



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

Integrity Life Insurance Company

NAIC Group Code 0836 (Current) 0836 (Prior) NAIC Company Code 74780 Employer's ID Number 86-0214103

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

Country of Domicile United States of America

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

Incorporated/Organized 05/03/1966 Commenced Business 05/25/1966

Statutory Home Office 400 Broadway Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 400 Broadway Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code)
513-629-1800 (Area Code) (Telephone Number)

Mail Address 400 Broadway Cincinnati, OH, US 45202
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 400 Broadway Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code)
513-629-1800 (Area Code) (Telephone Number)

Internet Website Address www.integritylife.com

Statutory Statement Contact Wade Matthew Fugate 513-629-1402
(Name) (Area Code) (Telephone Number)
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OFFICERS

Chairman of the Board John Finn Barrett Secretary Ayana Gordon
President & CEO Jill Tripp McGruder

OTHER

Charles Marion Ward Barrett, VP Mark Erdem Caner, Sr VP James Daniel Conklin, VP
Daniel Joseph Downing, Sr VP Lisa Beth Fangman, Sr VP James Jeffrey Fitzgerald, Sr VP, Chf Information Off
Wade Matthew Fugate, VP, Contoller David Todd Henderson, Sr VP, Chf Acty, Risk, Data Off Sarah Sparks Herron, Assistant Secretary
Kevin Louis Howard, Sr VP, Gen Counsel, Asst Secretary Bradley Joseph Hunkler, Sr VP, Chief Financial Officer Mark Daniel Hutchinson, VP
Jay Vincent Johnson, VP, Treasurer Paul Matthew Kruth, VP Bruce William Maisel, VP, Enterprise CCO
Justin Keith Payne, VP Christopher David Shipley, Sr VP, Co-Chief Inv Officer Paul Charles Silva, Sr VP
Rodrick Landon Snyder, VP, Chief Audit Officer Denise Lynn Sparks, VP Michael Shane Speas, VP, Chief Info Security Officer
Jacob Cole Steuber, VP Brendan Matthew White, Sr VP, Co-Chief Inv Officer Terrie Ann Wiedenheft, Sr VP
Scott Joseph Wittman, VP Aaron Jason Wolf, VP, Chief Underwriter

DIRECTORS OR TRUSTEES

John Finn Barrett Jonathan David Niemeyer
Brendan Matthew White Jill Tripp McGruder
Donald Joseph Wuebbling

State of Ohio SS
County of Hamilton

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.

Handwritten signatures of Jill Tripp McGruder, Sarah Sparks Herron, and Wade Matthew Fugate with their respective titles: President & CEO, Assistant Secretary, and VP and Contoller.

Subscribed and sworn to before me this 20th day of February, 2026
Angela M. Baker-Colyer

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



ANGELA M. BAKER-COLYER
Notary Public, State of Ohio
My Commission Expires
June 17, 2027

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	3,801,659,159	0	3,801,659,159	4,213,721,512
2. Stocks (Schedule D):				
2.1 Preferred stocks	42,853,325	0	42,853,325	44,406,843
2.2 Common stocks	1,255,002,397	0	1,255,002,397	1,080,142,838
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	952,956,280	0	952,956,280	979,562,884
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (10,865,935) , Schedule E - Part 1), cash equivalents (\$ 84,795,847 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	73,929,912	0	73,929,912	20,866,206
6. Contract loans (including \$ premium notes)	81,729,291	0	81,729,291	91,967,434
7. Derivatives (Schedule DB)	108,858,207	0	108,858,207	78,388,053
8. Other invested assets (Schedule BA)	543,015,840	0	543,015,840	387,768,877
9. Receivables for securities	1,121,710	0	1,121,710	2,828,864
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	6,861,126,121	0	6,861,126,121	6,899,653,511
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	43,576,271	0	43,576,271	46,018,153
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0	
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	0	0	0	
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,922,116	0	1,922,116	1,249,385
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	136,048	0	136,048	545,570
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	10,852,555
18.2 Net deferred tax asset	11,939,754	0	11,939,754	7,172,773
19. Guaranty funds receivable or on deposit	20,077	0	20,077	20,077
20. Electronic data processing equipment and software	0	0	0	
21. Furniture and equipment, including health care delivery assets (\$)	0	0	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	333,712	0	333,712	713,177
24. Health care (\$) and other amounts receivable	537,989	8,419	529,570	324,438
25. Aggregate write-ins for other-than-invested assets	19,451,028	0	19,451,028	19,017,663
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	6,939,043,116	8,419	6,939,034,697	6,985,567,302
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,573,840,273	0	1,573,840,273	1,638,413,992
28. Total (Lines 26 and 27)	8,512,883,389	8,419	8,512,874,970	8,623,981,294
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Admitted disallowed IMR	17,385,211	0	17,385,211	16,953,470
2502. Company owned life insurance - CSV	2,065,817	0	2,065,817	2,064,193
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	19,451,028	0	19,451,028	19,017,663

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 4,285,597,225 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 1,086,276 Modco Reserve)	4,285,597,225	4,437,167,949
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)	846,084,163	879,714,649
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	250,133	265,225
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)	0	0
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 \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	0	0
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 \$ is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 2,421,169 ceded	2,421,169	1,669,120
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 237,799 accident and health \$ and deposit-type contract funds \$	237,799	204,612
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	177,841	169,740
13. Transfers to Separate Accounts due or accrued (net) (including \$ (13,699,635) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(31,930,201)	(12,383,819)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	2,000,335	1,027,920
15.1 Current federal and foreign income taxes, including \$ 957,556 on realized capital gains (losses)	9,048,793	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	118,398	402,598
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated	4,372,959	10,652,768
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	0	0
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)	204,213,985	190,378,613
24.02 Reinsurance in unauthorized and certified (\$) 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	3,468,477	193,946
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	37,590,740	30,561,051
24.09 Payable for securities	539,128	1,586,446
24.10 Payable for securities lending	113,977,189	132,551,054
24.11 Capital notes \$ and interest thereon \$	62,253,115	37,232,944
25. Aggregate write-ins for liabilities	62,253,115	37,232,944
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	5,540,421,248	5,711,394,816
27. From Separate Accounts Statement	1,573,840,273	1,638,413,992
28. Total liabilities (Lines 26 and 27)	7,114,261,521	7,349,808,808
29. Common capital stock	3,000,000	3,000,000
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)	908,163,872	908,163,872
34. Aggregate write-ins for special surplus funds	17,385,211	16,953,470
35. Unassigned funds (surplus)	470,064,366	346,055,144
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)	1,395,613,449	1,271,172,486
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,398,613,449	1,274,172,486
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	8,512,874,970	8,623,981,294
DETAILS OF WRITE-INS		
2501. Payable for collateral on derivatives	60,330,000	36,040,000
2502. Uncashed drafts and checks pending escheatment to the state	1,923,115	1,192,944
2503.	0	0
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)	62,253,115	37,232,944
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	17,385,211	16,953,470
3402.	0	0
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)	17,385,211	16,953,470

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	290,044,891	284,867,977
2. Considerations for supplementary contracts with life contingencies	6,633,873	5,784,773
3. Net investment income (Exhibit of Net Investment Income, Line 17)	317,438,349	348,677,098
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(4,990,450)	(4,142,448)
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)	(2,638)	(2,710)
7. Reserve adjustments on reinsurance ceded	(138,587)	(80,645)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	15,500,569	17,180,794
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	2,174,404	3,012,943
9. Total (Lines 1 to 8.3)	626,660,411	655,297,782
10. Death benefits	18,028,816	10,359,011
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	315,887,248	307,675,342
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	485,044,962	588,222,435
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	34,097,338	37,136,389
18. Payments on supplementary contracts with life contingencies	9,344,232	8,995,513
19. Increase in aggregate reserves for life and accident and health contracts	(151,570,726)	(220,385,537)
20. Totals (Lines 10 to 19)	710,831,870	732,003,153
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	19,949,679	19,410,956
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	11,115	11,577
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	41,101,073	38,305,855
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,657,292	6,467,113
25. Increase in loading on deferred and uncollected premiums	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(201,277,919)	(249,601,554)
27. Aggregate write-ins for deductions	6,456,071	3,163,624
28. Totals (Lines 20 to 27)	580,729,181	549,760,724
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	45,931,230	105,537,058
30. Dividends to policyholders and refunds to members	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	45,931,230	105,537,058
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	23,763,621	10,782,895
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)	22,167,609	94,754,163
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 7,153,839 (excluding taxes of \$ (1,441,342) transferred to the IMR)	30,252,383	23,297,626
35. Net income (Line 33 plus Line 34)	52,419,992	118,051,789
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,274,172,486	1,327,494,183
37. Net income (Line 35)	52,419,992	118,051,789
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 13,113,640	170,563,812	22,270,171
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	17,880,621	2,842,327
41. Change in nonadmitted assets	16,347	36,086
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	(13,835,372)	670,244
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	(2,604,438)	(198,685)
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	(100,000,000)	(200,000,000)
53. Aggregate write-ins for gains and losses in surplus	0	3,006,372
54. Net change in capital and surplus for the year (Lines 37 through 53)	124,440,962	(53,321,696)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,398,613,449	1,274,172,486
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	275	548,846
08.302. Other fee income	2,149,554	2,457,762
08.303. Company owned life insurance	1,624	6,335
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	22,952	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	2,174,404	3,012,943
2701. Miscellaneous expense	70,345	(3,827,326)
2702. Benefits for employees not included elsewhere	598,012	683,915
2703. Securities lending expense	5,787,713	6,298,783
2798. Summary of remaining write-ins for Line 27 from overflow page	0	8,252
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	6,456,071	3,163,624
5301. Prior year error correction	0	3,006,372
5302.	0	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)	0	3,006,372

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	297,393,842	290,611,236
2. Net investment income	279,203,104	344,703,467
3. Miscellaneous income	18,080,233	20,092,933
4. Total (Lines 1 through 3)	594,677,179	655,407,636
5. Benefit and loss related payments	863,192,033	978,017,006
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(179,127,099)	(302,471,311)
7. Commissions, expenses paid and aggregate write-ins for deductions	70,161,517	67,322,281
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 6,362,552 tax on capital gains (losses)	9,574,770	26,874,795
10. Total (Lines 5 through 9)	763,801,221	769,742,771
11. Net cash from operations (Line 4 minus Line 10)	(169,124,042)	(114,335,135)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,152,213,791	1,153,262,615
12.2 Stocks	145,356,535	130,001,131
12.3 Mortgage loans	57,400,106	70,443,141
12.4 Real estate	0	0
12.5 Other invested assets	133,594,100	53,056,702
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(52,384)	(3,854)
12.7 Miscellaneous proceeds	1,707,154	1,815,569
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,490,219,302	1,408,575,304
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	806,679,913	877,905,387
13.2 Stocks	108,276,763	122,054,721
13.3 Mortgage loans	30,793,501	108,534,894
13.4 Real estate	0	0
13.5 Other invested assets	213,029,823	38,979,075
13.6 Miscellaneous applications	10,863,278	17,212,918
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,169,643,278	1,164,686,995
14. Net increase/(decrease) in contract loans and premium notes	(10,238,143)	(1,353,745)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	330,814,167	245,242,054
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	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(33,630,486)	(19,235,809)
16.5 Dividends to stockholders	100,000,000	160,318,336
16.6 Other cash provided (applied)	25,004,067	26,921,011
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(108,626,419)	(152,633,134)
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)	53,063,706	(21,726,215)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	20,866,206	42,592,421
19.2 End of year (Line 18 plus Line 19.1)	73,929,912	20,866,206
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Dividend to The Western and Southern Life Insurance Company in the form of Common Stock		(39,681,664)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
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	290,044,891	234,500	0	289,810,391	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	6,633,873	XXX	XXX	6,633,873	0	XXX	XXX	0	XXX
3. Net investment income	317,438,349	9,306,296	56,972	288,511,447	85,570	0	0	19,478,064	0
4. Amortization of Interest Maintenance Reserve (IMR)	(4,990,450)	(146,303)	(896)	(3,411,324)	(1,345)	0	0	(1,430,582)	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	(2,638)	(2,638)	0	0	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	(138,587)	(138,587)	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	15,500,569	0	0	15,500,569	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	2,174,404	267,854	0	1,904,652	0	0	0	1,898	0
9. Totals (Lines 1 to 8.3)	626,660,411	9,521,122	56,076	598,949,608	84,225	0	0	18,049,380	0
10. Death benefits	18,028,816	18,028,816	0	0	0	XXX	XXX	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits	315,887,248	XXX	XXX	315,887,248	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	485,044,962	891,518	0	484,153,444	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	34,097,338	0	0	34,097,338	0	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies	9,344,232	0	0	9,344,232	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(151,570,726)	(10,262,244)	36,252	(141,197,158)	(147,576)	0	XXX	0	0
20. Totals (Lines 10 to 19)	710,831,870	8,658,090	36,252	702,285,104	(147,576)	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	19,949,679	0	0	19,949,679	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	11,115	11,115	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	41,101,073	240,147	0	24,103,880	44,060	0	0	16,712,986	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,657,292	15,873	0	3,603,515	1,066	0	0	36,838	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	(201,277,919)	(501,827)	0	(201,336,867)	0	0	XXX	560,775	0
27. Aggregate write-ins for deductions	6,456,071	4,092	0	413,136	905	0	0	6,037,938	0
28. Totals (Lines 20 to 27)	580,729,181	8,427,490	36,252	549,018,447	(101,545)	0	0	23,348,537	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	45,931,230	1,093,632	19,824	49,931,161	185,770	0	0	(5,299,157)	0
30. Dividends to policyholders and refunds to members	0	0	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)	45,931,230	1,093,632	19,824	49,931,161	185,770	0	0	(5,299,157)	0
32. Federal income taxes incurred (excluding tax on capital gains)	23,763,621	229,664	4,163	10,485,544	39,012	0	0	13,005,238	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)	22,167,609	863,968	15,661	39,445,617	146,758	0	0	(18,304,395)	0
34. Policies/certificates in force end of year	50,345	2,334	10	47,963	38	0	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	274	0	0	0	0	0	0	274	0
08.302. Other fee income	2,149,554	244,902	0	1,904,652	0	0	0	0	0
08.303. Company owned life insurance	1,624	0	0	0	0	0	0	1,624	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	22,952	22,952	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,174,404	267,854	0	1,904,652	0	0	0	1,898	0
2701. Miscellaneous expense	70,346	23	0	446	3	0	0	69,874	0
2702. Benefits for employees not included elsewhere	598,012	4,069	0	412,690	902	0	0	180,351	0
2703. Securities lending expense	5,787,713	0	0	0	0	0	0	5,787,713	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)	6,456,071	4,092	0	413,136	905	0	0	6,037,938	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
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)	234,500		65,774			145			168,581			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	9,306,266		135,008			9,043,785			127,503			
4. Amortization of Interest Maintenance Reserve (IMR)	(146,303)		(2,122)			(142,177)			(2,004)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	(2,638)								(2,638)			
7. Reserve adjustments on reinsurance ceded	(138,587)								(138,587)			
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								0			
8.3 Aggregate write-ins for miscellaneous income	267,854	0	0	0	0	0	0	0	267,854	0	0	0
9. Totals (Lines 1 to 8.3)	9,521,122	0	198,660	0	0	8,901,753	0	0	420,709	0	0	0
10. Death benefits	18,028,816		130,050			17,901,766			(3,000)			
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
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	891,518		9,779			527,969			353,770			
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	0											
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(10,262,244)		(105,586)			(10,378,180)			221,522			
20. Totals (Lines 10 to 19)	8,658,090	0	34,243	0	0	8,051,555	0	0	572,292	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0											XXX
22. Commissions and expense allowances on reinsurance assumed	11,115								11,115			
23. General insurance expenses	240,147		25,807			124,782			89,558			
24. Insurance taxes, licenses and fees, excluding federal income taxes	15,873		4,452			10			11,411			
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(501,827)								(501,827)			
27. Aggregate write-ins for deductions	4,092	0	364	0	0	2,216	0	0	1,512	0	0	0
28. Totals (Lines 20 to 27)	8,427,490	0	64,866	0	0	8,178,563	0	0	184,061	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,093,632	0	133,794	0	0	723,190	0	0	236,648	0	0	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)	1,093,632	0	133,794	0	0	723,190	0	0	236,648	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	229,664		28,097			151,870			49,697			
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)	863,968	0	105,697	0	0	571,320	0	0	186,951	0	0	0
34. Policies/certificates in force end of year	2,334		378			1,804			152			
DETAILS OF WRITE-INS												
08.301. Other fee income	244,902								244,902			
08.302. Reserve adjustment on reinsurance	22,952								22,952			
08.303.												
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)	267,854	0	0	0	0	0	0	0	267,854	0	0	0
2701. Miscellaneous expense	23					17			6			
2702. Benefits for employees not included elsewhere	4,069		364			2,199			1,506			
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)	4,092	0	364	0	0	2,216	0	0	1,512	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 Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	0								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	56,972			56,972					
4. Amortization of Interest Maintenance Reserve (IMR)	(896)			(896)					
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	0	0	0	0	0	0	0	0	
9. Totals (Lines 1 to 8.3)	56,076	0	0	56,076	0	0	0	0	0
10. Death benefits	0								
11. Matured endowments (excluding guaranteed annual pure endowments)	0								
12. Annuity benefits	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	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	0								
19. Increase in aggregate reserves for life and accident and health contracts	36,252			36,252					
20. Totals (Lines 10 to 19)	36,252	0	0	36,252	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0								XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	0								
24. Insurance taxes, licenses and fees, excluding federal income taxes	0								
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
28. Totals (Lines 20 to 27)	36,252	0	0	36,252	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)	19,824	0	0	19,824	0	0	0	0	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)	19,824	0	0	19,824	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	4,163			4,163					
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)	15,661	0	0	15,661	0	0	0	0	0
34. Policies/certificates in force end of year	10			10					
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	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
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

(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 Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	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	289,810,391	47,298,545	84,710,680	23,846,777		133,954,389	
2. Considerations for supplementary contracts with life contingencies	6,633,873	XXX	XXX	XXX	XXX	6,633,873	XXX
3. Net investment income	288,511,447	16,161,345	107,393,855	177,206		119,272,165	45,506,876
4. Amortization of Interest Maintenance Reserve (IMR)	(3,411,324)	(254,073)	(1,063,901)	(2,786)		(1,875,078)	(215,486)
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	15,500,569			15,500,569			
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	1,904,652	195	0	1,893,957	0	10,500	0
9. Totals (Lines 1 to 8.3)	598,949,608	63,206,012	191,040,634	41,415,723	0	257,995,849	45,291,390
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	315,887,248	49,525,173	40,357,631	24,161,413		201,843,031	
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	484,153,444	124,247,350	249,602,655	109,383,366		920,073	
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	34,097,338	480,906					33,616,432
18. Payments on supplementary contracts with life contingencies	9,344,232					9,344,232	
19. Increase in aggregate reserves for life and accident and health contracts	(141,197,158)	(35,340,371)	(142,726,170)	(1,539,802)		38,409,185	
20. Totals (Lines 10 to 19)	702,285,104	138,913,058	147,234,116	132,004,977	0	250,516,521	33,616,432
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	19,949,679	2,170,967	5,778,520	2,577,908		8,796,053	626,231
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	24,103,880	8,043,760	7,939,377	2,411,862		3,632,965	2,075,916
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,603,515	588,112	1,053,296	296,512		1,059,936	605,659
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(201,336,867)	(94,998,677)		(106,338,190)			
27. Aggregate write-ins for deductions	413,136	133,025	149,670	24,401	0	91,905	14,135
28. Totals (Lines 20 to 27)	549,018,447	54,850,245	162,154,979	30,977,470	0	264,097,380	36,938,373
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	49,931,161	8,355,767	28,885,655	10,438,253	0	(6,101,531)	8,353,017
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)	49,931,161	8,355,767	28,885,655	10,438,253	0	(6,101,531)	8,353,017
32. Federal income taxes incurred (excluding tax on capital gains)	10,485,544	1,754,711	6,065,988	2,192,033		(1,281,322)	1,754,134
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)	39,445,617	6,601,056	22,819,667	8,246,220	0	(4,820,209)	6,598,883
34. Policies/certificates in force end of year	47,963	14,116	12,261	5,885		15,701	
DETAILS OF WRITE-INS							
08.301. Other fee income	1,904,652	195		1,893,957		10,500	
08.302.							
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)	1,904,652	195	0	1,893,957	0	10,500	0
2701. Miscellaneous expense	446	231	58	85		16	56
2702. Benefits for employees not included elsewhere	412,690	132,794	149,612	24,316		91,889	14,079
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)	413,136	133,025	149,670	24,401	0	91,905	14,135

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	0						
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	85,570	85,570					
4. Amortization of Interest Maintenance Reserve (IMR)	(1,345)	(1,345)					
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	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	84,225	84,225	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	0						
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	0						
19. Increase in aggregate reserves for life and accident and health contracts	(147,576)	(147,576)					
20. Totals (Lines 10 to 19)	(147,576)	(147,576)	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0						
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	44,060	44,060					
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,066	1,066					
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	905	905	0	0	0	0	0
28. Totals (Lines 20 to 27)	(101,545)	(101,545)	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)	185,770	185,770	0	0	0	0	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)	185,770	185,770	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	39,012	39,012					
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)	146,758	146,758	0	0	0	0	0
34. Policies/certificates in force end of year	38	38					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701. Miscellaneous expense	3	3					
2702. Benefits for employees not included elsewhere	902	902					
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)	905	905	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		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										
1. Premiums for accident and health contracts	XXX	XXX	XXX	XXX	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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)													
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, and 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

65

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
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	171,910,837	0	2,472,423	0	0	167,264,207	0	0	2,174,207	0	0	0
2. Tabular net premiums or considerations	182,434		65,774						116,660			
3. Present value of disability claims incurred	0											
4. Tabular interest	9,711,717		105,152			8,275,907			1,330,658			
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)	181,804,988	0	2,643,349	0	0	175,540,114	0	0	3,621,525	0	0	0
9. Tabular cost	571,101		136,683			268,923			165,495			
10. Reserves released by death	17,360,100		9,779			17,286,691			63,630			
11. Reserves released by other terminations (net)	1,615,356		130,050			1,098,472			386,834			
12. Annuity, supplementary contract and disability payments involving life contingencies	0											
13. Net transfers to or (from) Separate Accounts	609,837								609,837			
14. Total Deductions (Lines 9 to 13)	20,156,394	0	276,512	0	0	18,654,086	0	0	1,225,796	0	0	0
15. Reserve December 31 of current year	161,648,594	0	2,366,837	0	0	156,886,028	0	0	2,395,729	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV ending balance December 31, current year	161,070,745		2,366,837			156,308,179			2,395,729			
17. Amount available for policy loans based upon Line 16 CSV	80,033,870		1,399,536			76,238,605			2,395,729			

(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. The company has included an immaterial block of SPWL business in the Universal Life column. ...
(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 Integrity Life Insurance Company
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	1,002,978	0	0	1,002,978	0	0	0	0	0
2. Tabular net premiums or considerations	0								
3. Present value of disability claims incurred	0								
4. Tabular interest	56,935			56,935					
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)	1,059,913	0	0	1,059,913	0	0	0	0	0
9. Tabular cost	20,683			20,683					
10. Reserves released by death	0								
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)	20,683	0	0	20,683	0	0	0	0	0
15. Reserve December 31 of current year	1,039,230	0	0	1,039,230	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV ending balance December 31, current year	1,030,762			1,030,762					
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.
(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 Integrity Life Insurance Company
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	4,262,378,410	350,229,156	1,606,026,053	2,780,785	0	2,303,342,416	0
2. Tabular net premiums or considerations	317,560,397	47,111,402	84,880,025	23,847,512		161,721,458	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	285,761,356	40,950,277	55,630,799	87,925,819		101,254,461	
5. Tabular less actual reserve released	1,273,903	(6,163,993)	14,907,441	(2,494,799)		(4,974,746)	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	1,950,768	69,362		1,881,406			
8. Totals (Lines 1 to 7)	4,868,924,834	432,196,204	1,761,444,318	113,940,723	0	2,561,343,589	0
9. Tabular cost	0						
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	604,209,141	172,738,199	298,144,435	133,326,507			
12. Annuity, supplementary contract and disability payments involving life contingencies	219,591,987					219,591,987	
13. Net transfers to or (from) Separate Accounts	(76,057,545)	(55,430,779)	0	(20,626,766)			
14. Total Deductions (Lines 9 to 13)	747,743,583	117,307,420	298,144,435	112,699,741	0	219,591,987	0
15. Reserve December 31 of current year	4,121,181,251	314,888,784	1,463,299,883	1,240,982	0	2,341,751,602	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance December 31, current year	1,681,237,561	306,561,549	1,373,546,948	1,129,064			
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.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	1,875,725	1,875,725	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	109,434	109,434				
5. Tabular less actual reserve released	(130,554)	(130,554)				
6. Increase in reserve on account of change in valuation basis	0					
7. Other increases (net)	0					
8. Totals (Lines 1 to 7)	1,854,605	1,854,605	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)	126,456	126,456				
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)	126,456	126,456	0	0	0	0
15. Reserve December 31 of current year	1,728,149	1,728,149	0	0	0	0
Cash Surrender Value and Policy Loans						
16. CSV ending balance December 31, current year	1,728,149	1,728,149				
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.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 2,691,206	..... 2,685,264
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 192,892,398	..... 190,608,460
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) 2,726,545	..... 2,586,873
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	..... 16,434,457	..... 16,428,338
2.21	Common stocks of affiliates .....	..... 0	..... 0
3.	Mortgage loans	(c) 48,173,299	..... 48,217,918
4.	Real estate	(d) .....	.....
5.	Contract loans .....	..... 4,803,985	..... 4,624,437
6.	Cash, cash equivalents and short-term investments	(e) 2,389,952	..... 2,330,626
7.	Derivative instruments	(f) 10,627,270	..... 39,720,158
8.	Other invested assets .....	..... 15,650,699	..... 15,761,968
9.	Aggregate write-ins for investment income	(1,367,047)	(1,367,047)
10.	Total gross investment income	295,022,764	321,596,995
11.	Investment expenses		(g) 3,998,380
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 8,057
13.	Interest expense		(h) 152,210
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		..... 4,158,647
17.	Net investment income (Line 10 minus Line 16)		317,438,348
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee .....	..... 467,799	..... 467,799
0902.	Miscellaneous .....	..... (1,834,846)	..... (1,834,846)
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(1,367,047)	(1,367,047)
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 10,951,798 accrual of discount less \$ 20,140,694 amortization of premium and less \$ 5,420,833 paid for accrued interest on purchases.
- (b) Includes \$ 9,354 accrual of discount less \$ 254 amortization of premium and less \$ 2,121 paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ 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 .....	..... 482,657	..... (140,667)	..... 341,990	..... (6,430)	..... 0
1.1	Bonds exempt from U.S. tax .....			..... 0		..... 0
1.2	Other bonds (unaffiliated) .....	..... (8,174,484)	..... (862,101)	..... (9,036,585)	..... 731,569	..... 0
1.3	Bonds of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.1	Preferred stocks (unaffiliated) .....	..... 49,664	..... (49,099)	..... 565	..... 22,284	..... 0
2.11	Preferred stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 49,497,836	..... (5,109,247)	..... 44,388,589	..... 36,251,956	..... 0
2.21	Common stocks of affiliates .....	..... 0	..... 0	..... 0	..... 121,231,544	..... 0
3.	Mortgage loans .....	..... 0	..... 0	..... 0	..... 0	..... 0
4.	Real estate .....	..... 0	..... 0	..... 0	..... 0	..... 0
5.	Contract loans .....	..... (52,384)	..... 0	..... (52,384)		
6.	Cash, cash equivalents and short-term investments .....			..... 0		
7.	Derivative instruments .....	..... (3,883,313)		..... (3,883,313)	..... (555,781)	
8.	Other invested assets .....	..... (187,665)	..... (1,028,505)	..... (1,216,170)	..... 26,002,307	..... 0
9.	Aggregate write-ins for capital gains (losses) .....	..... 0	..... 0	..... 0	..... 0	..... 0
10.	Total capital gains (losses)	37,732,311	(7,189,619)	30,542,692	183,677,449	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 Integrity Life Insurance Company

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								
2. Deferred and accrued	(2,376,154)			(2,376,154)				
3. Deferred, accrued and uncollected:								
3.1 Direct								
3.2 Reinsurance assumed								
3.3 Reinsurance ceded	2,376,154			2,376,154				
3.4 Net (Line 1 + Line 2)	(2,376,154)	0	0	(2,376,154)	0	0	0	0
4. Advance								
5. Line 3.4 - Line 4	(2,376,154)	0	0	(2,376,154)	0	0	0	0
6. Collected during year:								
6.1 Direct	73,185,965	0	0	73,185,965	0	0	0	0
6.2 Reinsurance assumed								
6.3 Reinsurance ceded	8,140,651	0	0	8,140,651	0	0	0	0
6.4 Net	65,045,314	0	0	65,045,314	0	0	0	0
7. Line 5 + Line 6.4	62,669,160	0	0	62,669,160	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	(1,661,077)	0	0	(1,661,077)	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	73,185,965	0	0	73,185,965	0	0	0	0
9.2 Reinsurance assumed								
9.3 Reinsurance ceded	8,855,729	0	0	8,855,729	0	0	0	0
9.4 Net (Line 7 - Line 8)	64,330,236	0	0	64,330,236	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	215,684,952	0	0	215,684,952	0	0	0	0
10.2 Reinsurance assumed								
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0
10.4 Net	215,684,952	0	0	215,684,952	0	0	0	0
RENEWAL								
11. Uncollected								
12. Deferred and accrued								
13. Deferred, accrued and uncollected:								
13.1 Direct								
13.2 Reinsurance assumed								
13.3 Reinsurance ceded								
13.4 Net (Line 11 + Line 12)								
14. Advance								
15. Line 13.4 - Line 14								
16. Collected during year:								
16.1 Direct	10,044,990	249,787	0	9,795,203	0	0	0	0
16.2 Reinsurance assumed	76,647	76,647	0	0	0	0	0	0
16.3 Reinsurance ceded	91,934	91,934	0	0	0	0	0	0
16.4 Net	10,029,703	234,500	0	9,795,203	0	0	0	0
17. Line 15 + Line 16.4	10,029,703	234,500	0	9,795,203	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)								
19. Renewal premiums and considerations:								
19.1 Direct	10,044,990	249,787	0	9,795,203	0	0	0	0
19.2 Reinsurance assumed	76,647	76,647	0	0	0	0	0	0
19.3 Reinsurance ceded	91,934	91,934	0	0	0	0	0	0
19.4 Net (Line 17 - Line 18)	10,029,703	234,500	0	9,795,203	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	298,915,907	249,787	0	298,666,120	0	0	0	0
20.2 Reinsurance assumed	76,647	76,647	0	0	0	0	0	0
20.3 Reinsurance ceded	8,947,663	91,934	0	8,855,729	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	290,044,891	234,500	0	289,810,391	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

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

	1	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								
22. All other								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded								
23.2 Reinsurance assumed								
23.3 Net ceded less assumed								
24. Single:								
24.1 Reinsurance ceded								
24.2 Reinsurance assumed								
24.3 Net ceded less assumed								
25. Renewal:								
25.1 Reinsurance ceded	(2,638)	(2,638)	0	0	0	0	0	0
25.2 Reinsurance assumed	11,115	11,115	0	0	0	0	0	0
25.3 Net ceded less assumed	(13,753)	(13,753)	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	(2,638)	(2,638)	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	11,115	11,115	0	0	0	0	0	0
26.3 Net ceded less assumed	(13,753)	(13,753)	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	3,452,534	0	0	3,452,534	0	0	0	0
28. Single	12,752,328	0	0	12,752,328	0	0	0	0
29. Renewal	3,118,586	0	0	3,118,586	0	0	0	0
30. Deposit-type contract funds	626,231	0	0	626,231	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	19,949,679	0	0	19,949,679	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		Cost Containment	3 All Other				
1. Rent	928,469			914,791	82,618		1,925,878
2. Salaries and wages	15,673,129			6,193,130	2,470,999		24,337,258
3.11 Contributions for benefit plans for employees	1,271,427			704,124	362,593		2,338,144
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	156,718			268,074	1,699		426,491
3.32 Other agent welfare	746			0	12		758
4.1 Legal fees and expenses	4,843			204,660			209,503
4.2 Medical examination fees							0
4.3 Inspection report fees							0
4.4 Fees of public accountants and consulting actuaries	567,684			148,636			716,320
4.5 Expense of investigation and settlement of policy claims	50,571			134,334			184,905
5.1 Traveling expenses	463,101			507,286	29,722		1,000,109
5.2 Advertising	622,302			1,109,814			1,732,116
5.3 Postage, express, telegraph and telephone	461,211			301,201	732		763,144
5.4 Printing and stationery	90,395			21,411	9		111,815
5.5 Cost or depreciation of furniture and equipment	2,950			131,460	43		134,453
5.6 Rental of equipment	26,967			145,420	166		172,553
5.7 Cost or depreciation of EDP equipment and software	463,183			188,132	78		651,393
6.1 Books and periodicals	9,390			5,618	113		15,121
6.2 Bureau and association fees	122,899			136,564	97		259,560
6.3 Insurance, except on real estate	136,131			111,152			247,283
6.4 Miscellaneous losses	997			33,414	0		34,411
6.5 Collection and bank service charges	82,342			44,322	0		126,664
6.6 Sundry general expenses	1,380,808			2,294,747	579,146		4,254,701
6.7 Group service and administration fees				10,424			10,424
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	71,558			450			72,008
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses							0
9.2 Investment expenses not included elsewhere	21,406			6,359	53,847		81,612
9.3 Aggregate write-ins for expenses	1,778,860	0	0	3,097,463	416,506	0	5,292,829
10. General expenses incurred	24,388,087	0	0	16,712,986	3,998,380	(b) 0	(a) 45,099,453
11. General expenses unpaid Dec. 31, prior year	86,436			66,974	16,330		169,740
12. General expenses unpaid Dec. 31, current year	96,170			65,904	15,767		177,841
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)	24,378,353	0	0	16,714,056	3,998,943	0	45,091,352
DETAILS OF WRITE-INS							
09.301. Equipment and software maintenance	1,466,998			2,781,765	56,734		4,305,497
09.302. Consulting	311,862			315,698	359,772		987,332
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	1,778,860	0	0	3,097,463	416,506	0	5,292,829

(a) Includes management fees of \$ 35,864,392 to affiliates and \$ 111,334 to non-affiliates.

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

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$ 0

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	1,369,033	0	0	0	0	1,369,033
3. State taxes on premiums	574,677	0	0	0	0	574,677
4. Other state taxes, including \$ for employee benefits	959,638	0	1,584	346	0	961,568
5. U.S. Social Security taxes	679,036	0	35,254	7,711	0	722,001
6. All other taxes	38,071	0	0	0	0	38,071
7. Taxes, licenses and fees incurred	3,620,455	0	36,838	8,057	0	3,665,350
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,007,843					1,007,843
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,980,258	0	0	0	0	1,980,258
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,648,040	0	36,838	8,057	0	2,692,935

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
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. 58 CSO/CET 3.5% CRVM 66-74	715,399		715,399		
0100002. 58 CSO/CET 4% CRVM 75-79	637,138		637,138		
0100003. 58 CSO/CET 4.5% CRVM 80-82	322,458		322,458		
0100004. 80 CSO/CET 6% CRVM 83-86	93,972,455		93,482,542		489,913
0100005. 80 CSO/CET 5.5% CRVM 87-92	64,362,093		63,812,776		549,317
0100006. 80 CSO/CET 5% CRVM 93-94	250,370		250,370		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,427,909		2,427,909		
0199997. Totals (gross)	162,687,822	0	161,648,592	0	1,039,230
0199998. Reinsurance ceded	0				
0199999. Life Insurance: Totals (net)	162,687,822	0	161,648,592	0	1,039,230
0200001. 71IAM 5.50% 80-82	2,860,758	XXX	2,860,758	XXX	0
0200002. 71IAM 4.00% 75-79	2,273,483	XXX	2,273,483	XXX	0
0200003. 83a 8.75% CARVM, Deferred 83	696,544	XXX	696,544	XXX	0
0200004. 83a 8.50% CARVM, Deferred 84-85	1,054,252	XXX	1,054,252	XXX	0
0200005. 83a 7.25% CARVM, Deferred 86, 89	5,030,329	XXX	5,030,329	XXX	0
0200006. 83a 7.00% CARVM, Deferred 88-89	10,754,379	XXX	10,614,126	XXX	140,253
0200007. 83a 6.75% CARVM, Deferred 87, 91	10,042,256	XXX	9,617,055	XXX	425,201
0200008. 83a 6.50% CARVM, Deferred 87, 90	11,914,990	XXX	11,481,568	XXX	433,422
0200009. 83a 6.25% CARVM, Deferred 92	5,365,396	XXX	5,263,265	XXX	102,131
0200010. 83a 6.00% CARVM, Deferred 95, 00	2,492,540	XXX	2,454,871	XXX	37,669
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02	6,732,299	XXX	6,225,560	XXX	506,739
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	5,428,485	XXX	5,345,751	XXX	82,734
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	18,707,491	XXX	18,707,491	XXX	0
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	593,257	XXX	593,257	XXX	0
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	764,853	XXX	764,853	XXX	0
0200016. 83a 4.50% CARVM, Deferred 05, 11, 24	1,247,209	XXX	1,247,209	XXX	0
0200017. a2000 5.25% CARVM, Deferred 03, 09	294,488	XXX	294,488	XXX	0
0200018. a2000 5.00% CARVM, Deferred 04, 07-09	28,723,566	XXX	28,723,566	XXX	0
0200019. a2000 4.75% CARVM, Deferred 05-08, 10	70,092,056	XXX	70,092,056	XXX	0
0200020. a2000 4.50% CARVM, Deferred 06, 10-11	8,289,482	XXX	8,289,482	XXX	0
0200021. a2000 4.25% CARVM, Deferred 11	2,072,052	XXX	2,072,052	XXX	0
0200022. a2000 4.00% CARVM, Deferred 12, 14	18,334,178	XXX	18,334,178	XXX	0
0200023. a2000 3.75% CARVM, Deferred 12-13	5,551,647	XXX	5,551,647	XXX	0
0200024. 2012 IAR 4.50%, Deferred 23-25	239,334,250	XXX	239,334,250	XXX	0
0200025. 2012 IAR 4.25%, Deferred 23	175,909,678	XXX	175,909,678	XXX	0
0200026. 2012 IAR 4.00%, Deferred 15-16	3,498,042	XXX	3,498,042	XXX	0
0200027. 2012 IAR 3.75%, Deferred 15-19	720,115,720	XXX	720,115,720	XXX	0
0200028. 2012 IAR 3.25%, Deferred 20, 22	312,241,028	XXX	312,241,028	XXX	0
0200029. 2012 IAR 3.00%, Deferred 21	117,706,261	XXX	117,706,261	XXX	0
0200030. AG 43	111,918	XXX	111,918	XXX	0
0200031. 83a 8.50% Immediate 86, 88-89	77,877	XXX	77,877	XXX	0
0200032. 83a 8.25% Immediate 90-91	168,870	XXX	168,870	XXX	0
0200033. 83a 8.00% Immediate 87	58,385	XXX	58,385	XXX	0
0200034. 83a 7.50% Immediate 85-94	418,297,797	XXX	418,297,797	XXX	0
0200035. 83a 7.00% Immediate 93-94	16,385,973	XXX	16,385,973	XXX	0
0200036. 83a 6.50% Immediate 86, 94	2,547,351	XXX	2,547,351	XXX	0
0200037. a2000 6.50% Immediate 02	20,494	XXX	20,494	XXX	0
0200038. a2000 6.00% Immediate 03	380,993	XXX	380,993	XXX	0
0200039. a2000 5.50% Immediate 07-08	33,084,196	XXX	33,084,196	XXX	0
0200040. a2000 5.25% Immediate 06	9,188,653	XXX	9,188,653	XXX	0
0200041. a2000 5.05% Immediate 04	3,715,305	XXX	3,715,305	XXX	0
0200042. a2000 5.00% Immediate 09	33,694,518	XXX	33,694,518	XXX	0
0200043. a2000 4.95% Immediate 05	5,315,697	XXX	5,315,697	XXX	0
0200044. a2000 4.25% Immediate 10	52,382,511	XXX	52,382,511	XXX	0
0200045. a2000 3.95% Immediate 11	36,206,174	XXX	36,206,174	XXX	0
0200046. a2000 3.70% Immediate 14	55,996,663	XXX	55,996,663	XXX	0
0200047. a2000 3.55% Immediate 12	1,511,511	XXX	1,511,511	XXX	0
0200048. a2000 3.50% Immediate 12	39,529,087	XXX	39,529,087	XXX	0
0200049. a2000 3.40% Immediate 13	21,094,873	XXX	21,094,873	XXX	0
0200050. 2012 IAR 4.00% Immediate 15-16	403,051,560	XXX	403,051,560	XXX	0
0200051. 2012 IAR 3.75% Immediate 17	226,290,433	XXX	226,290,433	XXX	0
0200052. 2012 IAR VM-22 Non-Jumbo (5.00%, 5.50%) 23-25	133,602,163	XXX	133,602,163	XXX	0
0200053. 2012 IAR VM-22 Non-Jumbo (4.50%, 5.00%) 23-25	181,653,505	XXX	181,653,505	XXX	0
0200054. 2012 IAR VM-22 Non-Jumbo (4.00%, 4.50%) 18-19, 22, 25	163,549,007	XXX	163,549,007	XXX	0
0200055. 2012 IAR VM-22 Non-Jumbo (3.50%, 4.00%) 18-19, 22	95,845,637	XXX	95,845,637	XXX	0
0200056. 2012 IAR VM-22 Non-Jumbo (3.00%, 3.50%) 18-20, 22	117,602,259	XXX	117,602,259	XXX	0
0200057. 2012 IAR VM-22 Non-Jumbo (2.50%, 3.00%) 18-22	94,840,405	XXX	94,840,405	XXX	0
0200058. 2012 IAR VM-22 Non-Jumbo (2.00%, 2.50%) 20-22	69,340,277	XXX	69,340,277	XXX	0
0200059. 2012 IAR VM-22 Non-Jumbo (1.50%, 2.00%) 20-22	22,701,528	XXX	22,701,528	XXX	0
0299997. Totals (gross)	4,026,366,589	XXX	4,024,638,440	XXX	1,728,149
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (net)	4,026,366,589	XXX	4,024,638,440	XXX	1,728,149
0300001. 83a 8.50% Immediate 88-89	256,517		256,517		
0300002. 83a 7.75% Immediate 92	30,539		30,539		
0300003. 83a 7.25% Immediate 95	45,619		45,619		
0300004. 83a 6.75% Immediate 96-97	829,338		829,338		
0300005. a2000 7.00% Immediate 00	79,930		79,930		
0300006. a2000 6.75% Immediate 01	45,213		45,213		
0300007. a2000 6.50% Immediate 02	99,626		99,626		
0300008. a2000 6.25% Immediate 98-99	7,074		7,074		
0300009. a2000 6.00% Immediate 03	190,527		190,527		
0300010. a2000 4.80% Immediate 07	284,043		284,043		
0300011. a2000 4.70% Immediate 08	200,256		200,256		
0300012. a2000 4.60% Immediate 06	157,731		157,731		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300013. a2000 4.50% Immediate 09	472,224		472,224		
0300014. a2000 4.20% Immediate 10	2,594,204		2,594,204		
0300015. a2000 4.00% Immediate 04-05	631,129		631,129		
0300016. a2000 3.50% Immediate 14	2,746,125		2,746,125		
0300017. a2000 3.25% Immediate 11, 13	3,511,589		3,511,589		
0300018. a2000 2.95% Immediate 12, 14	1,974,967		1,974,967		
0300019. 2012 IAR 4.00% Immediate 15-16	5,735,325		5,735,325		
0300020. 2012 IAR 3.75% Immediate 17	3,880,130		3,880,130		
0300021. 2012 IAR VM-22 Non-Jumbo (5.00%, 5.50%) 23-25	9,782,395		9,782,395		
0300022. 2012 IAR VM-22 Non-Jumbo (4.50%, 5.00%) 23-25	14,065,613		14,065,613		
0300023. 2012 IAR VM-22 Non-Jumbo (4.00%, 4.50%) 18-19, 22, 25	10,513,196		10,513,196		
0300024. 2012 IAR VM-22 Non-Jumbo (3.50%, 4.00%) 18-19	4,389,822		4,389,822		
0300025. 2012 IAR VM-22 Non-Jumbo (3.00%, 3.50%) 18-20, 22	7,135,554		7,135,554		
0300026. 2012 IAR VM-22 Non-Jumbo (2.50%, 3.00%) 18-22	12,937,281		12,937,281		
0300027. 2012 IAR VM-22 Non-Jumbo (2.00%, 2.50%) 20-22	10,933,992		10,933,992		
0300028. 2012 IAR VM-22 Non-Jumbo (1.50%, 2.00%) 20-22	3,012,852		3,012,852		
0399997. Totals (gross)	96,542,811	0	96,542,811	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (net)	96,542,811	0	96,542,811	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (net)	0	0	0	0	0
0500001. 58 CS0 52 DB 3%	3		3		
0599997. Totals (gross)	3	0	3	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (net)	3	0	3	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (net)	0	0	0	0	0
9999999. Totals (net) - Page 3, Line 1	4,285,597,225	0	4,282,829,846	0	2,767,379

(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 \$ 58,068,224 ; Supplementary Contracts with Life Contingencies \$ 4,952,798 ; 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 [X]
- 1.2 If not, state which kind is issued.
 Non-participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-participating
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [X] No []
 6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$ 158,791,991
 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: \$ 188,648,386
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:

- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:

- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$ 684,214,226
 9.2 State the amount of reserves established for this business: \$ 44,670,737
 9.3 Identify where the reserves are reported in the blank:
 Exhibit 5 - Annuities

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

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
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.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

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	879,714,649	0	255,226,004	40,657,901	0	583,830,744
2. Deposits received during the year	4,011,599,668	0	72,571,994	7,591,092	0	3,931,436,582
3. Investment earnings credited to the account	27,572,205	0	9,529,013	1,360,664	0	16,682,528
4. Other net change in reserves	(2,991,409)	0	0	0	0	(2,991,409)
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	4,069,839,585	0	53,944,670	11,920,275	0	4,003,974,640
8. Other net transfers to or (from) Separate Accounts	(28,635)	0	0	0	0	(28,635)
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	846,084,163	0	283,382,341	37,689,382	0	525,012,440
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	846,084,163	0	283,382,341	37,689,382	0	525,012,440

(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)	\$501,728,879
6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)	\$501,728,879

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
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	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed								
1.3 Reinsurance ceded								
1.4 Net								
2. In course of settlement:								
2.1 Resisted								
2.11 Direct								
2.12 Reinsurance assumed								
2.13 Reinsurance ceded								
2.14 Net		(b)	(b)	(b)				
2.2 Other								
2.21 Direct	178,133	0	0	178,133	0	0	0	0
2.22 Reinsurance assumed								
2.23 Reinsurance ceded								
2.24 Net	178,133	(b)	(b)	(b)	0	(b)	0	0
3. Incurred but unreported:								
3.1 Direct	72,000	72,000	0	0	0	0	0	0
3.2 Reinsurance assumed								
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0
3.4 Net	72,000	(b)	(b)	(b)	0	(b)	0	0
4. TOTALS								
4.1 Direct	250,133	72,000	0	178,133	0	0	0	0
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	250,133	(a)	72,000	(a)	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 Integrity Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	350,497,065	18,035,816	0	332,461,249	0	0	0	0
1.2 Reinsurance assumed	74,293	0	0	74,293	0	0	0	0
1.3 Reinsurance ceded	6,623,239	0	0	6,623,239	0	0	0	0
1.4 Net	(c) 343,948,119	18,035,816	0	325,912,303	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	250,133	72,000	0	178,133	0	0	0	0
2.2 Reinsurance assumed								
2.3 Reinsurance ceded								
2.4 Net	250,133	72,000	0	178,133	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	1,922,116	0	0	1,922,116	0	0	0	0
4. Liability December 31, prior year:								
4.1 Direct	265,225	79,000	0	186,225	0	0	0	0
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	265,225	79,000	0	186,225	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	1,249,385			1,249,385				
6. Incurred Benefits								
6.1 Direct	350,481,973	18,028,816	0	332,453,157	0	0	0	0
6.2 Reinsurance assumed	74,293	0	0	74,293	0	0	0	0
6.3 Reinsurance ceded	7,295,970	0	0	7,295,970	0	0	0	0
6.4 Net	343,260,296	18,028,816	0	325,231,480	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 \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (c) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

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		0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0		0
2.2 Common stocks	0		0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0		0
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0		0
4.2 Properties held for the production of income.....	0		0
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0		0
6. Contract loans	0		0
7. Derivatives (Schedule DB)	0		0
8. Other invested assets (Schedule BA)	0	0	0
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
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		0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0		0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0		0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0		0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts	0		0
17. Amounts receivable relating to uninsured plans			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	0		0
21. Furniture and equipment, including health care delivery assets	0		0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates	0		0
24. Health care and other amounts receivable	8,419	24,766	16,347
25. Aggregate write-ins for other-than-invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	8,419	24,766	16,347
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		0
28. Total (Lines 26 and 27)	8,419	24,766	16,347
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
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.		0	0
2502.		0	0
2503.		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)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

Ohio Administrative Code 3901-1-67, *Alternative derivative and reserve accounting practices*, allows the Company to follow a prescribed practice related to its derivative instruments purchased to hedge indexed products. The Company elected to adopt this practice effective January 1, 2021. In accordance with the practice, the Company has included unrealized and realized capital gains (losses) associated with these derivative instruments in net investment income. Only unrealized capital gains (losses) included in net investment income had an impact on statutory net income when compared to what would be reported under NAIC SAP.

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

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	52,419,992	118,051,789
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					
Derivatives to hedge indexed products	86	4	3	29,092,888	11,958,136
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	23,327,104	106,093,653
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	1,398,613,449	1,274,172,486
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(8) NAIC SAP (5-6-7=8)	xxx	xxx	xxx	1,398,613,449	1,274,172,486

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for (1) those which an other-than-temporary impairment has been recognized or (2) less than high quality securities (rating of A or lower) which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500, Citi Bank index, Goldman Sachs Multi-Asset Class index, and JP Morgan index. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet. Pursuant to the prescribed practice detailed in Note 1A, both the change in unrealized gains and losses due to change in fair value as well as the related gains and losses from terminations or expirations are recorded in net investment income.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) The Company had no accident and health contracts on its books during the statement periods.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
 - the length of time and the extent to which the fair value is below the book/adjusted carry value;
 - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
 - for equity securities and debt securities with credit related declines in fair value, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for debt securities with interest related declines in fair value, the Company’s intent to sell the security before recovery of its book/adjusted carry value;
 - for loan-backed securities, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for loan-backed securities, the Company’s intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

D. Going Concern. Management has not raised any doubts about the entity's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

The Company did not have any material accounting changes in 2025.

Effective January 1, 2024, the Company determined that its reserves related to certain single premium immediate annuities and supplemental contracts were overstated due to an error in assignment of mortality tables. The Company has recorded a reserve correction in the amount of \$3.0 million as an increase directly to surplus in a line titled *Prior Year Reserve Correction*, within the Aggregate Write-Ins for Gains and Losses in Surplus line in the Summary of Operations.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans issued during 2025 were:

Farm Loans	None
City Loans	6.17% and 6.17%
Purchase money mortgages	None
Mezzanine Loans	None

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 80%

	<u>Current Year</u>	<u>Prior Year</u>
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	—	—

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	952,956,280	—	952,956,280
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	979,562,883	0	979,562,883
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—
b. Prior Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

- (6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—
b. Prior Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—

- (7) Allowance for Credit Losses:

	Current Year	Prior Year
a) Balance at beginning of period	—	—
b) Additions charged to operations	—	—
c) Direct write-downs charged against the allowances	—	—
d) Recoveries of amounts previously charged off	—	—
e) Balance at end of period	—	—

- (8) Mortgage Loans Derecognized as a Result of Foreclosure. None.

- (9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2025, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.
- (3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2025, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
173100-AR-9	292,485	140,701	151,784	140,701	140,701	12/31/2025
38379U-VS-2	294,221	153,509	140,712	153,509	153,509	12/31/2025
Total	XXX	XXX	292,496	XXX	XXX	XXX

- (4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2025:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 365,814
2. 12 Months or Longer	\$ 41,846,768

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

1. Less than 12 Months	\$ 123,769,764
2. 12 Months or Longer	\$ 584,985,384

- (5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2025, the Company has loaned \$111.4 million and \$14.2 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Mitsubishi UFJ Trust and Banking Corporation. At December 31, 2024, the Company had loaned \$129.4 million and \$24.1 million (fair value) in the general and separate account, respectively. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2025 and 2024, the Company did not non-admit any portion of the loaned securities.

(2) Not Applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	113,464,002
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	113,464,002
(g) Securities Received	—
(h) Total Collateral Received	113,464,002
2. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$113.5 million and \$14.9 million in the general and separate accounts, respectively.

c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Mitsubishi UFJ Trust and Banking Corporation, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2025 and 2024.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	27,158,272	27,158,976
(c) 31 to 60 Days	680,631	680,798
(d) 61 to 90 Days	1,266,664	1,266,552
(e) 91 to 120 Days	7,344,078	7,345,236
(f) 121 to 180 Days	8,455,759	8,457,877
(g) 181 to 365 Days	25,321,042	25,345,557
(h) 1 to 2 years	8,142,891	8,159,681
(i) 2 to 3 years	6,000,000	6,000,000
(j) Greater than 3 years	29,049,326	29,049,325
(k) Subtotal	113,418,663	113,464,002
(l) Securities Received	—	—
(m) Total Collateral Reinvested	113,418,663	113,464,002
2. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2025, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$114.0 million and \$14.9 million in the general and separate accounts, respectively, in collateral calls that could come due under a worst-case scenario.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or repledge.

(7) The Company does not have any transactions that extend beyond one year from the reporting date.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

H. Repurchase Agreements Transactions Accounted for as a Sale. None.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale. None.

J. Real Estate. None.

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

- (1) There are 1 years of unexpired tax credits remaining. The required holding period is 18 years.
- (2) The Company recognized \$0.1 million and \$0.2 million in LIHTC and other tax benefits, in 2025 and 2024, respectively.
- (3) The Company has investment balances of \$0.4 million and \$0.6 million in LIHTC partnerships, in 2025 and 2024, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company's investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

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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	113,418,663	—	14,851,138	—	128,269,801	156,608,905	(28,339,104)
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	29,973,600	—	—	—	29,973,600	35,064,800	(5,091,200)
j. On deposit with states	5,775,246	—	—	—	5,775,246	5,787,473	(12,227)
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged collateral to FHLB (including assets backing funding agreements)	1,087,385,739	—	—	—	1,087,385,739	1,108,729,385	(21,343,646)
m. Pledged as collateral not captured in other categories	15,970,563	—	—	—	15,970,563	19,284,690	(3,314,127)
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)	1,252,523,811	—	14,851,138	—	1,267,374,949	1,325,475,253	(58,100,304)

(a) Subset of column 1

(b) Subset of column 3

Restricted Asset Category	Current Year						
	8	9	Percentage		12	13	14
			10	11			
Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	Amount Reported in General Interrogatories	Difference from Note and GI	GI Ref	
a. Subject to contractual obligation for which liability is not shown	—	—	—%	—%	XXX	XXX	XXX
b. Collateral held under security lending agreements	—	128,269,801	1.507 %	1.507 %	113,418,663	—	25.04+25.05
c. Subject to repurchase agreements	—	—	—%	—%	—	—	26.21
d. Subject to reverse repurchase agreements	—	—	—%	—%	—	—	26.22
e. Subject to dollar repurchase agreements	—	—	—%	—%	—	—	26.23
f. Subject to dollar reverse repurchase agreements	—	—	—%	—%	—	—	26.24
g. Placed under option contracts	—	—	—%	—%	—	—	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—%	—%	—	—	26.26
i. FHLB capital stock	—	29,973,600	0.352 %	0.352 %	29,973,600	—	26.27
j. On deposit with states	—	5,775,246	0.068 %	0.068 %	5,775,246	—	26.28
k. On deposit with other regulatory bodies	—	—	—%	—%	—	—	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	1,087,385,739	12.773 %	12.773 %	1,087,385,739	—	26.31
m. Pledged as collateral not captured in other categories	—	15,970,563	0.188 %	0.188 %	15,970,563	—	26.30
n. Other restricted assets	—	—	—%	—%	—	—	26.32
o. Collateral assets received and on balance sheet	—	—	—%	—%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	—	—	—%	—%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	—	—	—%	—%	XXX	XXX	XXX
r. Total restricted Assets (Sum of a through q)	—	1,267,374,949	14.888 %	14.888 %	XXX	XXX	XXX

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

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

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Reporting entities shall explain the differences between amounts reported in Note 5L(1) and the general interrogatories. This shall include all instances in which an amount is reported in column 13 above.

GI Reference	Difference between Note and GI (Per Column 13 above)	Explanation
25.04+25.05	—	
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					6	7	8	Percentage	
	Current Year								9	10
	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)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
RGA Longevity Swap	15,970,563				15,970,563	19,284,690	(3,314,127)	15,970,563	0.188 %	0.188 %
Total (c)	15,970,563	—	—	—	15,970,563	19,284,690	(3,314,127)	15,970,563	0.188 %	0.188 %
Amount of Total pledged under derivative contracts	—	—	—	—	—	—	—	—	XXX	XXX
Total Excluding Derivative Collateral (Total minus Amt of Total pledged under derivative contracts)	15,970,563	—	—	—	15,970,563	19,284,690	(3,314,127)	15,970,563	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.

(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.

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

(5) Disclose whether any of the assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer). For example, if the insurance reporting entity has used these assets as the collateral in a securities lending agreement, a repo transaction, pledged as collateral to the FHLB, etc. (For Modco/FWH assets, items pledged on behalf of the reinsurer shall not be captured.) None.

M. Working Capital Finance Investments. None.

N. Offsetting and Netting of Assets and Liabilities

Information related to the Company's derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	108,858,207	—	108,858,207

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(37,590,740)	—	(37,590,740)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

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O. 5GI Securities. Information related to the Company's 5GI securities:

	Number of 5GI Securities: Current Year	Number of 5GI Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) ICO - AC	1	—	141,825	—	143,375	—
(2) ABS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	1	—	141,825	—	143,375	—

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	36	3
Aggregate Amount of Investment Income	166,464	37,700

R. Reporting Entity's Share of Cash Pool by Asset Type. None.

S. Aggregate Collateral Loans by Qualifying Investment Collateral. None.

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. The Company recognized the following impairment/write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods:

Description	Amount of Impairment
Benefit Street Partners Debt Fund IV LP	\$861,715
NEWSTONE CAPITAL PARTNERS II LP	139,241
AUDAX MEZZANINE IV	27,549
Total	<u>\$1,028,505</u>

7. Investment Income

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

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

B. The total amount excluded was \$0 for bonds and \$0 for mortgage loans.

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 43,576,271
2. Nonadmitted	\$ —
3. Admitted	\$ 43,576,271

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	\$ —

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500, Goldman Sachs Multi-Asset Class index, Citibank N.A. index, and the J.P. Morgan Strategic Balanced Index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in net investment income during the reporting period related to the change in value of the call options was \$39,720,153. The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company's behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2025, \$60,330,000 cash collateral has been posted to the Company.

The Company has entered into short futures contracts to hedge the change in the guaranteed minimum withdrawal benefit liability value due to changes in equity indices or exchange traded funds. The net loss recognized in net income within realized gains and losses during the reporting period related to the futures was \$(3,883,315).

9. Income Taxes

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

1.

	As of End of Current Period			12/31/2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	60,749,977	13,005,831	73,755,808	54,964,810	10,320,698	65,285,508	5,785,167	2,685,133	8,470,300
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	60,749,977	13,005,831	73,755,808	54,964,810	10,320,698	65,285,508	5,785,167	2,685,133	8,470,300
(d) Deferred Tax Assets Nonadmitted	—	—	—	—	—	—	—	—	—
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	60,749,977	13,005,831	73,755,808	54,964,810	10,320,698	65,285,508	5,785,167	2,685,133	8,470,300
(f) Deferred Tax Liabilities	9,015,277	52,800,779	61,816,056	11,917,128	46,195,608	58,112,736	(2,901,851)	6,605,171	3,703,320
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	51,734,700	(39,794,948)	11,939,752	43,047,682	(35,874,910)	7,172,772	8,687,018	(3,920,038)	4,766,980

2.

	As of End of Current Period			12/31/2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	—	11,917,704	11,917,704	—	10,319,214	10,319,214	—	1,598,490	1,598,490
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	18,940,490	—	18,940,490	14,483,009	—	14,483,009	4,457,481	—	4,457,481
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	18,940,490	—	18,940,490	14,483,009	—	14,483,009	4,457,481	—	4,457,481
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	210,003,319	XXX	XXX	191,831,083	XXX	XXX	18,172,236
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	41,809,487	1,088,127	42,897,614	40,481,801	1,484	40,483,285	1,327,686	1,086,643	2,414,329
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	60,749,977	13,005,831	73,755,808	54,964,810	10,320,698	65,285,508	5,785,167	2,685,133	8,470,300

3.

	2025	2024
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	866.286	847.515
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	1,632,908,026	1,496,280,323

4.

	As of End of Current Period		12/31/2024		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	60,749,977	13,005,831	54,964,810	10,320,698	5,785,167	2,685,133
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00 %	16.16 %	0.00 %	15.81 %	0.00 %	0.35 %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	60,749,977	13,005,831	54,964,810	10,320,698	5,785,167	2,685,133
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00 %	16.16 %	0.00 %	15.81 %	0.00 %	0.35 %

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

B. Deferred tax liabilities are not recognized for the following amounts: None.

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

	(1) As of End of Current Period	(2) 12/31/2024	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	23,762,303	10,782,895	12,979,408
(b) Foreign	1,319	—	1,319
(c) Subtotal (1a+1b)	23,763,622	10,782,895	12,980,727
(d) Federal income tax on net capital gains	5,712,497	4,238,812	1,473,685
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	29,476,119	15,021,707	14,454,412

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	53,179,255	47,022,635	6,156,620
(4) Investments	12,124	12,124	—
(5) Deferred acquisition costs	6,859,416	6,696,992	162,424
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	21,705	22,788	(1,083)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	9,262	124,924	(115,662)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other	668,215	1,085,347	(417,132)
(99) Subtotal (sum 2a1 through 2a13)	60,749,977	54,964,810	5,785,167
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	—	—
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	60,749,977	54,964,810	5,785,167
(e) Capital:			
(1) Investments	13,005,831	10,320,698	2,685,133
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other	—	—	—
(99) Subtotal (2e1+2e2+2e3+2e4)	13,005,831	10,320,698	2,685,133
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	13,005,831	10,320,698	2,685,133
(i) Admitted deferred tax assets (2d + 2h)	73,755,808	65,285,508	8,470,300
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	8,368,757	7,302,617	1,066,140
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	646,520	4,614,511	(3,967,991)
(5) Other	—	—	—
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	9,015,277	11,917,128	(2,901,851)
(b) Capital:			
(1) Investments	52,800,779	46,195,608	6,605,171
(2) Real estate	—	—	—
(3) Other	—	—	—
(99) Subtotal (3b1+3b2+3b3)	52,800,779	46,195,608	6,605,171
(c) Deferred tax liabilities (3a99 + 3b99)	61,816,056	58,112,736	3,703,320
4. Net deferred tax assets/liabilities (2i - 3c)	11,939,752	7,172,772	4,766,980

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

	12/31/2025	Effective Tax Rate
Provision computed at statutory rate	\$ 17,609,544	21.00 %
Dividends received deduction	(1,704,595)	(2.03)%
Tax credits	—	— %
Other invested assets and nonadmitted change	115,661	0.14 %
Affiliated income	—	— %
Return to provision	(4,273,285)	(5.10)%
Other	(151,827)	(0.18)%
Total statutory income taxes	\$ 11,595,498	13.83 %
Federal and foreign income taxes incurred	\$ 29,476,119	35.15 %
Change in net deferred income taxes	(17,880,621)	(21.32)%
Total statutory income taxes	\$ 11,595,498	13.83 %

	12/31/2024	Effective Tax Rate
Provision computed at statutory rate	\$ 27,513,897	21.00 %
Dividends received deduction	(1,424,824)	(1.08)%
Tax credits	(34,649)	(0.03)%
Other invested assets and nonadmitted change	—	— %
Affiliated income	(9,870,000)	(7.53)%
Return to provision	(2,506,882)	(1.91)%
Other	(1,498,162)	(1.15)%
Total statutory income taxes	\$ 12,179,380	9.30 %
Federal and foreign income taxes incurred	\$ 15,021,707	11.47 %
Change in net deferred income taxes	(2,842,327)	(2.17)%
Total statutory income taxes	\$ 12,179,380	9.30 %

E. At December 31, 2025, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future capital losses:

2025	\$ 6,735,548
2024	\$ 5,936,098
2023	\$ 224,490

There were no deposits admitted under Section 6603 of the Internal Revenue Service Code as of December 31, 2025 and 2024.

F. The Company's federal income tax return is consolidated with the following entities:

The Western and Southern Life Insurance Company
 Western & Southern Mutual Holding Company
 Western & Southern Financial Group, Inc.
 Western-Southern Life Assurance Company and Subsidiaries
 Columbus Life Insurance Company
 Integrity Life Insurance Company
 The Lafayette Life Insurance Company and Subsidiary
 Gerber Life Insurance Company
 Western-Southern Agency, Inc.
 Eagle Realty Investments, Inc.
 Fort Washington Investment Advisors, Inc.
 Fabric Technologies, Inc.

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2025, the Company has a receivable/(payable) of \$(9,048,793).

The tax years 2014 through 2017 and 2022 through 2025 remain subject to examination by major tax jurisdictions.

The Inflation Reduction Act was enacted on August 16, 2022, and included a provision for a new Corporate Alternative Minimum Tax (CAMT), effective in 2023, that is based on the adjusted financial statement income set forth on the applicable financial statement of an "applicable corporation." The controlled group of corporations of which the reporting entity is a member has determined that it is not an "applicable corporation" for purposes of CAMT during the reporting period, and is not liable for the CAMT.

The One Big Beautiful Bill Act (OBBBA) was signed into law on July 4, 2025, which includes changes to the Internal Revenue Code. The OBBBA did not have a significant impact on the Company's financial statements.

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. None.

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H. Repatriation Transition Tax (RTT). Not applicable.

I. Alternative Minimum Tax (AMT) Credit. Not applicable.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. & B.

At December 31, 2025 and 2024, the Company had \$333.1 million and \$222.5 million respectively, invested in various private debt funds managed by Fort Washington Investment Advisors, Inc., a subsidiary of The Western and Southern Life Insurance Company.

In 2025, the Company purchased \$79.1 million of fixed income securities managed by Fort Washington Investment Advisors, Inc.

In November 2025, the Company paid a \$100.0 million ordinary dividend to its parent, The Western and Southern Life Insurance Company. The dividend was in the form of cash.

In October 2024, the Company paid a \$200.0 million dividend to its parent. Of the total dividend paid, \$7.7 million of the dividend was ordinary and \$192.3 million was extraordinary. The dividend was in the form of \$160.3 million in cash and \$39.7 million in equity securities.

In June 2024, the Company received a \$47.0 million ordinary dividend from its subsidiary, National Integrity Life Insurance Company. The dividend was in the form of cash.

C. None.

D. The Company had \$0.3 million and \$0.7 million receivable from parent, subsidiaries and affiliates as of December 31, 2025 and 2024, respectively. The Company had \$3.5 million and \$0.2 million payable to parent, subsidiaries and affiliates as of December 31, 2025 and 2024, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.

E. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.

F. The Company has not guaranteed any obligation of its affiliates as of December 31, 2025.

G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.

H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.

I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.

J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.

K. Not applicable.

L. Not applicable.

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M. All SCA Investments

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
Total SSAP No. 97 8b(iii) Entities	xxx	—	—	—
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	—	—	—
f. Aggregate Total (a+e)	xxx	—	—	—

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N. Investment in Insurance SCAs. Not applicable.

O. SCA Loss Tracking. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements.

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$809.6 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

2. FHLB Capital Stock

a. Aggregate Totals

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	6,899,185	6,899,185	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	22,611,543	22,611,543	—
(d) Excess Stock	462,872	462,872	—
(e) Aggregate Total (a+b+c+d)	29,973,600	29,973,600	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	809,636,624	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	7,245,744	7,245,744	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	25,181,043	25,181,043	—
(d) Excess Stock	2,638,013	2,638,013	—
(e) Aggregate Total (a+b+c+d)	35,064,800	35,064,800	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	850,000,000	XXX	XXX

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

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

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	6,899,185	6,899,185	—	—	—	—
2. Class B	—	—	—	—	—	—

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

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

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	1,076,337,984	1,087,385,739	502,478,740
2. Current Year General Account Total Collateral Pledged	1,076,337,984	1,087,385,739	502,478,740
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	1,061,646,996	1,108,729,385	559,578,740

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	1,157,973,317	1,202,094,288	564,978,740
2. Current Year General Account Maximum Collateral Pledged	1,157,973,317	1,202,094,288	564,978,740
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	1,155,283,677	1,228,607,706	540,304,500

4. Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	502,478,740	502,478,740	—	501,728,879
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	502,478,740	502,478,740	—	501,728,879
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	559,578,740	559,578,740	—	559,252,012
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	559,578,740	559,578,740	—	559,252,012

a. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	570,962,440	570,962,440	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	570,962,440	570,962,440	—

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

b. FHLB - Prepayment Obligations

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

C. Unused commitments and lines of credit for financing arrangements:

	Current Year		Prior Year	
	Unused Commitments	Unused Lines of Credit	Unused Commitments	Unused Lines of Credit
Short-Term (contracts terminating in 12 months or less)	\$ 307,157,884	\$ —	\$ 224,413,448	\$ —
Long-Term (contracts terminating in more than 12 months)	\$ —	\$ —	\$ —	\$ —
Total	\$ 307,157,884	\$ —	\$ 224,413,448	\$ —

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

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E. Defined Contribution Plan

The Company maintains Supplemental Executive Retirement Plans ("SERP") for former executives. The SERP liability as of December 31, 2025 and 2024 was \$103,356 and \$108,516, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company's share of net expense for the qualified pension plan was \$0.6 million and \$0.7 million for 2025 and 2024.

H. Postemployment Benefits and Compensated Absences. Not applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A. The Company has one class of common stock with a par value of \$2 per share. At December 31, 2025, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.

B. The Company has no preferred stock outstanding.

C. The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company's surplus as of the prior December 31, or (ii) the Company's net income for the twelve month period ending the prior December 31. Dividends are noncumulative.

D. In November 2025, the Company paid a dividend to its parent. Refer to Note 10 for details.

In October 2024, the Company paid a dividend to its parent. Refer to Note 10 for details.

E. Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.

F. There were no restrictions placed on the Company's surplus.

G. There were no advances to surplus that had not been repaid.

H. There was no stock held by the Company, including stock of affiliated companies, for special purposes.

I. The Company has \$17.4 million in special surplus funds related to the admission of disallowed IMR in its general account.

The sales of fixed income investments generating IMR losses comply with the Company's investment and liability management policies, and the asset sales were not compelled by any liquidity pressures faced by the Company. Note 21J summarizes the disallowed IMR recognized by the Company in its general accounts and insulated separate accounts, and the calculation of 10% of adjusted surplus used to determine the maximum recognized disallowed IMR. In addition, the Company reviewed its estimated risk-based capital (RBC), with total adjusted capital (TAC) adjusted for the current quarter value of the below adjustments to surplus, and determined it had greater than a 300% authorized control level RBC after adjustment.

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$683,079,325.

K. There were no surplus debentures or similar item outstanding during the statement periods.

L. There have been no restatements of surplus due to quasi-reorganizations.

M. Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$67,082,186.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$0.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

A. The Company did not have any significant lease obligations at December 31, 2025.

B. The Company is not involved in any significant lessor leasing arrangements.

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

(1) As of December 31, 2025, the Company had commitments to fund \$500,215 of commercial mortgage loans.

(2) Commitments to fund mortgage loans are agreements to lend to a borrower, provided there is no violation of any condition established in the contract. The Company enters into these agreements to commit to future loan fundings at a predetermined interest rate. Commitments generally have fixed expiration dates or other termination clauses.

(3) For commitments to fund mortgage loans, the amounts presented in part 1 above do not represent amounts at risk if the counterparty defaults.

(4) The collateral held for commitments to fund mortgage loans is a cash commitment fee, which is forfeited if the counterparty fails to perform.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables as Sales. None.

B. (1) See Note 5E for information regarding securities lending.

(2) Not applicable.

(3) Not applicable.

(4) Not applicable.

(5) Not applicable.

(6) Not applicable.

(7) Not applicable.

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans. None.

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

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2025

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds: Issuer credit obligations	—	137,229	—	—	137,229
Bonds: Asset-backed securities	—	379,961	—	—	379,961
Common stock: Unaffiliated	646,798,807	—	185,469	16,792,914	663,777,190
Preferred stock	—	42,853,325	—	—	42,853,325
Other invested assets: Debt securities that do not qualify as bonds	—	21,625,539	—	—	21,625,539
Derivative assets: Options, purchased	—	56,182,635	50,445,309	—	106,627,944
Derivative assets: Futures	2,230,273	—	—	—	2,230,273
Separate account assets*	755,096,718	7,326,786	—	—	762,423,504
Total assets at fair value	1,404,125,798	128,505,475	50,630,778	16,792,914	1,600,054,965

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	(37,590,510)	—	—	(37,590,510)
Derivative liabilities: Futures	(236)	—	—	—	(236)
Total liabilities at fair value	(236)	(37,590,510)	—	—	(37,590,746)

*Separate account assets measured at fair value in this table do not include assets backing market value adjusted annuities, which are held at amortized cost, with the exception of securities rated NAIC 6 where the security's fair value is below amortized cost.

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

Year Ended at 12/31/2025

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										
Common stock: Unaffiliated	—	—	—	—	(105)	185,574	—	—	—	185,469
Derivative assets: Options, purchased	31,035,383	—	—	29,408,228	—	12,904,063	—	—	(22,902,365)	50,445,309
Total Assets	31,035,383	—	—	29,408,228	(105)	13,089,637	—	—	(22,902,365)	50,630,778

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- (3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.
- (4) Investments in Level 2 include NAIC 6 corporate bonds, below investment grade residential mortgage-backed bonds initially rated NAIC 6, and debt securities that do not qualify as bonds. The fair value of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

The fair value of preferred stock included in Level 2 has been determined by utilizing market observable inputs from third-party pricing services.

The fair value of common stocks included in Level 3 have been determined by broker quotes.

Derivative instruments included in Level 2 consist of options. The fair values of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

The derivatives in Level 3 consist of options on the Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

Assets held in Level 2 of the separate accounts carried at fair value primarily include NAIC 6 rated corporate bonds. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for bonds.

B. Not applicable.

C. The carrying amounts and fair values of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds: Issuer credit obligations	2,700,686,772	2,767,700,698	36,552,308	2,660,669,714	3,464,750	—	—
Bonds: Asset-backed securities	1,001,115,726	1,033,958,462	—	999,542,765	1,572,961	—	—
Common stock: Unaffiliated**	693,750,790	693,750,790	676,772,407	—	185,469	16,792,914	—
Preferred stock	42,853,325	42,853,325	—	42,853,325	—	—	—
Mortgage loans	957,293,587	952,956,280	—	—	957,293,587	—	—
Cash, cash equivalents, & short-term investments	73,940,353	73,929,912	73,940,353	—	—	—	—
Other invested assets: Surplus notes	22,971,808	23,080,752	—	22,971,808	—	—	—
Other invested assets: Debt securities that do not qualify as bonds	31,010,142	30,999,248	—	31,010,142	—	—	—
Derivative assets	108,858,217	108,858,217	2,230,273	56,182,635	50,445,309	—	—
Separate account assets	1,545,212,955	1,546,742,158	755,156,530	781,737,384	8,319,041	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,118,026,254)	(1,140,389,900)	—	—	(1,118,026,254)	—	—
Fixed-indexed annuity contracts	(1,415,642,187)	(1,489,635,155)	—	—	(1,415,642,187)	—	—
Derivative liabilities	(37,590,746)	(37,590,746)	(236)	(37,590,510)	—	—	—
Cash collateral payable	(60,330,000)	(60,330,000)	—	(60,330,000)	—	—	—
Separate account liabilities*	(751,993,153)	(781,403,939)	—	—	(751,993,153)	—	—
Securities lending liability	(113,977,189)	(113,977,189)	—	(113,977,189)	—	—	—

*Variable annuity contracts are considered insurance contracts and therefore, are not included in separate account liabilities for purposes of this disclosure.

**Includes FHLB common stock which is held at cost.

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services’ valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company’s business, its value or financial position based on the fair value information of financial instruments presented below.

Debt and Equity Securities

The fair values of actively traded debt securities and asset/mortgage-backed securities have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds. The fair value of common stock included in Level 3 has been determined by broker quotes. For investments utilizing NAV, see Note 20E for a description.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

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Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Other Invested Assets

Other invested assets includes surplus notes and debt securities that do not qualify as a bond. The fair values of these assets have been determined using the same methodologies as debt and equity securities.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities. Derivatives included in Level 1 represent the cash deposits with brokers relating to futures. The fair value is based upon the stated amount.

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities, equity securities, mutual funds, surplus notes, and mortgage loans. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities and Fixed-Indexed Annuity Contracts

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company's margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company's overall management of interest rate risk.

The fair value of liabilities for fixed indexed annuities is based on embedded derivatives that have been bifurcated from the host contract. The fair value of embedded derivatives is calculated based on actuarial and capital market assumptions reflecting the projected cash flows over the life of the contract and incorporating expected policyholder behavior. The host is adjusted for acquisition costs with revised accretion rates.

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Separate Account Liabilities

Certain separate account liabilities are classified as investment contracts and are carried at an amount equal to the related separate account assets. Carrying value is a reasonable estimate of the fair value as it represents the exit value as evidenced by withdrawal transactions between contract holders and the Company.

Securities Lending Liability

The liability represents the Company's obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

- D. Not applicable.
- E. Assets that use a net asset value (NAV) as a practical expedient consist of an investment in a business development corporation as defined by the Investment Company Act of 1940. The investment can be sold or transferred with prior consent from the corporation. The NAV for this investment is \$29.68. The Company does not intend to sell any investments utilizing NAV.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items. None.
- D. Business Interruption Insurance Recoveries. None.
- E. State and Federal Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization.

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Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

Integrity General				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	2,488,156	2,193,185	3,551,204	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	2,488,156	2,193,185	3,551,204	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 18.78%.

Integrity Separate				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	2,629,024	2,629,024	2,452,590	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	2,629,024	2,629,024	2,452,590	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 100.00%.

G. Retained Assets

(1) The company does not use retained asset accounts as an option form of settlement for life insurance policy proceeds.

(2) Not applicable.

(3) Not applicable.

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
\$	23,547,593	\$ 17,385,211	\$ 6,162,382	\$ —

(2) Negative (disallowed) IMR admitted

	Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$	23,547,593	\$ 17,385,211	\$ 6,162,382	\$ —

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(3) Calculated adjusted capital and surplus

	<u>Total</u>
a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ 1,408,547,027
b. Net Positive Goodwill (admitted)	\$ —
c. EDP Equipment & Operating System Software (admitted)	\$ —
d. Net DTAs (admitted)	\$ 2,184,319
e. Net Negative (disallowed) IMR (admitted)	<u>\$ 25,069,767</u>
f. Adjusted Capital and Surplus (a-(b+c+d+e))	\$ 1,381,292,941

(4) Percentage of adjusted capital and surplus

	<u>Total</u>
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	1.7 %

(5) Allocated gains/losses to IMR from derivatives None.

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 26, 2026.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

- (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 an insured 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 (X) No ()

a. The estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued is \$9,900,000.

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

- (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 of anticipated experience of the business reinsured in making this estimate. \$—

- (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)

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

B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.

C. The Company had no commutation of reinsurance reflected in income or expense during the year.

D. Certified reinsurer rating downgraded or status subject to revocation. None.

E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.

F. Reinsurance agreement with an affiliated captive reinsurer. None.

G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.

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H. Reinsurance Credit. The Company has no reinsurance contracts subject to the disclosure requirements of this section.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

- A. Method used to estimate accrued retrospective premium adjustments. None.
- B. Accrued Retrospective Premium. Not applicable.
- C. Amount of net premiums written that are subject to retrospective rating features. None.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.
- 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)

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	AMOUNT
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	—
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	—
3. Premium adjustments payable due to ACA Risk Adjustment	—
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	—
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	—
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	—
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	—
5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	—
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	—
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	—
9. ACA Reinsurance contributions - not reported as ceded premium	—
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	—
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

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(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date		
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Ref	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)	
					5	6	7	8				
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)	
a. Permanent ACA Risk Adjustment Program												
1. Premium adjustments receivable					—	—			A	—	—	
2. Premium adjustments (payable)					—	—			B	—	—	
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—	
b. Transitional ACA Reinsurance Program												
1. Amounts recoverable for claims paid					—	—			C	—	—	
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—	
3. Amounts receivable relating to uninsured plans					—	—			E	—	—	
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—	
5. Ceded reinsurance premiums payable					—	—			G	—	—	
6. Liability for amounts held under uninsured plans					—	—			H	—	—	
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—	
c. Temporary ACA Risk Corridors Program												
1. Accrued retrospective premium					—	—			I	—	—	
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—	
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—	
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—	

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Risk Corridors Program Year	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Ref	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
					5	6	7	8			
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium					—	—			A	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			B	—	—
b. 2015											
1. Accrued retrospective premium					—	—			C	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			D	—	—
c. 2016											
1. Accrued retrospective premium					—	—			E	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			F	—	—
d. Total Risk Corridors	—	—	—	—	—	—	—	—		—	—

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(5) ACA Risk Corridors Receivable as of Reporting Date

Risk Corridors Program Year	1	2	3	4	5	6
	Estimated Amount to be Filed or Final Amount Filed	Non-accrued Amounts for Impairment or Other Reasons	Amounts	Asset Balance (Gross of Non-admissions)	Non-admitted Amount	Net Admitted Asset (4 - 5)
a. 2014						
b. 2015						
c. 2016						
d. Total (a + b + c)	—	—	—	—	—	—

25. Change in Incurred Losses and Loss Adjustment Expenses. None.

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves. None.

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
3. As of December 31, 2025, the Company had no insurance in force for which the gross premiums are less than the net premiums.
4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
6. The details for other changes: None.

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

A. Individual Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	111,918	558,375,664	—	558,487,582	9.9
b. At book value less current surrender charge of 5% or more	714,456,603	3,240,655	—	717,697,258	12.8
c. At fair value	—	—	724,362,814	724,362,814	12.9
d. Total with market value adjustment or at fair value (total of 1 through 3)	714,568,521	561,616,319	724,362,814	2,000,547,654	35.6
e. At book value without adjustment (minimal or no charge or adjustment)	1,064,861,128	219,344,982	—	1,284,206,110	22.8
(2) Not subject to discretionary withdrawal	2,341,751,602	—	—	2,341,751,602	41.6
(3) Total (gross: direct + assumed)	4,121,181,251	780,961,301	724,362,814	5,626,505,366	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	4,121,181,251	780,961,301	724,362,814	5,626,505,366	
(6) Amount included in A(01)b above that will move to A(01)e for the first time within the year after the settlement date	132,118,500	151,315	—	132,269,815	

B. Group Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	1,728,149	—	—	1,728,149	100.0
(2) Not subject to discretionary withdrawal	—	—	—	—	—
(3) Total (gross: direct + assumed)	1,728,149	—	—	1,728,149	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	1,728,149	—	—	1,728,149	
(6) Amount included in B(01)b above that will move to B(01)e for the first time within the year after the settlement date	—	—	—	—	

C. Deposit-type contracts (no life contingencies)

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	13,274,084	13,274,084	1.5
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	13,274,084	13,274,084	1.5
e. At book value without adjustment (minimal or no charge or adjustment)	23,283,561	—	—	23,283,561	2.7
(2) Not subject to discretionary withdrawal	822,800,602	—	—	822,800,602	95.8
(3) Total (gross: direct + assumed)	846,084,163	—	13,274,084	859,358,247	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	846,084,163	—	13,274,084	859,358,247	
(6) Amount included in C(01)b above that will move to C(01)e for the first time within the year after the settlement date	—	—	—	—	

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

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D. Life & Accident & Health Annual Statement:	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	4,026,366,589
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	96,542,811
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	846,084,163
4. Subtotal	4,968,993,563
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	1,505,324,115
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	13,274,084
11. Subtotal	1,518,598,199
12. Combined Total	6,487,591,762

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values, or policy loans:			
a. Term Policies with Cash Value	—	—	—
b. Universal Life	157,338,941	157,338,941	157,925,256
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	—	2,366,837	2,366,837
h. Variable Life	—	—	—
i. Variable Universal Life	2,395,729	2,395,729	2,395,729
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	3
d. Disability - Disabled Lives	XXX	XXX	—
e. Miscellaneous Reserves	XXX	XXX	—
(3) Total (gross: direct + assumed)	159,734,670	162,101,507	162,687,825
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	159,734,670	162,101,507	162,687,825

	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(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)	—	—	—

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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	8,460,821	8,460,821	8,460,821
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)	8,460,821	8,460,821	8,460,821
(4) Reinsurance ceded	—	—	—
(5) Total (net) (3) - (4)	8,460,821	8,460,821	8,460,821

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	162,687,822
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	3
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	—
(6) Subtotal	162,687,825
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, column 2	8,460,821
(8) Exhibit 3, Line 0499999, column 2	—
(9) Exhibit 3, Line 0599999, column 2	—
(10) Subtotal (Lines (7) through (9))	8,460,821
(11) Combined Total (6) and (10))	171,148,646

34. Premiums and Annuity Consideration Deferred and Uncollected. None.

35. Separate Accounts

A. Separate Account Activity

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:

- Variable Universal Life Insurance
- Variable Annuities
- Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable universal life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

(2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2025 and 2024, the Company's separate account statement included legally insulated assets of \$1,573,840,273 and \$1,638,413,992, respectively. The assets legally insulated from the general accounts as of December 31, 2025 are attributed to the following products:

Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Universal Life Insurance	8,460,821	—
Variable Annuities	746,635,900	—
Market Value Adjusted Annuities	818,743,552	—
Total	1,573,840,273	—

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- (3) Some liabilities under the separate account products are guaranteed by the general account. In accordance with the guarantees provided, if the investment proceeds of the separate account assets are insufficient to cover the guaranteed for the product, the policyholder proceeds will be remitted by the general account.

To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2025	3,687,714
b. 2024	4,734,026
c. 2023	4,320,980
d. 2022	3,776,656
e. 2021	4,429,830

The Company's general account has paid the following amounts towards separate account guarantees for the past five years:

a. 2025	462,934
b. 2024	205,957
c. 2023	316,892
d. 2022	279,154
e. 2021	315,990

- (4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$13,620,706 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.
- (5) The Company did not have asset transfers that did not reflect sales in exchange for cash between the general account and the separate account.

B. General Nature and Characteristics of Separate Account Business

The Company's guaranteed separate account consists of non-indexed, guaranteed rate options that include market value adjustments and systematic transfer options. The guaranteed rate options are sold in fixed annuity products and as investment options within the Company's variable annuity products. The guaranteed rate options and systematic transfer options carry a minimum interest guarantee based on the guarantee period selected by the policyholder. The fixed annuity products offered provide a death benefit equal to the account value, with one product offering an optional death benefit ranging from 25% to 40% of the gain in the contract. The fixed investment options offered within the Company's variable annuity products provide the death benefits listed below for variable annuities.

The Company's nonguaranteed separate accounts consist primarily of subaccounts available through variable annuities and variable universal life insurance. The net investment experience of each subaccount is credited directly to the policyholder and can be positive or negative. The variable annuities include guaranteed minimum death benefits that vary by product and include optional death benefits available on some products. The death benefits offered by the Company include the following: account value, return of premium paid, a death benefit that is adjusted after seven years to the current account value, a death benefit that is adjusted annually to the current account value, and an additional death benefit ranging from 25% to 40% of the gain in the contract. Some variable annuities also provide living benefits, which include guaranteed accumulation amounts on a date certain, guaranteed minimum withdrawal amounts and guaranteed minimum lifetime withdrawal amounts. The death benefit under the variable universal life insurance policies may vary with the investment performance of the underlying investments in the separate accounts. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company's general account and annual statement.

The Company's nonguaranteed separate accounts also include a small amount of Flexible Premium Variable Life Insurance (FPVLI). The net investment experience of FPVLI sub accounts is credited directly to the policyholder and can be positive or negative.

Assets held in the separate account supporting variable annuities and variable universal life insurance are carried at fair value. Assets held in the separate account supporting market value adjusted annuities are carried at the general account basis.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2025 is as follows:

	(1)	(2)	(3)	(4)	(5)
	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations, or deposits as of the end of current period	—	46,382,846	28,150	21,782,802	68,193,798
Reserves as of the end of the current period					
(2) For accounts with assets at:					
a. Fair Value	—	—	—	746,097,717	746,097,717
b. Amortized cost	—	780,156,009	805,292	—	780,961,301
c. Total reserves*	—	780,156,009	805,292	746,097,717	1,527,059,018
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	—	558,375,664	—	—	558,375,664
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	2,643,563	597,093	—	3,240,656
3. At fair value	—	—	—	746,097,717	746,097,717
4. At book value without market value adjustment and with current surrender charge less than 5%	—	219,136,782	208,199	—	219,344,981
5. Subtotal	—	780,156,009	805,292	746,097,717	1,527,059,018
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	780,156,009	805,292	746,097,717	1,527,059,018
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—	—

C. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:					
a. Transfers to Separate Accounts (Page 4, Line 1.4)					61,335,510
b. Transfers from Separate Accounts (Page 4, Line 10)					262,111,239
c. Net transfers to or (from) Separate Accounts (a) - (b)					(200,775,729)
(2) Reconciling Adjustments:					
Policy deductions and other expenses (Page 4, Line 9.302)					500,122
Bonus account value (included in Page 4, Line 1.1)					—
Other changes in surplus in Separate Account Statement					(2,604,438)
Other account adjustments					1,602,126
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)					(201,277,919)

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 [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Ohio
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 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. 12/31/2022
- 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). 04/12/2024
- 3.4 By what department or departments?
Ohio Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [X] No []
4.22 renewals? Yes [X] 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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
W&S Brokerage Services, Inc.	Cincinnati, Ohio				YES...
W&S Advisory Services, LLC	Cincinnati, Ohio				YES...
Fort Washington Investment Advisors, Inc.	Cincinnati, Ohio				YES...
Touchstone Advisors, Inc.	Cincinnati, Ohio				YES...
Touchstone Securities, Inc.	Cincinnati, Ohio				YES...
Eagle Realty Capital Partners, LLC	Cincinnati, Ohio				YES...

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young
221 East 4th Street, Suite 2900
Cincinnati, OH 45202
- 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?
Mark Hutchinson
400 Broadway
Cincinnati, OH 45202
Officer of the Company
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 - 12.11 Name of real estate holding company ... Various
 - 12.12 Number of parcels involved 7
 - 12.13 Total book/adjusted carrying value \$ 67,474,716
- 12.2 If yes, provide explanation
The Company has investments on Schedule BA that are classified as Real Estate and QFTCs. In addition, the Company has investments in Real Estate Investment Trusts on Schedule D, Part 2, Section 2.
- 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 [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
Minor wording changes, nothing substantive
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

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

INVESTMENT

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

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)
DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E
- 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. \$ 113,418,663
- 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
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes No N/A
- 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
- 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 \$ 113,464,001
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 113,418,663
- 25.093 Total payable for securities lending reported on the liability page \$ 113,977,189

- 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 No
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 29,973,600
- 26.28 On deposit with states \$ 5,775,246
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 15,970,563
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 1,087,385,739
- 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
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
If no, attach a description with this statement.

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
- 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
- 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 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
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
FT WASHINGTON INVESTMENT ADVISORS	A.....
MILLIMAN	U.....

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 Central Registration Depository Number	2 Name of Firm or Individual	3 Registered With	4 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	Securities Exchange Commission	DS.....
112245	MILLIMAN	Securities Exchange Commission	DS.....

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	2,793,176,855	2,726,173,385	(67,003,470)
31.2 Asset-Backed Securities	1,033,958,461	1,001,115,892	(32,842,569)
31.3 Preferred stocks	42,853,325	42,853,324	(1)
31.4 Totals	3,869,988,641	3,770,142,601	(99,846,040)

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

Fair values are generally obtained from ICE, Bloomberg, Markit, Princeton Financial Spread Pricing Module and/or Internal Pricing Committee/Internal Pricing Models

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 [] No [X]

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:
 Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions

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 [X] No []

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 [X] No []

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 [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 257,211

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
LL Global Inc	67,380

41.1 Amount of payments for legal expenses, if any? \$ 4,843

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
Eversheds Sutherland	4,843

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$ 0

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 lives |0 |
| | All years prior to most current three years: |
| 1.64 Total premium earned | \$0 |
| 1.65 Total incurred claims | \$0 |
| 1.66 Number of covered lives |0 |
- 1.7 Group policies:
- | | |
|------------------------------------|--|
| | Most current three years: |
| 1.71 Total premium earned | \$0 |
| 1.72 Total incurred claims | \$0 |
| 1.73 Number of covered lives |0 |
| | All years prior to most current three years: |
| 1.74 Total premium earned | \$0 |
| 1.75 Total incurred claims | \$0 |
| 1.76 Number of covered lives |0 |

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	290,044,891	284,867,977
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	4,285,847,358	4,437,433,174
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$ 13,699,635
- 3.4 State the authority under which Separate Accounts are maintained:
3905.15 Ohio Revised Code
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 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 [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 249,788
- 7.2 Total Incurred Claims \$ 18,035,817
- 7.3 Number of Covered Lives 2,333

*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 | \$ | 211,703,812 |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | 156,886,026 |
| 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) | \$ | 156,886,026 |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) | \$ | 54,817,786 |
| <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | | Amount at Risk |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force | ..... \$ ..... | ..... |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | ..... \$ ..... | ..... |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | ..... \$ ..... | ..... |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) | ..... \$ ..... | ..... |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) | \$ | 0 |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) | \$ | 0 |

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 | \$ | 35,864,392 |
| 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: \$.....908,163,872
- 14.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No []
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 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
Assumed | Reinsurance
Ceded | Net
Retained |
| 14.31 Earned premium | | |0 |
| 14.32 Paid claims | | |0 |
| 14.33 Claim liability and reserve (beginning of year) | | |0 |
| 14.34 Claim liability and reserve (end of year) | | |0 |
| 14.35 Incurred claims |0 |0 |0 |

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 - 249,999	.....	.....
14.44	\$250,000 - 999,999	.....	.....
14.45	\$1,000,000 or more	.....	.....

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?
.....
- 17. How are the subordinate branches represented in the supreme or governing body?
.....
- 18. What is the basis of representation in the governing body?
.....
- 19.1 How often are regular meetings of the governing body held?
.....
- 19.2 When was the last regular meeting of the governing body held?
- 19.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 19.4 How many members of the governing body attended the last regular meeting?
- 19.5 How many of the same were delegates of the subordinate branches?
- 20. How are the expenses of the governing body defrayed?
.....
- 21. When and by whom are the officers and directors elected?
.....
- 22. What are the qualifications for membership?
.....
- 23. What are the limiting ages for admission?
.....
- 24. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 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 %
 - 28.12 Subsequent Years %
- 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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 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)	235,464	251,491	261,144	274,855	292,434
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	1,602	2,179	2,429	2,854	2,871
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)	1,301	1,286	1,409	4,811	5,092
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)	238,367	254,956	264,982	282,520	300,397
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
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)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	234,500	252,205	268,751	303,955	330,876
15. Group life (Line 20.4, Col. 3)	0	0	0	0	0
16. Individual annuities (Line 20.4, Col. 4)	289,810,391	284,615,772	429,664,447	517,658,625	372,915,484
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	290,044,891	284,867,977	429,933,198	517,962,580	373,246,360
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	6,939,034,697	6,985,567,302	7,259,306,031	7,572,129,522	7,871,503,155
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	5,540,421,248	5,711,394,816	5,931,811,848	6,276,354,986	6,390,069,648
23. Aggregate life reserves (Page 3, Line 1)	4,285,597,225	4,437,167,949	4,686,204,662	5,013,149,581	5,069,131,424
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	846,084,163	879,714,649	898,950,458	941,908,208	919,393,347
26. Asset valuation reserve (Page 3, Line 24.01)	204,213,985	190,378,613	191,048,857	123,263,036	194,804,549
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	1,395,613,449	1,271,172,486	1,324,494,183	1,292,774,536	1,478,433,507
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(169,124,042)	(114,335,135)	(346,042,497)	22,644,269	60,956,167
Risk-Based Capital Analysis					
30. Total adjusted capital	1,644,847,780	1,503,453,096	1,537,187,834	1,426,899,883	1,689,371,353
31. Authorized control level risk - based capital	188,495,154	176,549,199	170,444,733	170,640,355	173,446,718
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)	55.4	61.1	63.2	67.5	66.8
33. Stocks (Lines 2.1 and 2.2)	18.9	16.3	15.3	12.9	14.9
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	13.9	14.2	13.1	12.8	9.6
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.1	0.3	0.6	0.4	1.8
37. Contract loans (Line 6)	1.2	1.3	1.3	1.3	1.3
38. Derivatives (Page 2, Line 7)	1.6	1.1	1.2	0.6	1.5
39. Other invested assets (Line 8)	7.9	5.6	5.2	4.4	4.2
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	0.1	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				
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)					0
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1),	561,251,607	440,020,063	473,315,979	359,181,748	426,317,098
47. Affiliated mortgage loans on real estate					
48. All other affiliated	342,782,218	232,365,336	217,099,867	197,709,999	225,966,539
49. Total of above Lines 44 to 48	904,033,825	672,385,399	690,415,846	556,891,747	652,283,637
50. Total Investment in Parent included in Lines 44 to 48 above					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

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).....	8,419	24,766	60,852	10,819,110	594,874
52. Total admitted assets (Page 2, Line 28, Col. 3)	8,512,874,970	8,623,981,294	9,057,180,212	9,377,214,840	9,956,306,342
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	317,438,348	348,677,099	306,302,816	222,417,615	277,406,572
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	30,252,383	23,297,626	(8,354,545)	10,574,675	23,185,847
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	170,563,812	22,270,171	178,950,301	(175,848,736)	163,754,066
56. Total of above Lines 53, 54 and 55	518,254,543	394,244,896	476,898,572	57,143,554	464,346,485
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)	818,961,026	906,256,788	1,133,303,179	821,891,569	678,289,025
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)	(10,262,244)	(3,111,338)	(7,261,375)	(8,117,558)	(7,773,125)
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)	0	0	0	0	0
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	21.1	20.3	15.4	14.6	(21.3)
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	1.4	1.9	1.8	1.7	2.1
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)	105,697	190,813	40,493	10,381	71,033
73. Individual term life (Page 6.1, Col. 4)	0	0	0	0	0
74. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
75. Individual universal life (Page 6.1, Col. 6)	571,320	78,727	(254,207)	404,850	(1,042,572)
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)	186,951	81,390	621,978	(63,219)	256,641
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)	15,661	19,597	127,523	54,094	63,005
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)	6,601,056	7,762,955	9,485,616	6,014,762	14,794,682
91. Individual deferred indexed annuities (Page 6.3, Col. 3)	22,819,667	12,418,238	13,101,817	(10,411,167)	8,431,351
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	8,246,220	8,802,170	7,596,031	8,158,065	9,926,801
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)	(4,820,209)	1,669,780	2,783,391	(11,144,348)	(1,348,976)
95. Individual other annuities (Page 6.3, Col. 7)	6,598,883	9,708,975	9,296,835	6,109,738	4,277,469
96. Group deferred fixed annuities (Page 6.4, Col. 2)	146,758	210,146	130,971	61,213	16,718
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)	(18,304,395)	53,811,357	(6,566,186)	(4,291,617)	(7,213,548)
115. Fraternal (Page 6, Col. 7)	0	0	0	0	0
116. Total (Page 6, Col. 1)	22,167,609	94,754,148	36,364,262	(5,097,248)	28,232,604

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 Integrity Life Insurance Company

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	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	0	0	2,742	253,670	0	0	10	10	1,286	254,956
2. Issued during year	0	0		0		0			0	0
3. Reinsurance assumed										0
4. Revived during year			3	420						420
5. Increased during year (net)				6,311					15	6,326
6. Subtotals, Lines 2 to 5	0	0	3	6,731	0	0	0	0	15	6,746
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	2,745	260,401	0	0	10	10	1,301	261,702
Deductions during year:										
10. Death			38	17,453			XXX			17,453
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				1,355						1,355
14. Surrender			101	2,994						2,994
15. Lapse			25	514						514
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			13	1,019						1,019
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	177	23,335	0	0	0	0	0	23,335
21. In force end of year (b) (Line 9 minus Line 20)	0	0	2,568	237,066	0	0	10	10	1,301	238,367
22. Reinsurance ceded end of year	XXX		XXX	9,080	XXX		XXX	XXX		9,080
23. Line 21 minus Line 22	XXX	0	XXX	227,986	XXX	(a)	XXX	XXX	1,301	229,287
DETAILS OF WRITE-INS										
0801.										
0802.										
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	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

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 \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []
If not, how are such expenses met?
.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company

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	
25. Other paid-up insurance			1,893	203,891
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			23	1,602
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	23	1,602
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment			2,545	235,464
35. Totals (Lines 31 to 34)	0	0	2,568	237,066

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			237,066	
38. Credit life (group and individual)				
39. Group			1,301	
40. Totals (Lines 36 to 39)	0	0	238,367	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	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 shared groups is counted on a pro-rata basis		XXX	10	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			10	1,301

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Children, etc., policies and riders included above.	
47.1	
47.2	

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 Certi- ficates	8 Amount of Ins urance
48. Waiver of premium			254	462				
49. Disability income			133	227				
50. Extended benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	387	(a) 689	0	(a) 0	0	(a) 0

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

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	1,837	2,091	0	0
2. Issued during year	98	186		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,935	2,277	0	0
Deductions during year:				
6. Decreased (net)	94	418		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	94	418	0	0
9. In force end of year (line 5 minus line 8)	1,841	1,859	0	0
10. Amount on deposit	(a)			(a)
11. Income now payable	1,841	1,859		
12. Amount of income payable	(a) 9,711,214	(a) 10,168,084	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	15,994	35,974	4	41
2. Issued during year	878	1,342		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	16,872	37,316	4	41
Deductions during year:				
6. Decreased (net)	751	5,054		3
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	751	5,054	0	3
9. In force end of year (line 5 minus line 8)	16,121	32,262	4	38
Income now payable:				
10. Amount of income payable	(a) 263,196,557	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 3,270,471,912	XXX	(a) 1,728,149
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	0		0		0	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9)	0	(a)	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	703	0
2. Issued during year	181	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	884	0
Deductions During Year:		
6. Decreased (net)	253	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	253	0
9. In force end of year (line 5 minus line 8)	631	0
10. Amount of account balance	(a) 525,012,440	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
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	14,694	895,315	0	910,009	294,620
2. Alaska	AK	L	0	155,553	0	155,553	100,000
3. Arizona	AZ	L	2,060	9,327,083	0	9,329,143	1,879,449
4. Arkansas	AR	L	90	704,926	0	705,016	0
5. California	CA	L	6,257	19,872,196	0	19,878,453	3,149,108
6. Colorado	CO	L	5,128	2,644,790	0	2,649,918	469,500
7. Connecticut	CT	L	103	4,910,956	0	4,911,059	1,048,944
8. Delaware	DE	L	2,450	1,422,507	0	1,424,957	0
9. District of Columbia	DC	L	0	289,617	0	289,617	0
10. Florida	FL	L	17,286	30,379,917	0	30,397,203	5,269,137
11. Georgia	GA	L	9,775	4,578,381	0	4,588,156	948,572
12. Hawaii	HI	L	4,259	588,737	0	592,996	39,835
13. Idaho	ID	L	157	143,936	0	144,093	309,579
14. Illinois	IL	L	18,787	12,252,624	0	12,271,411	4,467,079
15. Indiana	IN	L	5,180	10,540,415	0	10,545,595	1,131,566
16. Iowa	IA	L	27,211	1,002,913	0	1,030,124	657,207
17. Kansas	KS	L	1,335	114,067	0	115,402	209,320
18. Kentucky	KY	L	0	8,183,698	0	8,183,698	1,958,831
19. Louisiana	LA	L	0	2,452,052	0	2,452,052	2,689,207
20. Maine	ME	L	0	428,561	0	428,561	0
21. Maryland	MD	L	19,941	6,762,652	0	6,782,593	1,505,618
22. Massachusetts	MA	L	157	11,583,570	0	11,583,727	1,904,672
23. Michigan	MI	L	709	7,241,348	0	7,242,057	1,847,096
24. Minnesota	MN	L	21,375	3,810,397	0	3,831,772	641,320
25. Mississippi	MS	L	3,849	2,109,339	0	2,113,188	0
26. Missouri	MO	L	7,729	1,832,564	0	1,840,293	0
27. Montana	MT	L	159	319,192	0	319,351	0
28. Nebraska	NE	L	38	896,874	0	896,912	475,957
29. Nevada	NV	L	132	1,696,659	0	1,696,791	703,781
30. New Hampshire	NH	L	0	590,918	0	590,918	378,731
31. New Jersey	NJ	L	0	6,472,637	0	6,472,637	1,891,466
32. New Mexico	NM	L	1,358	732,230	0	733,588	169,459
33. New York	NY	N	676	2,493,934	0	2,494,610	0
34. North Carolina	NC	L	121	11,063,789	0	11,063,910	677,849
35. North Dakota	ND	L	0	144,000	0	144,000	0
36. Ohio	OH	L	45,954	60,241,316	0	60,287,270	3,943,427,219
37. Oklahoma	OK	L	3,257	1,835,094	0	1,838,351	276,977
38. Oregon	OR	L	1,295	1,128,027	0	1,129,322	605,692
39. Pennsylvania	PA	L	15,889	20,429,585	0	20,445,474	5,468,181
40. Rhode Island	RI	L	0	927,569	0	927,569	135,528
41. South Carolina	SC	L	2,667	2,331,981	0	2,334,648	1,073,622
42. South Dakota	SD	L	1,978	708,425	0	710,403	0
43. Tennessee	TN	L	1,763	6,784,517	0	6,786,280	885,315
44. Texas	TX	L	1,903	19,484,184	0	19,486,087	1,301,753
45. Utah	UT	L	0	1,964,233	0	1,964,233	98,301
46. Vermont	VT	L	0	271,120	0	271,120	0
47. Virginia	VA	L	259	4,940,634	0	4,940,893	1,275,653
48. Washington	WA	L	1,818	1,698,736	0	1,700,554	0
49. West Virginia	WV	L	1,164	1,411,016	0	1,412,180	0
50. Wisconsin	WI	L	825	5,025,894	0	5,026,719	2,150,167
51. Wyoming	WY	L	0	725,441	0	725,441	0
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0
54. Puerto Rico	PR	N	0	90,000	0	90,000	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	30,000	0	30,000	0
59. Subtotal	XXX		249,788	298,666,119	0	298,915,907	3,991,516,311
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		0	0	0	0	0
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0
95. Totals (direct business)	XXX		249,788	298,666,119	0	298,915,907	3,991,516,311
96. Plus reinsurance assumed	XXX		76,647	0	0	76,647	0
97. Totals (all business)	XXX		326,435	298,666,119	0	298,992,554	3,991,516,311
98. Less reinsurance ceded	XXX		91,934	8,140,651	0	8,232,585	0
99. Totals (all business) less reinsurance ceded	XXX		234,501	290,525,468	(c)	290,759,969	3,991,516,311
DETAILS OF WRITE-INS							
58001. ZZZ Other Alien	XXX		0	30,000	0	30,000	0
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	30,000	0	30,000	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0

(a) Active Status Counts:

- | | | | |
|--|----|--|---|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... | 50 | 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..... | 7 |
| 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
 By state of residence of the policyholder

(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**

	<u>NAIC#</u>	<u>TIN#</u>
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - WESTAD LEASING LLC, OH (NON-INSURER)		84-3195821
SUBSIDIARY - W&S VENTURES, LLC, OH (NON-INSURER)		99-0849352
SUBSIDIARY - W&S ADVISORY SERVICES, LLC, OH (NON-INSURER)		33-2028589
SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY - LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY - THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY - TOUCHSTONE ADVISORS, INC., OH (NON-INSURER)		31-1394672
SUBSIDIARY - TOUCHSTONE SECURITIES, INC., NE (NON-INSURER)		47-6046379
SUBSIDIARY - W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY - W&S FINANCIAL GROUP DISTRIBUTORS, INC., OH (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - GERBER LIFE INSURANCE COMPANY, NY (INSURER)	70939	13-2611847
SUBSIDIARY - GERBER LIFE AGENCY, LLC, OH (NON-INSURER)		43-2081325

1) All entities are 100% owned by parent unless stated differently.

SUBSIDIARY - THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY (CONTINUED)

SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)	31-1779165
SUBSIDIARY - EAGLE REALTY CAPITAL PARTNERS, LLC, OH (NON-INSURER)	81-1290497
SUBSIDIARY - EAGLE REALTY INVESTMENTS, INC., OH (NON-INSURER)	31-1779151
SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)	31-1301863
SUBSIDIARY - FABRIC TECHNOLOGIES, INC., NY (NON-INSURER)	47-5482199
SUBSIDIARY - W&S REAL ESTATE HOLDINGS, LLC, OH (NON-INSURER)	06-1804432
SUBSIDIARY - WESTERN & SOUTHERN AGENCY, INC., OH (NON-INSURER)	31-1413821
SUBSIDIARY - QUEEN CITY SQUARE, LLC, OH (NON-INSURER) (99.75%)	34-1998937

1) All entities are 100% owned by parent unless stated differently.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Reserve adjustment on reinsurance	22,952	0
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	22,952	0

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Other change in reinsurance agreements	0	8,252
2797. Summary of remaining write-ins for Line 27 from overflow page	0	8,252

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Integrity Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	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
08.304. Reserve adjustment on reinsurance	22,952	22,952							
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	22,952	22,952	0	0	0	0	0	0	0