands	VI	N	0	0	0	0	
56. Northern Mariana Islands	MP	N	0	0	0	0	
57. Canada	CAN	N	0	0	0	0	
58. Aggregate other alien	OT	XXX	0	0	0	0	0
59. Subtotal	XXX	4,369,963	18,920,896	0	0	23,290,859	128,644
90. Reporting entity contributions for employee benefits plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	1,196,460				1,196,460	
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	5,566,423	18,920,896	0	0	24,487,319	128,644
96. Plus reinsurance assumed	XXX					0	
97. Totals (all business)	XXX	5,566,423	18,920,896	0	0	24,487,319	128,644
98. Less reinsurance ceded	XXX	390,623				390,623	
99. Totals (all business) less reinsurance ceded	XXX	5,175,800	18,920,896	(c)	0	24,096,696	128,644
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..... 49 | 4. Q - Qualified - Qualified or accredited reinsurer..... 0 |
| 2. R - Registered - Non-domiciled RRGs..... 0 | 5. N - None of the above - Not allowed to write business in the state..... 8 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0 | |

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

Life Premiums & Annuity Considerations are allocated according to the Policy Owner's state of residence when received.

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

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

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. MONIES HELD FOR CHARITY		0
2597. Summary of remaining write-ins for Line 25 from overflow page	0	0

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance			4 All Other Lines of Business	5 Investment	6 Fraternal	7 Total
	1	Accident and Health					
	Life	2 Cost Containment	3 All Other				
09.304. Convention						174,996	174,996
09.305. Donation, Gifts & Flowers						144,016	144,016
09.306. Member Awards						71,850	71,850
09.307. Branch Membership						629,419	629,419
09.308. Scholarships						247,400	247,400
09.309. Post mortem benefit						1,764,129	1,764,129
09.310. Matching funds						120,377	120,377
09.311. Fraternal Activities						145,183	145,183
09.312.							0
09.313.							0
09.314.							0
09.315.							0
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	3,297,370	3,297,370

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504.		0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE First Catholic Slovak Ladies Association Of The U.S.A.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Life Insurance Line 19

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total Amount of Insurance (a)
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1904. PUA Adjustment (DC Reversal)			0	5						5
1905. DOB-PUA Reduced-App'l'd to Prem			0	23						23
1906. Acct Change - PMB			0	148,117						148,117
1997. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	148,145	0	0	0	0	0	148,145