



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

Family Heritage Life Insurance Company of America

NAIC Group Code 0290 0290 NAIC Company Code 77968 Employer's ID Number 34-1626521
(Current) (Prior)

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

Country of Domicile United States of America

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

Incorporated/Organized 08/22/1989 Commenced Business 11/17/1989

Statutory Home Office 6001 East Royalton Road, Suite 200, Cleveland, OH, US 44147-3529
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6001 East Royalton Road, Suite 200
(Street and Number)
Cleveland, OH, US 44147-3529, 440-922-5200
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records 7677 Henneman Way
(Street and Number)
McKinney, TX, US 75070, 469-617-4407
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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Statutory Statement Contact Brett Turner, 469-617-4407
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OFFICERS

President Thomas Peter Kalmbach Secretary Joel Patrick Scarborough
Treasurer Michael Shane Henrie Appointed Actuary Hongwei "David" Zhao

OTHER

Seamus Fitzpatrick, Division President Robert Edward Hensley, Divisional Senior Vice President Jon Andrew Adams, Divisional Senior Vice President

DIRECTORS OR TRUSTEES

Thomas Peter Kalmbach Joel Patrick Scarborough Stafford Leroy Thompson Jr.
Maria Rose Burnett Jon Andrew Adams Rebecca Evans Zorn

State of Texas SS
County of Collin

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

Thomas Peter Kalmbach
President

Michael Shane Henrie
Treasurer

Joel Patrick Scarborough
Secretary

Subscribed and sworn to before me this
25th day of February, 2026

- 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.....

Michelle Batiste
Notary Public
January 12, 2028

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,854,013,458		1,854,013,458	1,774,500,877
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	4,619,200		4,619,200	4,395,500
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	55,066,458		55,066,458	56,232,530
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ (8,866,464) , Schedule E - Part 1), cash equivalents (\$ 35,829,790 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	26,963,326		26,963,326	(11,556,919)
6. Contract loans (including \$ premium notes)	499,893		499,893	415,453
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	226,342,592		226,342,592	199,999,399
9. Receivables for securities	70,438		70,438	70,021
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,167,575,364	0	2,167,575,364	2,024,056,861
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	22,767,413		22,767,413	20,783,550
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	14,980,000		14,980,000	13,489,728
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	896,964		896,964	935,667
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	39,585		39,585	28,403
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	10,916,912
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	2,627,492		2,627,492	2,604,779
18.2 Net deferred tax asset	70,314,000	48,738,000	21,576,000	21,273,000
19. Guaranty funds receivable or on deposit	214,063		214,063	212,432
20. Electronic data processing equipment and software	8,180,404	7,759,815	420,589	289,339
21. Furniture and equipment, including health care delivery assets (\$)	28,081	28,081	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	1,188		1,188	9,734
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	46,420,372	13,424,467	32,995,905	27,738,755
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,334,044,926	69,950,363	2,264,094,563	2,122,339,160
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	2,334,044,926	69,950,363	2,264,094,563	2,122,339,160
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Corporate Owned Life Insurance	24,372,119		24,372,119	20,273,385
2502. Agents Balances	11,116,805	11,116,805	0	0
2503. Admitted Disallowed IMR	8,623,786		8,623,786	7,465,370
2598. Summary of remaining write-ins for Line 25 from overflow page	2,307,662	2,307,662	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	46,420,372	13,424,467	32,995,905	27,738,755

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 24,892,001 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	24,892,001	22,121,340
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	1,940,232,568	1,794,127,395
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	55,201,438	55,232,380
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	979,000	979,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	38,371,045	34,982,625
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)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 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		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	102,073
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$ 73,072 accident and health \$ 3,628,371 and deposit-type contract funds \$	3,701,443	3,364,473
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	5,675,754	4,211,034
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	3,088,778	1,348,068
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee		134
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	632,364	(336,541)
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		23,660,799
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	18,368,047	14,526,186
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	3,521,501	61,667
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	0	0
24.09 Payable for securities		1,450,000
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	3,597,180	3,127,947
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,098,261,119	1,958,958,580
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	2,098,261,119	1,958,958,580
29. Common capital stock	2,556,000	2,556,000
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes	30,000,000	30,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	77,647,000	77,647,000
34. Aggregate write-ins for special surplus funds	8,623,786	7,465,370
35. Unassigned funds (surplus)	47,006,658	45,712,210
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	163,277,444	160,824,580
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	165,833,444	163,380,580
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	2,264,094,563	2,122,339,160
DETAILS OF WRITE-INS		
2501. Unclaimed Property	3,597,180	3,127,947
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	3,597,180	3,127,947
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	8,623,786	7,465,370
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	8,623,786	7,465,370

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	477,102,391	447,481,322
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	93,906,220	86,159,367
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(1,727,641)	(1,257,118)
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)	63	(453,581)
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	1,109,970	0
9. Total (Lines 1 to 8.3)	570,391,002	531,929,990
10. Death benefits	643,501	802,012
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)	0	0
13. Disability benefits and benefits under accident and health contracts	157,760,738	137,410,454
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	723,510	583,906
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	2,569,669	2,297,816
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	148,875,833	158,320,225
20. Totals (Lines 10 to 19)	310,573,251	299,414,413
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	113,150,445	101,678,527
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	60,942,681	54,102,013
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	10,328,565	9,541,392
25. Increase in loading on deferred and uncollected premiums	48,261	9,474
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	495,043,203	464,745,819
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	75,347,799	67,184,171
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)	75,347,799	67,184,171
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	15,168,605	13,927,080
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)	60,179,194	53,257,091
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (23,576) (excluding taxes of \$ (767,180) transferred to the IMR)	(1,251,559)	(415,881)
35. Net income (Line 33 plus Line 34)	58,927,635	52,841,210
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	163,380,580	159,936,857
37. Net income (Line 35)	58,927,635	52,841,210
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 380,000	1,429,627	(236,968)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	5,042,000	6,812,000
41. Change in nonadmitted assets	(6,263,327)	(16,961,476)
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	(3,841,861)	(3,143,974)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (stock dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (stock dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	(52,841,210)	(35,867,069)
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	2,452,865	3,443,723
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	165,833,444	163,380,580
DETAILS OF WRITE-INS		
08.301. ICOLI Income	1,109,970	0
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	1,109,970	0
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301.	0	0
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	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	487,449,505	436,890,437
2. Net investment income	84,555,283	77,888,596
3. Miscellaneous income	(999,215)	(1,453,581)
4. Total (Lines 1 through 3)	571,005,573	513,325,452
5. Benefit and loss related payments	158,352,284	136,879,081
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	182,639,379	166,168,770
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	14,400,562	13,112,873
10. Total (Lines 5 through 9)	355,392,225	316,160,724
11. Net cash from operations (Line 4 minus Line 10)	215,613,348	197,164,728
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	79,991,608	85,816,932
12.2 Stocks	0	0
12.3 Mortgage loans	10,000,000	0
12.4 Real estate	0	0
12.5 Other invested assets	63,025,470	3,018,484
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	70,021	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	153,087,099	88,835,416
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	153,192,422	203,049,200
13.2 Stocks	0	1,197,600
13.3 Mortgage loans	9,145,900	14,819,201
13.4 Real estate	0	0
13.5 Other invested assets	92,075,065	70,802,560
13.6 Miscellaneous applications	1,450,000	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	255,863,387	289,868,561
14. Net increase/(decrease) in contract loans and premium notes	84,440	78,321
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(102,860,728)	(201,111,466)
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	(23,000,000)	23,000,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(30,942)	35,133,852
16.5 Dividends to stockholders	52,841,210	35,867,069
16.6 Other cash provided (applied)	1,639,776	(30,115,887)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(74,232,376)	(7,849,104)
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)	38,520,244	(11,795,842)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	(11,556,919)	238,923
19.2 End of year (Line 18 plus Line 19.1)	26,963,325	(11,556,919)

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

20.0001. Bond for bond exchanges excluded from investments sold and investments acquired	36,091,590	
20.0002. Unsettled bond purchases excluded from investments acquired and miscellaneous proceeds		1,450,000
20.0003. Non-cash class change excluded from investments sold and investments acquired	1,424,206	
20.0004. Non-cash market value adjustment excluded from investment income and miscellaneous proceeds	1,109,248	273,385
20.0005. Non-cash stock dividends excluded from net investment income and investments acquired	223,700	222,800
20.0006. Unsettled bond sales excluded from investments sold and miscellaneous proceeds	70,438	70,021

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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	477,102,391	7,452,236	0			469,650,155			0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income	93,906,220	1,192,401	0			92,713,819			0
4. Amortization of Interest Maintenance Reserve (IMR)	(1,727,641)	(21,937)	0			(1,705,704)			0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0			0	XXX		0
6. Commissions and expense allowances on reinsurance ceded	63	63	0			0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0			0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0			0	XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0			XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	1,109,970	17,337	0	0	0	1,092,633	0	0	0
9. Totals (Lines 1 to 8.3)	570,391,003	8,640,100	0	0	0	561,750,903	0	0	0
10. Death benefits	643,501	643,501	0			XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0			XXX	XXX		0
12. Annuity benefits	0	XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	157,760,738	0	0			157,760,738	XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0			0	XXX		0
15. Surrender benefits and withdrawals for life contracts	723,510	723,510	0			XXX	XXX		0
16. Group conversions	0	0	0			0	XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	2,569,669	32,465	0			2,537,204	XXX		0
18. Payments on supplementary contracts with life contingencies	0	0	0			XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	148,875,833	2,770,661	0			146,105,172	XXX		0
20. Totals (Lines 10 to 19)	310,573,251	4,170,137	0	0	0	306,403,114	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	113,150,445	2,355,443				110,795,002	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0			0	XXX	0	0
23. General insurance expenses and fraternal expenses	60,942,681	1,394,103	0			59,548,578			0
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,328,565	154,928	0			10,173,637			0
25. Increase in loading on deferred and uncollected premiums	48,261	48,261	0			0	XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0			0	XXX		0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	495,043,203	8,122,872	0	0	0	486,920,331	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	75,347,800	517,228	0	0	0	74,830,572	0	0	0
30. Dividends to policyholders and refunds to members	0	0	0			0	XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	75,347,800	517,228	0	0	0	74,830,572	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	15,168,605	104,125	0			15,064,480			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)	60,179,195	413,103	0	0	0	59,766,092	0	0	0
34. Policies/certificates in force end of year	0	0	0			0	XXX		0
DETAILS OF WRITE-INS									
08.301. ICOLI Income	1,109,970	17,337				1,092,633			
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)	1,109,970	17,337	0	0	0	1,092,633	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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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)	7,452,236		7,452,236									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	1,192,401		1,192,401									
4. Amortization of Interest Maintenance Reserve (IMR)	(21,937)		(21,937)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	63		63									
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	17,337	0	17,337	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	8,640,100	0	8,640,100	0	0	0	0	0	0	0	0	0
10. Death benefits	643,501		643,501									
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	723,510		723,510									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	32,465		32,465									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	2,770,661		2,770,661									
20. Totals (Lines 10 to 19)	4,170,137	0	4,170,137	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,355,443		2,355,443									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	1,394,103		1,394,103									
24. Insurance taxes, licenses and fees, excluding federal income taxes	154,928		154,928									
25. Increase in loading on deferred and uncollected premiums	48,261		48,261									
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	8,122,872	0	8,122,872	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	517,228	0	517,228	0	0	0	0	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)	517,228	0	517,228	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	104,125		104,125									
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)	413,103	0	413,103	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	0											
DETAILS OF WRITE-INS												
08.301. ICOLI Income	17,337		17,337									
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	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	17,337	0	17,337	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

6.1

Analysis of Operations by Lines of Business - Group Life Insurance

N O N E

Analysis of Operations by Lines of Business - Individual Annuities

N O N E

Analysis of Operations by Lines of Business - Group Annuities

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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	469,650,155												469,650,155
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	92,713,819												92,713,819
4. Amortization of Interest Maintenance Reserve (IMR)	(1,705,704)												(1,705,704)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												0
6. Commissions and expense allowances on reinsurance ceded	0												0
7. Reserve adjustments on reinsurance ceded	0												0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0												0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	1,092,633	0	0	0	0	0	0	0	0	0	0	0	1,092,633
9. Totals (Lines 1 to 8.3)	561,750,903	0	0	0	0	0	0	0	0	0	0	0	561,750,903
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	157,760,738												157,760,738
14. Coupons, guaranteed annual pure endowments and similar benefits	0												0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0												0
17. Interest and adjustments on contract or deposit-type contract funds	2,537,204												2,537,204
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	146,105,172												146,105,172
20. Totals (Lines 10 to 19)	306,403,114	0	0	0	0	0	0	0	0	0	0	0	306,403,114
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	110,795,002												110,795,002
22. Commissions and expense allowances on reinsurance assumed	0												0
23. General insurance expenses	59,548,578												59,548,578
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,173,637												10,173,637
25. Increase in loading on deferred and uncollected premiums	0												0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0												0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	486,920,331	0	0	0	0	0	0	0	0	0	0	0	486,920,331
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	74,830,572	0	0	0	0	0	0	0	0	0	0	0	74,830,572
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)	74,830,572	0	0	0	0	0	0	0	0	0	0	0	74,830,572
32. Federal income taxes incurred (excluding tax on capital gains)	15,064,480												15,064,480
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)	59,766,092	0	0	0	0	0	0	0	0	0	0	0	59,766,092
34. Policies/certificates in force end of year	0												0
DETAILS OF WRITE-INS													
08.301. ICOLI Income	1,092,633												1,092,633
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	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,092,633	0	0	0	0	0	0	0	0	0	0	0	1,092,633
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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	22,121,340	0	22,121,340	0	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	4,703,211		4,703,211									
3. Present value of disability claims incurred	0											
4. Tabular interest	852,518		852,518									
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)	27,677,069	0	27,677,069	0	0	0	0	0	0	0	0	0
9. Tabular cost	1,151,520		1,151,520									
10. Reserves released by death	116,570		116,570									
11. Reserves released by other terminations (net)	1,516,978		1,516,978									
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)	2,785,068	0	2,785,068	0	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	24,892,001	0	24,892,001	0	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV ending balance December 31, current year	10,920,572		10,920,572									
17. Amount available for policy loans based upon Line 16 CSV	10,920,572		10,920,572									

(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.)

Analysis of Increase in Reserves During the Year - Group Life Insurance

N O N E

Analysis of Increase in Reserves During the Year - Individual Annuities

N O N E

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 440,303	443,382
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 85,639,740	87,266,160
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	224,243	224,243
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 4,124,186	4,080,530
4. Real estate	(d) 0	0
5. Contract loans	36,632	36,632
6. Cash, cash equivalents and short-term investments	(e) 537,996	537,996
7. Derivative instruments	(f) 0	0
8. Other invested assets	9,509,671	9,907,692
9. Aggregate write-ins for investment income	1,145,564	1,145,564
10. Total gross investment income	101,658,335	103,642,199
11. Investment expenses		(g) 3,526,234
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 1,996,440
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		4,213,305
16. Total deductions (Lines 11 through 15)		9,735,979
17. Net investment income (Line 10 minus Line 16)		93,906,220
DETAILS OF WRITE-INS		
0901. Agent Balances	898,461	898,461
0902. Intercompany Interest Income	247,069	247,069
0903. Policy Reinstatement Interest	34	34
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	1,145,564	1,145,564
1501. Amortization of Tax Credit Fund		4,213,306
1502. Miscellaneous/Rounding		(1)
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		4,213,305

- (a) Includes \$ 12,777,947 accrual of discount less \$ 1,926,860 amortization of premium and less \$ 1,261,568 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 147,518 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 1,575,000 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(4,468,882)	0	(4,468,882)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	(459,490)	(459,490)	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	1,809,628	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(4,468,882)	(459,490)	(4,928,372)	1,809,628	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 Family Heritage Life Insurance Company of America

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	3,139,520	79,729				3,059,791		
2. Deferred and accrued	68,938	68,938						
3. Deferred, accrued and uncollected:								
3.1 Direct	3,208,458	148,667				3,059,791		
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	3,208,458	148,667	0	0	0	3,059,791	0	0
4. Advance	0							
5. Line 3.4 - Line 4	3,208,458	148,667	0	0	0	3,059,791	0	0
6. Collected during year:								
6.1 Direct	92,443,252	1,615,048				90,828,204		
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	0							
6.4 Net	92,443,252	1,615,048	0	0	0	90,828,204	0	0
7. Line 5 + Line 6.4	95,651,710	1,763,715	0	0	0	93,887,995	0	0
8. Prior year (uncollected + deferred and accrued - advance)	2,796,069	85,976	0	0	0	2,710,093	0	0
9. First year premiums and considerations:								
9.1 Direct	92,855,641	1,677,739				91,177,902		
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	0							
9.4 Net (Line 7 - Line 8)	92,855,641	1,677,739	0	0	0	91,177,902	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	0							
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	0	0	0	0	0	0	0	0
RENEWAL								
11. Uncollected	11,949,226	143,846				11,805,380		
12. Deferred and accrued	1,132,298	1,132,298						
13. Deferred, accrued and uncollected:								
13.1 Direct	13,081,807	1,276,427				11,805,380		
13.2 Reinsurance assumed	0							
13.3 Reinsurance ceded	283	283						
13.4 Net (Line 11 + Line 12)	13,081,524	1,276,144	0	0	0	11,805,380	0	0
14. Advance	0							
15. Line 13.4 - Line 14	13,081,524	1,276,144	0	0	0	11,805,380	0	0
16. Collected during year:								
16.1 Direct	383,261,778	5,924,589				377,337,189		
16.2 Reinsurance assumed	0							
16.3 Reinsurance ceded	102,470	102,470						
16.4 Net	383,159,308	5,822,119	0	0	0	377,337,189	0	0
17. Line 15 + Line 16.4	396,240,832	7,098,263	0	0	0	389,142,569	0	0
18. Prior year (uncollected + deferred and accrued - advance)	11,994,082	1,323,766	0	0	0	10,670,316	0	0
19. Renewal premiums and considerations:								
19.1 Direct	384,349,220	5,876,967				378,472,253		
19.2 Reinsurance assumed	0							
19.3 Reinsurance ceded	102,470	102,470						
19.4 Net (Line 17 - Line 18)	384,246,750	5,774,497	0	0	0	378,472,253	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	477,204,861	7,554,706	0	0	0	469,650,155	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	102,470	102,470	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	477,102,391	7,452,236	0	0	0	469,650,155	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

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	0							
22. All other	0							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0							
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0							
24.2 Reinsurance assumed	0							
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	63	63						
25.2 Reinsurance assumed	0							
25.3 Net ceded less assumed	63	63	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	63	63	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	63	63	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	74,926,797	1,987,538				72,939,259		
28. Single	0							
29. Renewal	38,223,648	367,905				37,855,743		
30. Deposit-type contract funds	0							
31. Totals (to agree with Page 6, Line 21)	113,150,445	2,355,443	0	0	0	110,795,002	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	6,875		451,466				458,341
2. Salaries and wages	357,192		23,455,596				23,812,788
3.11 Contributions for benefit plans for employees	24,700		1,621,976				1,646,676
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			23,691				23,691
3.32 Other agent welfare							0
4.1 Legal fees and expenses			1,855,525				1,855,525
4.2 Medical examination fees							0
4.3 Inspection report fees	157,724						157,724
4.4 Fees of public accountants and consulting actuaries			545,804				545,804
4.5 Expense of investigation and settlement of policy claims			51,089				51,089
5.1 Traveling expenses			1,253,588				1,253,588
5.2 Advertising			932,487				932,487
5.3 Postage, express, telegraph and telephone			1,435,951				1,435,951
5.4 Printing and stationery			439,664				439,664
5.5 Cost or depreciation of furniture and equipment			41,509				41,509
5.6 Rental of equipment			50,311				50,311
5.7 Cost or depreciation of EDP equipment and software			8,317,753				8,317,753
6.1 Books and periodicals			30,236				30,236
6.2 Bureau and association fees			86,206				86,206
6.3 Insurance, except on real estate			137,843				137,843
6.4 Miscellaneous losses							0
6.5 Collection and bank service charges					606,658		606,658
6.6 Sundry general expenses			1,033,331				1,033,331
6.7 Group service and administration fees							0
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ 171 recovered)			(171)				(171)
7.3 Agency conferences other than local meetings	47,162		3,096,978				3,144,140
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					2,919,576		2,919,576
9.3 Aggregate write-ins for expenses	800,450	0	14,687,745	0	0	0	15,488,195
10. General expenses incurred	1,394,103	0	59,548,578	0	3,526,234	(b)	(a) 64,468,915
11. General expenses unpaid Dec. 31, prior year	45,055		4,145,034		20,945		4,211,034
12. General expenses unpaid Dec. 31, current year	142,500		5,513,254		20,000		5,675,754
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)	1,296,658	0	58,180,358	0	3,527,179	0	63,004,195
DETAILS OF WRITE-INS							
09.301. Sales Incentives and Awards	197,205		12,949,801				13,147,006
09.302. Training and Seminars			723,258				723,258
09.303. Life Administrator Fees	603,245						603,245
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	1,014,686	0	0	0	1,014,686
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	800,450	0	14,687,745	0	0	0	15,488,195

(a) Includes management fees of \$ 3,672,000 to affiliates and \$ 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
2. State insurance department licenses and fees	4,397	288,744				293,141
3. State taxes on premiums	135,713	8,911,827				9,047,540
4. Other state taxes, including \$ for employee benefits	41	2,660				2,701
5. U.S. Social Security taxes	11,044	725,254				736,298
6. All other taxes	3,733	245,152				248,885
7. Taxes, licenses and fees incurred	154,928	10,173,637	0	0	0	10,328,565
8. Taxes, licenses and fees unpaid Dec. 31, prior year	20,221	1,327,847				1,348,068
9. Taxes, licenses and fees unpaid Dec. 31, current year	46,332	3,042,446				3,088,778
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	128,817	8,459,038	0	0	0	8,587,855

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

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.
- 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.
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [] No [X]
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 [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [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 [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

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

1	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)			

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

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	24,122,723												24,122,723
2. Additional contract reserves (b)	1,910,703,212												1,910,703,212
3. Additional actuarial reserves-asset/liability analysis	0												
4. Reserve for future contingent benefits	0												
5. Reserve for rate credits	0												
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (gross)	1,934,825,935	0	0	0	0	0	0	0	0	0	0	0	1,934,825,935
8. Reinsurance ceded	0												
9. Totals (net)	1,934,825,935	0	0	0	0	0	0	0	0	0	0	0	1,934,825,935
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	5,406,633												5,406,633
11. Additional actuarial reserves-asset/liability analysis	0												
12. Reserve for future contingent benefits	0												
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (gross)	5,406,633	0	0	0	0	0	0	0	0	0	0	0	5,406,633
15. Reinsurance ceded	0												
16. Totals (net)	5,406,633	0	0	0	0	0	0	0	0	0	0	0	5,406,633
17. TOTAL (net)	1,940,232,568	0	0	0	0	0	0	0	0	0	0	0	1,940,232,568
18. TABULAR FUND INTEREST	69,958,135												69,958,135
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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	55,232,380	0	0	0	0	55,232,380
2. Deposits received during the year	0					0
3. Investment earnings credited to the account	2,569,835					2,569,835
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	2,600,777					2,600,777
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	55,201,438	0	0	0	0	55,201,438
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	55,201,438	0	0	0	0	55,201,438

(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)	\$ 55,201,438
6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)	\$ 55,201,438

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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	5,362,767					5,362,767		
	1.2 Reinsurance assumed	0							
	1.3 Reinsurance ceded	0							
	1.4 Net	5,362,767	0	0	0	0	5,362,767	0	0
2. In course of settlement:									
2.1 Resisted	2.11 Direct	0							
	2.12 Reinsurance assumed	0							
	2.13 Reinsurance ceded	0							
	2.14 Net	0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other	2.21 Direct	175,285					175,285		
	2.22 Reinsurance assumed	0							
	2.23 Reinsurance ceded	0							
	2.24 Net	175,285	(b) 0	(b) 0	(b) 0	0	(b) 175,285	0	0
3. Incurred but unreported:									
	3.1 Direct	33,811,993	979,000				32,832,993		
	3.2 Reinsurance assumed	0							
	3.3 Reinsurance ceded	0							
	3.4 Net	33,811,993	(b) 979,000	(b) 0	(b) 0	0	(b) 32,832,993	0	0
4. TOTALS	4.1 Direct	39,350,045	979,000	0	0	0	38,371,045	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	4.4 Net	39,350,045	(a) 979,000	(a) 0	0	0	38,371,045	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 Family Heritage Life Insurance Company of America
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	155,133,984	761,667				154,372,317		
1.2 Reinsurance assumed	0							
1.3 Reinsurance ceded	106,984	106,984						
1.4 Net	(c) 155,027,000	654,683	0	0	0	154,372,317	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	39,350,045	979,000	0	0	0	38,371,045	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0
2.4 Net	39,350,045	979,000	0	0	0	38,371,045	0	0
3. Amounts recoverable from reinsurers December 31, current year	39,585	39,585						
4. Liability December 31, prior year:								
4.1 Direct	35,961,625	979,000	0	0	0	34,982,625	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0
4.4 Net	35,961,625	979,000	0	0	0	34,982,625	0	0
5. Amounts recoverable from reinsurers December 31, prior year	28,403	28,403						
6. Incurred Benefits								
6.1 Direct	158,522,404	761,667	0	0	0	157,760,737	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	118,166	118,166	0	0	0	0	0	0
6.4 Net	158,404,238	643,501	0	0	0	157,760,737	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 Family Heritage Life Insurance Company of America

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	48,738,000	44,379,000	(4,359,000)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	7,759,815	6,963,372	(796,443)
21. Furniture and equipment, including health care delivery assets	28,081	69,922	41,841
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	13,424,467	12,274,742	(1,149,725)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	69,950,363	63,687,036	(6,263,327)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	69,950,363	63,687,036	(6,263,327)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Agents Balances	11,116,805	9,826,220	(1,290,585)
2502. Prepaid Expenses	2,267,165	2,408,025	140,860
2503. Other Assets Nonadmitted	40,497	40,497	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)	13,424,467	12,274,742	(1,149,725)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 58,927,635	\$ 52,841,210
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 58,927,635	\$ 52,841,210
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 165,833,444	\$ 163,380,580
(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	\$ 165,833,444	\$ 163,380,580

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

The preparation of financial statements in conformity with the Annual Statement Instructions and Accounting Practices and Procedures Manual requires the use of management's estimates.

C. Accounting Policy

1. Short-terms investments are stated at cost or amortized cost.
2. Bonds include issuer credit obligations and asset-backed securities and are generally stated at amortized cost using the constant yield method. Bonds with a NAIC designation of 6 are stated at the lower of amortized cost or fair value.
3. Common stocks of nonaffiliates are stated at fair value.
4. Preferred stocks - None
5. Mortgage loans are reported at unpaid principal balances, net of any unamortized discount or premium and valuation allowance for loan losses. The loans are secured by the underlying real estate.
6. Asset-backed securities are stated at amortized cost or the lower of amortized cost or fair value. Anticipated prepayments are used at the time of purchase to determine the effective yield. Changes in the timing of expected cash flows after original acquisition are accounted for using the retrospective method. Securities that are determined to be other-than-temporarily impaired are accounted for using the prospective method.
7. Common stocks of subsidiary, controlled and affiliated (SCA) entities – None
8. Investments in joint ventures, partnerships and limited liability companies are accounted for using the equity basis.
9. Derivatives - None
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, for Individual and Group Accident and Health Contracts.
11. The Company uses both a developmental lag method (for short-tailed lines of business) and a tabular reserve method (for long-tailed lines of business) in calculating claim liabilities for accident and health contracts. Loss adjustment expenses are calculated as a percentage of paid claims based on historical experience.
12. The Company has not modified its capitalization policy from the prior period.
13. The Company does not have any pharmaceutical rebates receivable so no estimates are made for these.

D. Going Concern

After evaluating the Company's ability to continue as a going concern, management was not aware of any conditions or events which raises substantial doubts concerning the Company's ability to continue as a going concern as of the date of the filing of this statement.

NOTE 2 Accounting Changes and Corrections of Errors

There were no material changes in accounting principles or corrections of errors in 2025.

NOTE 3 Business Combinations and Goodwill Not applicable

NOTE 4 Discontinued Operations Not applicable

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) During 2025, the minimum and maximum rates of interest received for new commercial mortgage loans were 6.81% and 7.38%.
- (2) During 2025, the maximum percentage of any one loan to value of collateral at the time of the loan was 57.46%.

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$ -	\$ -

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

(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					\$52,465,291		\$52,465,291
(b) 30 - 59 Days Past Due							\$ -
(c) 60 - 89 Days Past Due							\$ -
(d) 90 - 179 Days Past Due					\$ 2,601,167		\$ 2,601,167
(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					\$ 2,601,167		\$ 2,601,167
(b) Number of Loans					2		2
(c) Percent Reduced					7.972%		7.972%
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					\$55,066,458		\$55,066,458
b. Prior Year							
1. Recorded Investment (All)							
(a) Current					\$56,232,530		\$56,232,530
(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					\$56,232,530		\$56,232,530

(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 Agreement:

	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					\$ 2,601,167		\$ 2,601,167
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$ 2,601,167	\$ -	\$ 2,601,167
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan					\$ 2,601,167		\$ 2,601,167
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 the mortgage loan							\$ -

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

(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					\$ 1,300,584		\$ 1,300,584
2. Interest Income Recognized					\$ 127,805		\$ 127,805
3. Recorded Investments on Nonaccrual Status					\$ 2,601,167		\$ 2,601,167
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting					\$ 127,805		\$ 127,805
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: None

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

(9) Interest income on mortgage loans is accrued and recorded net of servicing fees. Interest that is 180 days past due but that is still deemed collectible is accrued, but non-admitted. Any interest deemed uncollectible is written off as a charge against investment income.

B. Debt Restructuring Not applicable

C. Reverse Mortgages Not applicable

D. Asset-Backed Securities

(1) Prepayment assumptions were obtained from bond prospectuses and third-party vendors.

(2) Recognized OTTI securities, intent to sell or inability to hold NONE

(3) Recognized OTTI securities, present value of cash flows less than amortized value NONE

(4) a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (155)
2. 12 Months or Longer	\$ (6,005)

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

1. Less than 12 Months	\$ 905,245
2. 12 Months or Longer	\$ 916,495

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions Not applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing Not applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale Not applicable

J. Real Estate Not applicable

K. Low Income Housing tax Credits (LIHTC)

(1) There are 9 years of remaining unexpired tax credits for low-income housing investments, with a required holding period of 14 years.

(2) The amount of LIHTC and other tax benefits recognized were \$5,535,152 and \$5,578,136 during 2025 and 2024, respectively.

(3) The balance of the investment recognized in the statement of financial position at December 31, 2025 and 2024 was \$23,024,962 and \$26,927,805 respectively.

(4) Currently the LIHTC property is not subject to any regulatory reviews.

(5) Not applicable

(6) Not applicable

(7) Not applicable

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock	\$ 4,619,200				\$ 4,619,200	\$ 4,395,500	\$ 223,700
j. On deposit with states	\$ 3,505,708				\$ 3,505,708	\$ 3,748,737	\$ (243,029)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ 347,648,525				\$ 347,648,525	\$ 336,898,915	\$ 10,749,610
m. Pledged as collateral not captured in other categories					\$ -	\$ -	\$ -
n. Other restricted assets					\$ -	\$ -	\$ -
o. Collateral assets received and on balance sheet					\$ -	\$ -	\$ -
p. Assets held under modco reinsurance agreements					\$ -	\$ -	\$ -
q. Assets held under funds withheld reinsurance agreements					\$ -	\$ -	\$ -
r. Total restricted assets (Sum of a through q)	\$ 355,773,433	\$ -	\$ -	\$ -	\$ 355,773,433	\$ 345,043,152	\$ 10,730,281

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year						
	8	9	Percentage		12	13	14
			10	11			
Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	Reported in General Interrogatories	Difference from Note and GI	GI Ref	
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%	XXX	XXX	XXX
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%	\$ -	\$ -	25.04 + 25.05
c. Subject to repurchase agreements		\$ -	0.000%	0.000%	\$ -	\$ -	26.21
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%	\$ -	\$ -	26.22
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%	\$ -	\$ -	26.23
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%	\$ -	\$ -	26.24
g. Placed under option contracts		\$ -	0.000%	0.000%	\$ -	\$ -	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%	\$ -	\$ -	26.26
i. FHLB capital stock	\$ 4,619,200		0.198%	0.204%	\$ 4,619,200	\$ -	26.27
j. On deposit with states	\$ 3,505,708		0.150%	0.155%	\$ 3,505,708	\$ -	26.28
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%	\$ -	\$ -	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ 347,648,525		14.895%	15.355%	\$ 347,648,525	\$ -	26.31
m. Pledged as collateral not captured in other categories	\$ -		0.000%	0.000%	\$ -	\$ -	26.30
n. Other restricted assets	\$ -		0.000%	0.000%	\$ -	\$ -	26.32
o. Collateral assets received and on balance sheet	\$ -		0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	\$ -		0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	\$ -		0.000%	0.000%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)	\$ -	\$ 355,773,433	15.243%	15.714%	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

- 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) None
- Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance (exclude Modco/FWH) and Derivatives, Are Reported in the Aggregate) None
- Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements None

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

M. Working Capital Finance Investments Not applicable

N. Offsetting and Netting of Assets and Liabilities Not applicable

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) ICO - AC	1		\$ 251,450		\$ 224,467	
(2) ABS - AC						
(3) Preferred Stock - AC						
(4) Preferred Stock - FV						
(5) Total (1+2+3+4)	1	0	\$ 251,450	\$ -	\$ 224,467	\$ -

AC - Amortized Cost FV - Fair Value

P. Short Sales Not applicable

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	28	0
2. Aggregate Amount of Investment Income	\$ 605,079	\$ -

R. Reporting Entity's Share of Cash Pool by Asset Type Not applicable

S. Aggregate Collateral Loans by Qualifying Investment Collateral None

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies Not Applicable

NOTE 7 Investment Income

A. All investment income due and accrued on bonds with amounts 90 days past due are excluded from surplus.

B. The total amount of due and accrued investment income excluded from surplus at December 31, 2025 was \$0.

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

	<u>Amount</u>
Interest Income Due and Accrued	
1. Gross	\$ 22,767,413
2. Nonadmitted	\$ -
3. Admitted	\$ 22,767,413

D. The aggregate deferred interest.

	<u>Amount</u>
Aggregate Deferred Interest	\$ -

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

	<u>Amount</u>
Cumulative amounts of PIK interest included in the current principal balance	\$ -

NOTE 8 Derivative Instruments Not applicable

NOTE 9 Income Taxes

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

	As of End of Current Period			12/31/2024			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$69,708,000	\$ 4,564,000	\$74,272,000	\$64,172,000	\$ 5,192,000	\$69,364,000	\$ 5,536,000	\$ (628,000)	\$ 4,908,000
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$69,708,000	\$ 4,564,000	\$74,272,000	\$64,172,000	\$ 5,192,000	\$69,364,000	\$ 5,536,000	\$ (628,000)	\$ 4,908,000
(d) Deferred Tax Assets Nonadmitted	\$46,825,000	\$ 1,913,000	\$48,738,000	\$41,243,000	\$ 3,136,000	\$44,379,000	\$ 5,582,000	\$ (1,223,000)	\$ 4,359,000
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$22,883,000	\$ 2,651,000	\$25,534,000	\$22,929,000	\$ 2,056,000	\$24,985,000	\$ (46,000)	\$ 595,000	\$ 549,000
(f) Deferred Tax Liabilities	\$ 1,307,000	\$ 2,651,000	\$ 3,958,000	\$ 1,656,000	\$ 2,056,000	\$ 3,712,000	\$ (349,000)	\$ 595,000	\$ 246,000
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$21,576,000	\$ -	\$21,576,000	\$21,273,000	\$ -	\$21,273,000	\$ 303,000	\$ -	\$ 303,000

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

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

	As of End of Current Period			12/31/2024			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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(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)	\$21,576,000	\$ -	\$21,576,000	\$21,273,000	\$ -	\$21,273,000	\$ 303,000	\$ -	\$ 303,000
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$23,454,000	\$ 1,565,000	\$25,019,000	\$22,877,000	\$ 1,516,000	\$24,393,000	\$ 577,000	\$ 49,000	\$ 626,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$21,576,000	XXX	XXX	\$21,273,000	XXX	XXX	\$ 303,000
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 1,307,000	\$ 2,651,000	\$ 3,958,000	\$ 1,656,000	\$ 2,056,000	\$ 3,712,000	\$ (349,000)	\$ 595,000	\$ 246,000
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$22,883,000	\$ 2,651,000	\$25,534,000	\$22,929,000	\$ 2,056,000	\$24,985,000	\$ (46,000)	\$ 595,000	\$ 549,000

3.

	<u>2025</u>	<u>2024</u>
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	915.000%	950.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 162,625,491	\$ 156,633,766

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)	\$ 69,708,000	\$ 4,564,000	\$ 64,172,000	\$ 5,192,000	\$ 5,536,000	\$ (628,000)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 22,883,000	\$ 2,651,000	\$ 22,929,000	\$ 2,056,000	\$ (46,000)	\$ 595,000
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	39.000%	0.000%	34.000%	0.000%	5.000%	0.000%

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

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

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

	12/31/2025			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
Net Deferred Tax Asset (Liability)	\$68,401,000	\$ 1,913,000	\$70,314,000	\$62,516,000	\$ 3,136,000	\$65,652,000	\$ 5,885,000	\$ (1,223,000)	\$ 4,662,000
- Tax-effect of unrealized gains and losses	\$ -	\$ (644,000)	\$ (644,000)	\$ -	\$ (264,000)	\$ (264,000)	\$ -	\$ (380,000)	\$ (380,000)
- Tax-effect of other surplus gains and losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Prior Period Adjustment - unrealized gains and losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net tax-effect without unrealized gains and losses and prior period adjustments	\$68,401,000	\$ 2,557,000	\$70,958,000	\$62,516,000	\$ 3,400,000	\$65,916,000	\$ 5,885,000	\$ (843,000)	\$ 5,042,000

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	\$ 15,168,605	\$ 13,927,080	\$ 1,241,525
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 15,168,605	\$ 13,927,080	\$ 1,241,525
(d) Federal income tax on net capital gains	\$ (790,756)	\$ (741,987)	\$ (48,769)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 14,377,849	\$ 13,185,093	\$ 1,192,756
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(3) Policyholder reserves	\$ 29,421,000	\$ 27,215,000	\$ 2,206,000
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ 34,534,000	\$ 31,247,000	\$ 3,287,000
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ -	\$ -	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 5,753,000	\$ 5,710,000	\$ 43,000
(99) Subtotal (sum of 2a1 through 2a13)	\$ 69,708,000	\$ 64,172,000	\$ 5,536,000
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 46,825,000	\$ 41,243,000	\$ 5,582,000
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 22,883,000	\$ 22,929,000	\$ (46,000)
(e) Capital:			
(1) Investments	\$ 3,643,000	\$ 4,266,000	\$ (623,000)
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 921,000	\$ 926,000	\$ (5,000)
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 4,564,000	\$ 5,192,000	\$ (628,000)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ 1,913,000	\$ 3,136,000	\$ (1,223,000)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 2,651,000	\$ 2,056,000	\$ 595,000
(i) Admitted deferred tax assets (2d + 2h)	\$ 25,534,000	\$ 24,985,000	\$ 549,000
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ 887,000	\$ 55,000	\$ 832,000
(3) Deferred and uncollected premium	\$ 212,000	\$ 219,000	\$ (7,000)
(4) Policyholder reserves	\$ -	\$ 1,150,000	\$ (1,150,000)
(5) Other	\$ 208,000	\$ 232,000	\$ (24,000)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 1,307,000	\$ 1,656,000	\$ (349,000)
(b) Capital:			
(1) Investments	\$ 2,651,000	\$ 2,056,000	\$ 595,000
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 2,651,000	\$ 2,056,000	\$ 595,000
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 3,958,000	\$ 3,712,000	\$ 246,000
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 21,576,000	\$ 21,273,000	\$ 303,000

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

	12/31/2025		12/31/2024		Change
	Amount	%	Amount	%	
(1) Current income taxes incurred	\$ 14,377,849		\$ 13,185,093		\$ 1,192,756
(2) Change in deferred income tax (without tax on unrealized gains and losses on foreign exchange gains and losses)	\$ (5,042,000)		\$ (6,812,000)		\$ 1,770,000
(3) Total income taxes reported	\$ 9,335,849		\$ 6,373,093		\$ 2,962,756
(4) Net gain from operations before federal income tax and realized capital gains (losses)	\$ 75,347,799		\$ 67,184,173		\$ 8,163,626
(5) Realized capital gains (losses) before federal income tax, after transfer to IMR	\$ (2,042,317)		\$ (1,157,868)		\$ (884,449)
(6) Income before taxes	\$ 73,305,482		\$ 66,026,305		\$ 7,279,177
	21.0%		21.0%		
Total income taxes reported	\$ 15,394,151	21.0%	\$ 13,865,524	21.0%	\$ 1,528,627
(7) Income before taxes					
a. Deferred tax benefit on nonadmitted assets	\$ (400,000)	(0.5%)	\$ (2,211,000)	(3.3%)	\$ 1,811,000
b. Tax Adjustment for IMR	\$ (243,000)	(0.3%)	\$ (130,000)	(0.2%)	\$ (113,000)
c. Tax credits	\$ (4,718,000)	(6.4%)	\$ (4,880,000)	(7.4%)	\$ 162,000
d. Tax Exempt	\$ (862,000)	(1.2%)	\$ (857,000)	(1.3%)	\$ (5,000)
e. Other	\$ 164,698	0.2%	\$ 585,569	0.9%	\$ (420,871)
(8) Total income taxes reported	\$ 9,335,849	12.7%	\$ 6,373,093	9.7%	\$ 2,962,756

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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E. (1) As of 12/31/2025, the Company has no net operating loss or tax credit carryforwards.

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

\$	-	for 2025
\$	-	for 2024, and
\$	-	for 2023

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

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

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

G. Federal or foreign income tax loss contingencies None

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

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

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

Effective December 29, 2023, the Consolidated Tax Allocation Agreement (Agreement) was amended to allocate responsibility for payment of the CAMT. Under the amended Agreement, Globe Life, Inc. (Parent) shall pay the tax imposed by CAMT and the Company will not be obligated to pay to Parent any additional amount attributable to the CAMT. As a result, the Company, as a member of the tax-controlled group, did not recognize a liability for CAMT in its 2025 financial statements.

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

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

B. The Company declared common stock dividends to Globe Life And Accident Insurance Company in the amounts of \$29,846,989, \$4,000,000, \$3,495,000, \$5,200,000, \$2,813,046, \$6,981,284, and \$504,891 on March 20, April 3, April 24, July 10, October 23, November 13, and December 4, 2025, respectively.

United American Insurance Company loaned the Company \$20,000,000 on November 06, 2024 at an interest rate of 8.00%. A partial payment of \$8,000,000 was made on January 25, 2025 and an additional partial payment of \$8,000,000 was made on February 20, 2025. The borrowing was repaid in full on February 26, 2025.

Liberty National Life Insurance Company loaned the Company \$10,000,000 on November 26, 2024 at an interest rate of 7.75%. The borrowing was repaid in full on January 22, 2025.

American Income Life Insurance Company loaned the Company \$4,000,000 on January 13, 2025 at an interest rate of 7.50%. The borrowing was repaid in full on January 22, 2025.

United American Insurance Company loaned the Company \$2,000,000 on June 20, 2025 at an interest rate of 7.50%. The borrowing was repaid in full on June 30, 2025.

The Company loaned American Income Life Insurance Company loaned \$15,000,000 on September 29, 2025 at an interest rate of 7.50%. The borrowing was repaid in full on November 06, 2025.

The Company loaned Globe Life Inc. \$20,000,000 on November 10, 2025 at an interest rate of 7.00%. The borrowing was repaid in full on December 10, 2025.

The Company loaned Globe Life And Accident Insurance Company \$19,000,000 on December 04, 2025 at an interest rate of 7.00%. The borrowing was repaid in full on December 08, 2025.

The Company loaned Globe Life And Accident Insurance Company \$30,000,000 on January 07, 2026 at an interest rate of 6.75%. \$10,000,000 of the borrowing was repaid on January 14, 2026. The remaining \$20,000,000 was repaid in full on February 17, 2026.

Globe Life And Accident Insurance Company loaned the Company \$10,000,000 on January 23, 2026 at an interest rate of 6.75%. The borrowing was repaid in full on February 18, 2026.

C. Not applicable

D. The Company had the following Affiliated Receivables:

American Income Life Insurance Company	\$	575
Liberty National Life Insurance Company	\$	673
Total	\$	<u>1,188</u>

The Company had the following Affiliated Payables:

Globe Life Inc.	\$	136,213
Globe Life And Accident Insurance Company	\$	3,384,615
United American Insurance Company	\$	673
Total	\$	<u>3,521,501</u>

E. Guarantees of undertaking None

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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F. The Company's investment management function is managed by Globe Life Inc. under a master services agreement with Globe Life Inc. further discussed below. The fee for these services is based on the total value of the securities managed. For 2025, investment fees paid to Globe Life Inc. totaled \$2,919,576.

The Globe Life Inc. agreement also provides for a wide variety of other possible services. The fee charged to the Company for each is based on the ratio of certain expenses at the affiliate level to the comparable Globe Life Inc. consolidated expenses applied to Globe Life Inc.'s total operating expenses for the prior year. For 2025, management fees paid to Globe Life Inc. totaled \$3,672,000.

The Company is also party to a services agreement by and between American Income Life Insurance Company, Globe Life And Accident Insurance Company, Liberty National Life Insurance Company, Globe Life Inc. and United American Insurance Company. The Agreement establishes that all parties may, from time to time, act to furnish a particular service or services becoming a "Service Provider" or receive a particular service or services as a "Service Beneficiary" and provides for allocation of salary expense and other costs of providing such services to the appropriate Service Beneficiary.

- G. Nature of relationships that could affect operations None
- H. The Company does not own shares of stock of an upstream or ultimate parent.
- I. Investment in affiliates greater than 10% of admitted assets None
- J. Write-downs for impairments of investments in affiliates None
- K. Foreign insurance subsidiary valued using CARVM Not applicable
- L. Downstream holding company valued using look-through method Not applicable
- M. All SCA Investments Not applicable
- N. Investment in Insurance SCAs Not applicable
- O. SCA or SSAP 48 Entity Loss Tracking Not applicable

NOTE 11 Debt

A. The Company does not have an unaffiliated debt.

B. FHLB (Federal Home Loan Bank) Agreements

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

- (2) FHLB Capital Stock
 - a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 2,364,200	\$ 2,364,200	
(c) Activity Stock	\$ 2,255,000	\$ 2,255,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 4,619,200	\$ 4,619,200	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 284,426,064	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 2,140,500	\$ 2,140,500	
(c) Activity Stock	\$ 2,255,000	\$ 2,255,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 4,395,500	\$ 4,395,500	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 260,365,232	XXX	XXX

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

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

	1	2	Eligible for Redemption			
			3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 2,364,200	\$ 2,364,200				

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	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 342,909,183	\$ 347,648,525	\$ 55,000,000
2. Current Year General Account Total Collateral Pledged	\$ 342,909,183	\$ 347,648,525	\$ 55,000,000
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 320,381,541	\$ 336,898,915	\$ 55,000,000

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 342,909,183	\$ 347,648,525	\$ 82,000,000
2. Current Year General Account Maximum Collateral Pledged	\$ 342,909,183	\$ 347,648,525	\$ 82,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 335,376,314	\$ 341,215,204	\$ 120,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -			XXX
(b) Funding Agreements	\$ 55,000,000	\$ 55,000,000		\$ 55,201,438
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 55,000,000	\$ 55,000,000	\$ -	\$ 55,201,438
2. Prior Year end				
(a) Debt	\$ -			XXX
(b) Funding Agreements	\$ 55,000,000	\$ 55,000,000		\$ 55,232,380
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 55,000,000	\$ 55,000,000	\$ -	\$ 55,232,380

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ 27,000,000	\$ 27,000,000	
2. Funding Agreements	\$ 55,000,000	\$ 55,000,000	
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 82,000,000	\$ 82,000,000	\$ -

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

c. FHLB - Prepayment Obligations

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

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

- A. Defined Benefit Plan Not applicable
- B. Description of investment policies and strategies Not applicable
- C. The fair value of each class of plan assets Not applicable
- D. Rate of return assumptions Not applicable
- E. Defined Contribution Plan
The Company participates in a defined contribution thrift plan covering substantially all employees. The liability for the plan is maintained at the holding company level. The thrift plan is funded by employee contributions that are matched by the Company based on percentage of such contributions. Company contributions were \$290,322 and \$242,367 for the years ended December 31, 2025 and 2024, respectively.
- F. Multiemployer Plans Not applicable
- G. Consolidated/Holding Company Plans None
- H. Postemployment Benefits and Compensated Absences
Compensated absences/vacation pay is recorded in accordance with SSAP No. 11.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
The Company does not offer postretirement benefits to retired employees over age sixty-five. Therefore, passage of the Medical Prescription Drug Improvement and Modernization Act of 2003 has no effect on its benefit obligations

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

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

- A. The Company has 1,000 common shares authorized and 213 common shares issued and outstanding. The par value is \$12,000 per share.
- B. The Company has no preferred shares.
- C. Statutory regulations in the State of Ohio limit the payment of dividends by stock life insurance companies in any one year to an amount equal to the greater of statutory net income from the previous year or 10% of surplus as regards policyholders reported from the previous year, subject to the amount of unassigned surplus as set forth in the most recently filed statutory financial statement, including net unrealized capital gains and losses or reevaluation of assets. Dividends in excess of these limitations are not available without special approval by the Ohio Department of Insurance. The maximum dividend that can be made without prior approval in 2025 is therefore \$58,927,635. subject to the amount of unassigned surplus as set forth in the most recently filed statutory financial statement.
- D. Dividends paid in 2025 - See Note 10.
- E. Amount of ordinary dividends that may be paid - See Note C. above.
- F. Restrictions on unassigned funds - Not applicable.
- G. Mutual surplus advances - Not applicable.
- H. The Company does not hold any of its own stock.
- I. Special Surplus Funds increased \$1,158,416 during 2025 from \$7,465,370 at 12/31/2024 to \$8,623,786 at 12/31/2025 due to the admittance of disallowed IMR as disclosed in Note 21C(2).
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 2,420,869

K. The Company issued the following surplus debentures or similar obligations:

1 Item Number	2 Date Issued	3 Interest Rate	4 Original Issue Amount of Note	5 Is Surplus Note Holder a Related Party (Y/N)	6 Carrying Value of Note Prior Year	7 Carrying Value of Note Current Year*	8 Unapproved Interest And/Or Principal
0001	09/30/2016	5.250%	\$ 15,000,000	Yes	\$ 15,000,000	\$ 15,000,000	
0002	09/30/2016	5.250%	\$ 15,000,000	Yes	\$ 15,000,000	\$ 15,000,000	
Total	XXX	XXX	\$ 30,000,000	XXX	\$ 30,000,000	\$ 30,000,000	\$ -

* Total should agree with Page 3, Line 32.

1 Item Number	9 Current Year Interest Expense Recognized	10 Life-To-Date Interest Expense Recognized	11 Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	12 Current Year Principal Paid	13 Life-To-Date Principal Paid	14 Date of Maturity
0001	\$ 787,500	\$ 7,251,563				09/30/2046
0002	\$ 787,500	\$ 7,251,563				09/30/2046
Total	\$ 1,575,000	\$ 14,503,126	XXX	\$ -	\$ -	XXX

1 Item Number	15 Are Surplus Note Payments Contractually Linked? (Y/N)	16 Surplus Note Payments Subject to Administrative Offsetting Provisions? (Y/N)	17 Were Surplus Note Proceeds Used to Purchase an Asset Directly From the Holder of the Surplus Note? (Y/N)	18 Is Asset Issuer a Related Party (Y/N)	19 Type of Assets Received Upon Issuance
0001	No	No	No	No	Not Applicable
0002	No	No	No	No	Not Applicable
Total	XXX	XXX	XXX	XXX	XXX

1 Item Number	20 Principal Amount of Assets Received Upon Issuance	21 Book/Adjusted Carry Value of Assets	22 Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)
0001			No
0002			No
Total	\$ -	\$ -	XXX

L. The impact of any restatement due to prior quasi-reorganizations is as follows: Not applicable

M. Date of quasi reorganization Not applicable

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company has commitments listed on Schedule BA for Joint Venture and Non-Guaranteed Low Income Housing Credits as follows:

	Limited Partnerships and Residual Interests	Non-Guaranteed Low Income Housing Tax Credits	Total
(1) Total commitments:	\$71,463,855	\$2,782,674	\$ 74,246,529

Unfunded commitments on investments where the investment period has concluded, have a remote likelihood of being called. Consistent with guidance and company policy, these unfunded commitments are not disclosed in the amounts for limited partnerships and residual interests.

(2) None

(3) None

B. Assessments

(1) None

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	212,432
b. Decreases current year:		
Premium Tax offsets applied	\$	44
c. Increases current year:		
Assessments paid	\$	1,675
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	214,063

(3)

a. Discount Rate Applied

b. The Undiscounted and Discounted Amount of the Guaranty Fund Assessments and Related Assets by Insolvency None

c. Number of Jurisdictions, Ranges of Years Used to Discount and Weighted Average Number of Years of the Discounting Time Period for Payables and Recoverables by Insolvency N/A

C. Gain Contingencies None

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits Not applicable

E. Joint and Several Liabilities None

F. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

NOTE 15 Leases

A. Lessee Operating Lease:

(1) The Company has entered into various operating leases. Lease expense for 2025 and 2024 was \$500,647 and \$451,587, respectively.

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

		Operating Leases
1. 2025	\$	429,675
2. 2026	\$	433,743
3. 2027	\$	433,189
4. 2028	\$	246,560
5. 2029	\$	-
6. Thereafter	\$	-
7. Total (sum of 1 through 6)	\$	1,543,167

(3) The Company is not involved in any sale - leaseback transactions.

B. Lessor Leases None

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk None

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

A. Transfers of Receivables Reported as Sales None

B. Transfer and Servicing of Financial Assets None

C. Wash Sales None

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

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

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock - industrial and miscellaneous		\$ 4,619,200			\$ 4,619,200
Cash equivalents - money market mutual funds				\$ 35,829,790	\$ 35,829,790
Total assets at fair value/NAV	\$ -	\$ 4,619,200	\$ -	\$ 35,829,790	\$ 40,448,990

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

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

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

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

When valuations have been obtained for all securities in the portfolio, management reviews and analyzes the prices to ensure their reasonableness, taking into account available observable information. When the variance between two or more valuations for a security exceeds 10%, additional analysis is performed to evaluate the reasonableness of the fair value using the hierarchy and upon the evaluation the Company may elect to use the hierarchy of pricing providers or use additional resources such as broker quotes, prices on comparable securities, recent trades, and any other observable market data to corroborate the pricing provider. If fair value differences from pricing providers are determined to be unreasonable and additional pricing resources utilizing observable market data cannot corroborate the price within a reasonable tolerance, then the security will be classified as Level 3.

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

B. Fair Value combination disclosure None

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds - issuer credit obligations	\$ 1,583,826,636	\$ 1,735,757,852		\$ 1,549,687,057	\$ 34,139,580		
Bonds - asset-backed securities	\$ 110,945,252	\$ 118,255,605		\$ 101,464,192	\$ 9,481,060		
Common stock	\$ 4,619,200	\$ 4,619,200		\$ 4,619,200			
Mortgage loans***	\$ 55,217,166	\$ 55,066,458			\$ 55,217,166		
Cash, cash equivalents and short-term investments	\$ 26,963,326	\$ 26,963,326	\$ (8,866,464)			\$ 35,829,790	
Other invested assets - surplus notes	\$ 112,896,252	\$ 123,809,590		\$ 112,896,252			
Other Invested assets - residual tranches	\$ 3,921,233	\$ 2,923,669			\$ 3,921,233		
Other invested assets - yield guaranteed state tax credit investments	\$ 808,032	\$ 800,000			\$ 808,032		
Other invested assets - qualifying federal tax credit investments		\$ 20,249,383					
Other invested assets - qualifying state tax credit investments	\$ 3,773,260	\$ 3,765,682			\$ 3,773,260		
Other admitted assets - COLI	\$ 24,372,119	\$ 24,372,119	\$ 24,372,119				
Interest bearing deposit -type accounts	\$ (55,201,438)			\$ (55,201,438)			

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

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Policy Loans	\$ 499,893			There is no reliable market for these types of instruments

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

A. Unusual or Infrequent Items None

B. Troubled Debt Restructuring: Debtors None

C. Other Disclosures

(1) Exhibit 6 - Active Life Reserve, Line 2, Additional Contract Reserves, Valuation Standard

Statement of Reserve Bases, Interest Rates and Methods

A. Interest Rates

All Products

- Issue Years 1989 through 1992 - 5.5%
- Issue Years 1993 through 1994 - 5.0%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 1995 through 2005 - 4.5%
- Issue Years 2006 through 2012 - 4.0%
- Issue Years 2013 through 2020 - 3.5%
- Issue Years 2021 through 2024 - 3.0%
- Issue Year 2025 - 3.5%

B. Mortality and Lapse

Issue Years 1989 through 2005

- 1980 Commissioners Standard Ordinary Mortality
- Lapse Rates - Lesser of 8% or 80% of anticipated total termination rates

Issue Years 2006 through 2019

- 2001 Commissioners Standard Ordinary Mortality Joint 70% Male 15% Female 15%
- Lapse Rates - Lesser of 8% or 80% of anticipated total termination rates used in the calculation of gross premiums

Issue Years 2020 through 2025

- 2017 Commissioners Standard Ordinary Mortality
- Lapse Rates - Lesser of 8% or 80% of anticipated total termination rates used in the calculation of gross premiums

C. Morbidity

Cancer Benefits

- Issue Years 1989 through 2017 - 1985 NAIC Cancer Claim Cost Table
- Issue Years 2018 through 2025 - 2016 NAIC Cancer Claim Cost Valuation Table
- Other Benefits - 1974 Medical Expense Tables, 1959 Accidental Death Benefits Table, and where no valuation table is specified, anticipated experience plus valuation load

D. Reserve Methods

Return of Premium and Cash Value Benefits

- Issue Years 1989 through 1991 - Two year full preliminary term method, mid-terminal reserves
- Issue Years 1992 through 2025 - Two year full preliminary term method, when maturity period is 20 years and greater, one year full preliminary term method otherwise. Mid-terminal reserves.
- All Other Benefits - Two year full preliminary term method, mid-terminal reserves

E. Determination of Additional Reserve

The additional reserve is calculated as the tabular reserve using the bases, interest rates and methods described above, plus the net unearned premiums and less the gross unearned premiums.

D. Business Interruption Insurance Recoveries None

E. State Transferable and Non-transferable Tax Credits

(1) Carrying Value of Transferable and Non-transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-transferable State Tax Credits by State and in Total

Description of Transferable and Non-transferable Tax Credits	Jurisdiction	Carrying Value	Unused Amount
	GA	\$ 843,000	\$ 1,200,000
	IN	\$ 592,500	\$ 750,000
	KS	\$ 1,354,500	\$ 1,935,000
	NE	\$ 421,802	\$ 517,549
	OH	\$ 1,672,500	\$ 2,500,000
	OK	\$ 391,500	\$ 540,000
	SC	\$ 255,500	\$ 350,000
Total		\$ 5,531,302	\$ 7,792,549

(2) All credits are nontransferable.

(3) Not applicable

(4) State Tax Credits Admitted and Nonadmitted Not applicable

F. Subprime Mortgage Related Risk Exposure None

G. Retained Assets None

H. Insurance-Linked Securities (ILS) Contracts None

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

(1) Amount of admitted balance that could be realized from an investment vehicle	\$ 24,568,319
(2) Percentage Bonds	27.000%
(3) Percentage Stocks	1.000%
(4) Percentage Mortgage Loans	0.000%
(5) Percentage Real Estate	0.000%
(6) Percentage Cash and Short-Term Investments	3.000%
(7) Percentage Derivatives	0.000%
(8) Percentage Other Invested Assets	69.000%

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

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

(1) Net negative (disallowed) IMR

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
\$ 8,623,786	\$ 8,623,786		

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

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

(2) Net negative (disallowed) IMR admitted

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
\$ 8,623,786	\$ 8,623,786		

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

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

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ 158,279,515
b. Net Positive Goodwill (admitted)	\$ -
c. EDP Equipment & Operating System Software (admitted)	\$ 452,309
d. Net DTAs (admitted)	\$ 20,586,000
e. Net Negative (disallowed) IMR (admitted)	\$ 8,931,004
f. Adjusted Capital & Surplus (a-(b+c+d+e))	\$ 128,310,202

(4) Percentage of adjusted capital and surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	6.7%

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

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through 02/20/2025 for the statutory statement issued on 02/23/2025.

Type II – Nonrecognized Subsequent Events:

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

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

(2) Have any of the 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) which 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 () No (X)

(2) Does the Company 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 which, 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, not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 568

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

B. Uncollectible Reinsurance None

C. Commutation of Reinsurance Reflected in Income and Expenses.

On October 8, 2010, the Company entered into an accident and health coinsurance agreement with The Chesapeake Life Insurance Company. The Company ceded on a 50% quota share basis certain accident and health policies written on or after that date. Effective December 31, 2024, the parties mutually agreed to terminate the agreement. As a result, the Company recaptured net ceded policy reserves totaling \$11,973,648 and accrued a receivable of \$11,973,648 which was recorded as a reduction of ceded premiums. The Company also accrued a recapture fee payable of \$1 million which was recorded as a reduction of commission and expense allowances on reinsurance ceded.

Considering the recapture of \$100,496 of ceded unearned premium reserves, the Company has reported in its operations in the current year as a result of the commutation of reinsurance stated above, amounts that are reflected as:

Premiums	\$11,873,152
Claims	\$217,723
Change in Reserves	\$11,655,429
Expense Allowance	\$1,000,000

The net receivable of \$10,973,648 was settled on January 17, 2025.

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

- E. Reinsurance of Variable Annuity contracts None
- F. Reserve Credit for Variable Annuities None
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework None
- H. Reinsurance Credit

(1) Disclose any reinsurance contracts (or multiple contracts with the same reinsurer or its affiliates) subject to A-791 that includes a provision, which limits the reinsurer's assumption of significant risks identified as in A-791. Examples of risk limiting features include provisions such as a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar effect. If true, indicate the number of reinsurance contracts to which such provisions apply. For contracts subject to A-791, indicate if deposit accounting was applied for all contracts, which limit significant risks.

There are no such contracts.

(2) Disclose any reinsurance contracts (or multiple contracts with the same reinsurer or its affiliates) not subject to A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer's assumption of risk. Examples of risk limiting features include provisions such as a deductible, a loss ratio corridor, a loss cap, an aggregate limit or similar effect. If true, indicate the number of reinsurance contracts to which such provisions apply. If affirmative, indicate if the reinsurance credit was reduced for the risk limiting features.

There are no such contracts.

(3) Disclose if any reinsurance contracts contain features (except reinsurance contracts with a federal or state facility) described below which result in delays in payment in form or in fact:

- Provisions which permit the reporting of losses, or settlements are made, less frequently than quarterly or payments due from the reinsurer are not made in cash within ninety (90) days of the settlement date (unless there is no activity during the period).

There are no such contracts.

- Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

There are no such contracts.

(4) Disclose if the reporting entity has reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R and identify the type of contracts and the reinsurance contracts.

- Assumption Reinsurance – new for the reporting period.

There are no such contracts

- Non-proportional reinsurance, which does not result in significant surplus relief. If yes, indicate if the insured event(s) triggering contract coverage has been recognized.

There are no such contracts.

(5) Disclose if the reporting entity ceded any risk which is not subject to A-791 and not yearly renewable term reinsurance, under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

- Accounted for that contract as reinsurance under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

There are no such contracts.

- Accounted for that contract as reinsurance under GAAP and as a deposit under SAP.

There are no such contracts.

(6) If affirmative disclosure is required for Paragraph 23H(5) above, explain why the contract(s) is treated differently for GAAP and SAP.

Not Applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method of estimating premium adjustments Not applicable
- B. Adjustment to written or to earned premiums Not applicable
- C. Amount and percent of net retrospective premiums Not applicable
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act. Not applicable

E. Risk Sharing Provisions of the Affordable Care Act

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

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year Not applicable

(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. Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events or prior years developed during 2025. See Schedule H, Part 3 and the Five Year Historical Data. Original estimates are increased or decreased as additional information becomes available regarding individual claims. However, no significant trends or unanticipated events were noted in 2025. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

B. No change

NOTE 26 Intercompany Pooling Arrangements None

NOTE 27 Structured Settlements None

NOTE 28 Health Care Receivables Not applicable

NOTE 29 Participating Policies None

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

NOTE 30 Premium Deficiency Reserves

- | | | |
|---|----|----------------|
| 1. Liability carried for premium deficiency reserves | \$ | - |
| 2. Date of the most recent evaluation of this liability | | 12/31/2025 |
| 3. Was anticipated investment income utilized in the calculation? | | Yes [X] No [] |

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured. It returns any portion of the final premium beyond the date of death where required only. Surrender values are not promised in excess of the legally computed reserves.
- (2) The Company does not currently issue substandard policies and does not have any in force.
- (3) As of December 31, 2025, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
- (4) The Tabular Interest has been determined by formula as described in the instructions.
The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions.
The Tabular Cost has been determined by formula as described in the instructions.
- (5) For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
- (6) The details for other changes: None

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

- A. Individual Annuities: None
- B. Group Annuities: None
- C. Deposit-Type Contracts (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment				\$ -	0.0%
b. At book value less current surrender charge of 5% or more				\$ -	0.0%
c. At fair value				\$ -	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ -	\$ -	\$ -	\$ -	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)				\$ -	0.0%
(2) Not subject to discretionary withdrawal	\$ 55,201,438			\$ 55,201,438	100.0%
(3) Total (gross: direct + assumed)	\$ 55,201,438	\$ -	\$ -	\$ 55,201,438	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 55,201,438	\$ -	\$ -	\$ 55,201,438	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:				\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ -
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ -
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 55,201,438
(4) Subtotal (1+2+3)	\$ 55,201,438
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal (5+6+7+8+9+10)	\$ -
(12) Combined Total (4+11)	\$ 55,201,438

NOTE 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			
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		\$ 11,342,341	\$ 24,751,337
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	\$ 153,757
c. Disability - Active Lives	XXX	XXX	
d. Disability - Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	
(3) Total (gross: direct + assumed)	\$ -	\$ 11,342,341	\$ 24,905,094
(4) Reinsurance ceded			\$ 13,093
(5) Total (net) (3) - (4)	\$ -	\$ 11,342,341	\$ 24,892,001
B. Separate Account with Guarantees - Not applicable			
C. Separate Account Nonguaranteed - Not applicable			

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
NOTES TO FINANCIAL STATEMENTS

	Amount
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 24,738,244
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 153,757
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ -
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ -
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ -
(6) Subtotal (1+2+3+4+5)	\$ 24,892,001
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	
(8) Exhibit 3, Line 0499999, Column 2	
(9) Exhibit 3, Line 0599999, Column 2	
(10) Subtotal (7+8+9)	\$ -
(11) Combined Total (6+10)	\$ 24,892,001

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business	\$ 148,667	\$ 25,819
(3) Ordinary renewal	\$ 1,276,428	\$ 986,139
(4) Credit Life		
(5) Group Life		
(6) Group Annuity		
(7) Totals (1+2+3+4+5+6)	\$ 1,425,095	\$ 1,011,958

NOTE 35 Separate Accounts Not applicable

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2025 and 2024 was \$0 and \$0, respectively. The Company incurred and paid \$8,490,477 of claim adjustment expenses in the current year, of which \$1,548,310 was attributable to insured or covered events of prior years.

The Company does not anticipate any salvage or subrogation amounts and therefore no such amounts are reflected in the liability for unpaid claims or losses.

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 [X] No []
- 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. 0000320335
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2023
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/29/2025
- 3.4 By what department or departments?
Ohio
- 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 [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [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?
Deloitte & Touche, LLP
2200 Ross Avenue, Suite 1600
Dallas, TX 75201
- 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?
Hongwei "David" Zhao, Officer,
7677 Henneman Way, McKinney, TX 75070
- 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 ... Please see explanation below in 12.2
- 12.12 Number of parcels involved 20
- 12.13 Total book/adjusted carrying value \$ 46,708,727
- 12.2 If yes, provide explanation
The Company invests in various securities (20 CUSIP numbers) of Real Estate holding Companies and REITS (\$46,708,727 - Shown on Schedule - D part 1 - section 1).
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

GENERAL INTERROGATORIES

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

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 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 \$ 4,619,200
- 26.28 On deposit with states \$ 3,505,708
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 347,648,525
- 26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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
Globe Life Inc.	A.....
Prudential Private Placement Investors, LP	U.....
Blackrock Investment Managers, LLC	U.....
Alliance Bernstein, LP	U.....
MetLife Investment Management LLC	U.....
Voya Investment Management LLC	U.....

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
	Globe Life Inc.	5493001JFHKQPP6XA71	DS.....
106442	Prudential Private Placement Investors, LP		NO.....
108928	Blackrock Investment Managers, LLC		NO.....
108477	Alliance Bernstein, LP	0JK55UGWISWNF3X7KLQ85	NO.....
142463	MetLife Investment Management LLC	EAU072Q8FCR1S0XGYJ21	NO.....
108934	Voya Investment Management LLC	MZJU01BGQ7J1KULQSB89	NO.....

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

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	1,735,757,852	1,583,826,636	(151,931,216)
31.2 Asset-Backed Securities	118,255,605	110,945,252	(7,310,353)
31.3 Preferred stocks	0		0
31.4 Totals	1,854,013,457	1,694,771,888	(159,241,569)

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

The Company primarily used Refinitiv (which is a third party vendor) and certain private placements were valued by a broker. The remainder of the portfolio was priced by the Company's custodian and ICE (which is also a third party vendor).

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

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

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

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

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

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

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

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

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

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

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

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? \$ 0

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

41.1 Amount of payments for legal expenses, if any? \$ 835,129

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

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	477,102,391	447,481,322
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	2,004,474,614	1,852,210,360
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
.....
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No []
- 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 \$ 7,554,706
- 7.2 Total Incurred Claims \$ 761,667
- 7.3 Number of Covered Lives 22,457

*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.
- Individual and Industrial Life Amount at Risk
- 10.01 Modified Coinsurance Assumed Reserves \$
- 10.02 Modified Coinsurance Ceded Reserves \$
- Individual and Industrial Life Policies With Pricing Flexibility Amount at Risk
- 10.03 Net Amount (Direct + Assumed - Ceded) in Force \$
- 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) \$
- 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) \$ 0
- 10.08 Life Net Amount at Risk (10.03 - 10.07) \$ 0
- Individual and Industrial Term Life Policies Without Pricing Flexibility 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 [X] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | |
|---------------------|---------------------|
| 11.21 Paid | \$ 31,216,277 |
| 11.22 Received..... | \$ |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 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: \$..... 77,647,000
- 14.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 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

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)	649,393	572,587	544,830	512,241	491,787
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	0	10	10	10	10
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	649,393	572,597	544,840	512,251	491,797
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	436,057	345,320	306,253	260,659	224,241
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	182,818	113,085	114,555	107,550	139,800
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)	182,818	113,085	114,555	107,550	139,800
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	7,452,236	6,614,542	6,146,612	5,525,896	4,971,022
15. Group life (Line 20.4, Col. 3)	0	0	0	0	0
16. Individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	469,650,155	440,866,780	397,420,698	367,696,841	345,034,733
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	477,102,391	447,481,322	403,567,310	373,222,737	350,005,755
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	2,264,094,563	2,122,339,160	1,893,377,625	1,719,036,284	1,588,075,444
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	2,098,261,119	1,958,958,580	1,733,440,768	1,562,944,883	1,432,458,230
23. Aggregate life reserves (Page 3, Line 1)	24,892,001	22,121,340	19,963,987	16,757,019	14,192,938
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,940,232,568	1,794,127,395	1,637,964,523	1,495,355,943	1,365,245,440
25. Deposit-type contract funds (Page 3, Line 3)	55,201,438	55,232,380	20,098,528		
26. Asset valuation reserve (Page 3, Line 24.01)	18,368,047	14,526,186	11,382,212	13,989,930	12,368,983
27. Capital (Page 3, Lines 29 and 30)	2,556,000	2,556,000	2,556,000	2,556,000	2,556,000
28. Surplus (Page 3, Line 37)	163,277,444	160,824,580	157,380,857	153,535,401	153,061,214
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	215,613,348	197,164,728	185,496,912	166,085,100	163,162,373
Risk-Based Capital Analysis					
30. Total adjusted capital	184,201,491	177,906,766	171,319,069	170,081,331	167,986,197
31. Authorized control level risk - based capital	17,783,927	16,493,254	14,316,741	13,034,729	12,708,512
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)	85.5	87.7	90.1	91.1	91.0
33. Stocks (Lines 2.1 and 2.2)	0.2	0.2	0.2	0.1	0.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	2.5	2.8	2.3	0.2	1.1
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)	1.2	(0.6)	0.0	0.5	0.5
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	10.4	9.9	7.5	8.1	7.4
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 9 + 15, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1),					
47. Affiliated mortgage loans on real estate					
48. All other affiliated					
49. Total of above Lines 44 to 48	0	0	0	0	0
50. Total Investment in Parent included in Lines 44 to 48 above					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America

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).....	69,950,363	63,687,036	46,725,560	50,172,043	46,929,766
52. Total admitted assets (Page 2, Line 28, Col. 3)	2,264,094,563	2,122,339,160	1,893,377,625	1,719,036,284	1,588,075,444
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	93,906,220	86,159,367	71,769,653	66,755,203	61,175,028
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(1,251,559)	(415,881)	(8,020,106)	163,539	692,441
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	1,429,627	(236,968)	1,342,549	(331,531)	123,914
56. Total of above Lines 53, 54 and 55	94,084,288	85,506,518	65,092,096	66,587,211	61,991,383
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)	1,367,011	1,385,918	1,277,098	1,182,483	629,823
58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	157,760,738	137,410,454	121,873,298	119,559,970	103,970,125
59. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	2,770,661	2,157,353	3,206,968	2,564,081	2,189,296
60. Increase in A & H reserves (Line 19, Col. 6)	146,105,172	156,162,872	142,608,580	130,110,502	129,734,161
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	36.5	34.9	34.8	33.0	32.8
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	16.4	14.4	14.7	16.5	13.2
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	64.6	66.5	66.4	67.8	67.6
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)	38.6	37.0	36.8	35.0	34.8
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)	38,257,999	33,240,079	28,386,908	25,548,865	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)	39,680,180	34,841,733	30,989,412	27,363,896	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)					
72. Individual whole life (Page 6.1, Col. 3)	413,103	721,973	(513,086)	(282,931)	250,385
73. Individual term life (Page 6.1, Col. 4)					
74. Individual indexed life (Page 6.1, Col. 5)					
75. Individual universal life (Page 6.1, Col. 6)					
76. Individual universal life with secondary guarantees (Page 6.1, Col. 7)					
77. Individual variable life (Page 6.1, Col. 8)					
78. Individual variable universal life (Page 6.1, Col. 9)					
79. Individual credit life (Page 6.1, Col. 10)					
80. Individual other life (Page 6.1, Col. 11)					
81. Individual YRT mortality risk only (Page 6.1, Col. 12)					
82. Group whole life (Page 6.2, Col. 2)					
83. Group term life (Page 6.2, Col. 3)					
84. Group universal life (Page 6.2, Col. 4)					
85. Group variable life (Page 6.2, Col. 5)					
86. Group variable universal life (Page 6.2, Col. 6)					
87. Group credit life (Page 6.2, Col. 7)					
88. Group other life (Page 6.2, Col. 8)					
89. Group YRT mortality risk only (Page 6.2, Col. 9)					
90. Individual deferred fixed annuities (Page 6.3, Col. 2)					
91. Individual deferred indexed annuities (Page 6.3, Col. 3)					
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)					
95. Individual other annuities (Page 6.3, Col. 7)					
96. Group deferred fixed annuities (Page 6.4, Col. 2)					
97. Group deferred indexed annuities (Page 6.4, Col. 3)					
98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
101. Group other annuities (Page 6.4, Col. 7)					
102. A & H-comprehensive individual (Page 6.5, Col. 2)					
103. A & H-comprehensive group (Page 6.5, Col. 3)					
104. A & H-Medicare supplement (Page 6.5, Col. 4)					
105. A & H-vision only (Page 6.5, Col. 5)					
106. A & H-dental only (Page 6.5, Col. 6)					
107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
108. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
109. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
110. A & H-credit (Page 6.5, Col. 10)					
111. A & H-disability income (Page 6.5, Col. 11)					
112. A & H-long-term care (Page 6.5, Col. 12)					
113. A & H-other (Page 6.5, Col. 13)	59,766,092	52,535,118	44,400,261	45,080,755	40,132,595
114. Aggregate of all other lines of business (Page 6, Col. 8)					
115. Fraternal (Page 6, Col. 7)					
116. Total (Page 6, Col. 1)	60,179,195	53,257,091	43,887,175	44,797,824	40,382,980

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 Family Heritage Life Insurance Company of America

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	20,510	572,597	0	0	0	0	0	572,597
2. Issued during year	0	0	5,177	182,818	0	0	0	0	0	182,818
3. Reinsurance assumed										0
4. Revived during year			13	375						375
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	5,190	183,193	0	0	0	0	0	183,193
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	25,700	755,790	0	0	0	0	0	755,790
Deductions during year:										
10. Death			21	755			XXX			755
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				500						500
14. Surrender			827	28,038						28,038
15. Lapse			2,277	72,456						72,456
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			118	4,648						4,648
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	3,243	106,397	0	0	0	0	0	106,397
21. In force end of year (b) (Line 9 minus Line 20)	0	0	22,457	649,393	0	0	0	0	0	649,393
22. Reinsurance ceded end of year	XXX		XXX	15,447	XXX		XXX	XXX		15,447
23. Line 21 minus Line 22	XXX	0	XXX	633,946	XXX	(a)	XXX	XXX	0	633,946
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 Family Heritage Life Insurance Company of America

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			59	327
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				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	0	0
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	5,177	182,818	22,457	649,393
35. Totals (Lines 31 to 34)	5,177	182,818	22,457	649,393

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	182,818		649,393	
38. Credit life (group and individual)				
39. Group				
40. Totals (Lines 36 to 39)	182,818	0	649,393	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	217,690
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Child term policies and riders included in Line 21	
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 Certificates	8 Amount of Insurance
48. Waiver of premium								
49. Disability income								
50. Extended benefits			XXX	XXX				
51. Other								
52. Total	(a)		(a)		(a)		(a)	

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
10. Amount on deposit		(a)		(a)
11. Income now payable		(a)		(a)
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

NONE

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	37,673	26,381,562	0		684,591	428,343,630
2. Issued during year	9,641	6,367,722			184,083	112,050,912
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	47,314	XXX	0	XXX	868,674	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	6,698	XXX		XXX	121,474	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	6,698	XXX	0	XXX	121,474	XXX
10. In force end of year (line 5 minus line 9)	40,616	(a) 28,375,063	0	(a)	747,200	(a) 467,374,464

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Family Heritage Life Insurance Company of America
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	56,115	0	4,232,775	0	4,288,890	0
2. Alaska	AK	L	1,176	0	222,992	0	224,168	0
3. Arizona	AZ	L	90,645	0	7,668,248	0	7,758,893	0
4. Arkansas	AR	L	505,952	0	11,376,455	0	11,882,407	0
5. California	CA	L	99,213	0	9,881,595	0	9,980,808	0
6. Colorado	CO	L	87,716	0	14,247,951	0	14,335,667	0
7. Connecticut	CT	L	2,586	0	37,220	0	39,806	0
8. Delaware	DE	L	2,627	0	475,171	0	477,798	0
9. District of Columbia	DC	L	960	0	38,188	0	39,148	0
10. Florida	FL	L	149,409	0	13,308,940	0	13,458,349	0
11. Georgia	GA	L	307,401	0	16,134,782	0	16,442,183	0
12. Hawaii	HI	L	416	0	147,659	0	148,075	0
13. Idaho	ID	L	2,996	0	4,246,848	0	4,249,844	0
14. Illinois	IL	L	138,390	0	14,689,534	0	14,827,924	0
15. Indiana	IN	L	52,213	0	14,127,031	0	14,179,244	0
16. Iowa	IA	L	133,869	0	16,662,655	0	16,796,524	0
17. Kansas	KS	L	289,002	0	13,741,743	0	14,030,745	0
18. Kentucky	KY	L	316,279	0	11,561,303	0	11,877,582	0
19. Louisiana	LA	L	211,009	0	11,044,792	0	11,255,801	0
20. Maine	ME	L	4,626	0	819,621	0	824,247	0
21. Maryland	MD	L	69,972	0	1,843,616	0	1,913,588	0
22. Massachusetts	MA	L	1,250	0	42,410	0	43,660	0
23. Michigan	MI	L	60,139	0	5,770,185	0	5,830,324	0
24. Minnesota	MN	L	94,299	0	23,596,123	0	23,690,422	0
25. Mississippi	MS	L	79,864	0	2,266,509	0	2,346,373	0
26. Missouri	MO	L	172,266	0	13,632,034	0	13,804,300	0
27. Montana	MT	L	21,897	0	6,487,567	0	6,509,464	0
28. Nebraska	NE	L	85,090	0	15,410,898	0	15,495,988	0
29. Nevada	NV	L	20,606	0	2,135,973	0	2,156,579	0
30. New Hampshire	NH	L	7,909	0	362,616	0	370,525	0
31. New Jersey	NJ	L	1,418	0	314,199	0	315,617	0
32. New Mexico	NM	L	49,559	0	2,285,455	0	2,335,014	0
33. New York	NY	N	0	0	0	0	0	0
34. North Carolina	NC	L	195,165	0	19,951,053	0	20,146,218	0
35. North Dakota	ND	L	19,134	0	4,415,828	0	4,434,962	0
36. Ohio	OH	L	177,131	0	26,719,168	0	26,896,299	0
37. Oklahoma	OK	L	114,202	0	7,640,272	0	7,754,474	0
38. Oregon	OR	L	19,482	0	3,585,964	0	3,605,446	0
39. Pennsylvania	PA	L	84,932	0	4,057,258	0	4,142,190	0
40. Rhode Island	RI	L	0	0	41,910	0	41,910	0
41. South Carolina	SC	L	136,818	0	7,088,116	0	7,224,934	0
42. South Dakota	SD	L	33,803	0	11,477,254	0	11,511,057	0
43. Tennessee	TN	L	160,702	0	11,952,827	0	12,113,529	0
44. Texas	TX	L	2,879,943	0	85,551,826	0	88,431,769	0
45. Utah	UT	L	53,637	0	9,310,965	0	9,364,602	0
46. Vermont	VT	L	673	0	37,713	0	38,386	0
47. Virginia	VA	L	136,580	0	7,652,002	0	7,788,582	0
48. Washington	WA	L	116,509	0	6,519,743	0	6,636,252	0
49. West Virginia	WV	L	223,969	0	5,509,141	0	5,733,110	0
50. Wisconsin	WI	L	36,839	0	13,612,115	0	13,648,954	0
51. Wyoming	WY	L	33,249	0	4,195,007	0	4,228,256	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	L	0	0	34,143	0	34,143	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0
59. Subtotal	XXX	7,539,637	0	468,165,393	0	475,705,030	0	0
90. Reporting entity contributions for employee benefits plans	XXX					0		
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					0		
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0		
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					0		
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0	0
95. Totals (direct business)	XXX	7,539,637	0	468,165,393	0	475,705,030	0	0
96. Plus reinsurance assumed	XXX					0		
97. Totals (all business)	XXX	7,539,637	0	468,165,393	0	475,705,030	0	0
98. Less reinsurance ceded	XXX	102,469				102,469		
99. Totals (all business) less reinsurance ceded	XXX	7,437,168	0	(c) 468,165,393	0	475,602,561	0	0
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0	0

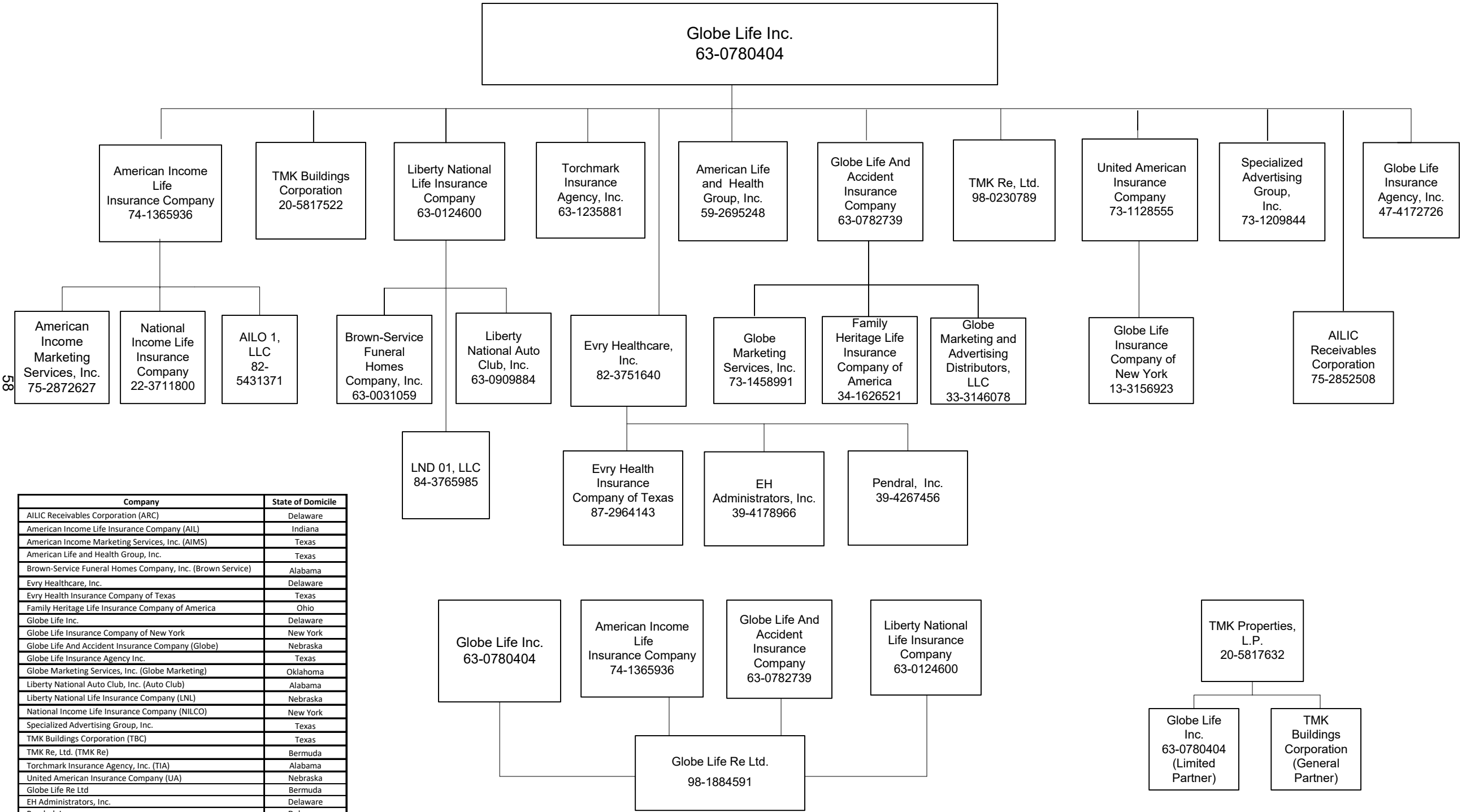
(a) Active Status Counts:

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

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
 Premiums are reported based on the policyholders state of residence

(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.....

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

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OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Prepaid Expenses	2,267,165	2,267,165	0	0
2505. Other Assets Nonadmitted	40,497	40,497	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	2,307,662	2,307,662	0	0

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
09.304. Recruiting			398,339				398,339
09.305. Consultant Fees			327,795				327,795
09.306. Donations			189,377				189,377
09.307. Office Services			99,175				99,175
09.308.							0
09.309.							0
09.310.							0
09.311.							0
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	1,014,686	0	0	0	1,014,686