



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2025

OF THE CONDITION AND AFFAIRS OF THE

Loyal American Life Insurance Company

NAIC Group Code 0917 (Current) 0901 (Prior) NAIC Company Code 65722 Employer's ID Number 63-0343428

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

Country of Domicile United States of America

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

Incorporated/Organized 05/18/1955 Commenced Business 07/04/1955

Statutory Home Office 4400 Easton Commons Way, Suite 125 (Street and Number) Columbus, OH, US 43219 (City or Town, State, Country and Zip Code)

Main Administrative Office 300 E. Randolph Street (Street and Number) Chicago, IL, US 60601 (City or Town, State, Country and Zip Code) 312-653-6000 (Area Code) (Telephone Number)

Mail Address 300 E. Randolph Street (Street and Number or P.O. Box) Chicago, IL, US 60601 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 300 E. Randolph Street (Street and Number) Chicago, IL, US 60601 (City or Town, State, Country and Zip Code) 312-653-6000 (Area Code) (Telephone Number)

Internet Website Address www.HCSC.com

Statutory Statement Contact Mark Larson (Name) 972-766-4350 (Area Code) (Telephone Number) Mark_Larson@bcbstx.com (E-mail Address) 972-766-4360 (FAX Number)

OFFICERS

Chief Executive Officer, President Stephen Devon Harris # Secretary Arlene Keh Lim # Treasurer Lillian Michelle Sutton #

OTHER

Kimberly Ann Green #, Vice President, Compliance Minhe Yu #, Vice President Eric Roger Schmid #, Vice President, Tax Marlana Powell Pickering #, Assistant Secretary Mark Edmund Ochal #, Vice President

DIRECTORS OR TRUSTEES

Kimberly Ann Green # Sachin Gupta # Stephen Devon Harris # Eric Roger Schmid # Lillian Michelle Sutton #

State of Tennessee SS: County of Davidson

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.

Stephen Devon Harris Chief Executive Officer, President Arlene Keh Lim Secretary Lillian Michelle Sutton Treasurer

Subscribed and sworn to before me this day of a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	329,773,040		329,773,040	299,232,348
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	121,764,124		121,764,124	100,051,870
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)				
4.2 Properties held for the production of income (less \$0 encumbrances)				
4.3 Properties held for sale (less \$0 encumbrances)				
5. Cash (\$53,887,441), cash equivalents (\$8,172,295) and short-term investments (\$)	62,059,736		62,059,736	23,909,241
6. Contract loans (including \$0 premium notes)	181,743		181,743	150,627
7. Derivatives				
8. Other invested assets				
9. Receivables for securities	3,250		3,250	
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	513,781,893		513,781,893	423,344,086
13. Title plants less \$0 charged off (for Title insurers only)				
14. Investment income due and accrued	3,034,069		3,034,069	2,553,612
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	901,082	105,738	795,344	850,238
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	822,737		822,737	1,054,748
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	481,840		481,840	367,067
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				19,949,129
18.2 Net deferred tax asset	26,179,109	11,859,601	14,319,508	15,203,243
19. Guaranty funds receivable or on deposit	339,122		339,122	377,966
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	14,626,464		14,626,464	9,009,958
24. Health care (\$0) and other amounts receivable	16,072,485	16,072,485		
25. Aggregate write-ins for other than invested assets	2,246,538	2,246,538		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	578,485,339	30,284,362	548,200,977	472,710,047
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	578,485,339	30,284,362	548,200,977	472,710,047
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Postage	394,750	394,750		
2502. Other receivables and prepaid expenses	238,545	238,545		
2503. Disallowed IMR	1,613,243	1,613,243		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,246,538	2,246,538		

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$8,115,858 less \$0 included in Line 6.3 (including \$0 Modco Reserve)	8,115,858	7,407,394
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	193,345,359	191,365,913
3. Liability for deposit-type contracts (including \$0 Modco Reserve).....		62
4. Contract claims:		
4.1 Life	481,757	451,494
4.2 Accident and health	61,366,856	51,693,354
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid		
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 \$0 Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco) ...		
6.3 Coupons and similar benefits (including \$0 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 \$0 discount; including \$1,384,652 accident and health premiums	1,390,224	1,486,054
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$2,710,669 accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act	2,710,669	2,459,313
9.3 Other amounts payable on reinsurance, including \$646,415 assumed and \$15,197 ceded	661,612	658,691
9.4 Interest Maintenance Reserve		
10. Commissions to agents due or accrued-life and annuity contracts \$0 , accident and health \$0 and deposit-type contract funds \$0	1,718,223	918,364
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	39,345,949	9,166,584
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	159,382	1,297,067
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	414,087	
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	370	120
18. Amounts held for agents' account, including \$0 agents' credit balances		
19. Remittances and items not allocated	5,155,055	876,863
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 \$0 and interest thereon \$0		261
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	3,159,674	3,347,278
24.02 Reinsurance in unauthorized and certified (\$0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	6,192,614	13,161,258
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	290,882	
24.10 Payable for securities lending		
24.11 Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	2,989,045	1,695,997
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	327,497,616	285,986,067
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	327,497,616	285,986,067
29. Common capital stock	5,400,000	5,400,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	100,252,691	100,252,691
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	115,050,670	81,071,289
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)		
36.20 shares preferred (value included in Line 30 \$0)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	215,303,361	181,323,980
38. Totals of Lines 29, 30 and 37	220,703,361	186,723,980
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	548,200,977	472,710,047
DETAILS OF WRITE-INS		
2501. Escheat Liabilities	2,989,045	1,695,830
2502. Other Liabilities		167
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,989,045	1,695,997
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	272,627,270	261,523,179	349,281,210
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	10,662,482	8,865,359	11,881,006
4. Amortization of Interest Maintenance Reserve (IMR)	(253,153)	(6,241)	(8,321)
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	801,220	886,199	1,151,771
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	1,272,524	1,024,004	1,411,989
9. Totals (Lines 1 to 8.3)	285,110,343	272,292,500	363,717,655
10. Death benefits	1,270,053	1,296,168	1,758,006
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts	168,401,433	162,295,056	211,870,685
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	185,558	173,450	216,863
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds			
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	2,687,911	2,277,802	1,895,818
20. Totals (Lines 10 to 19)	172,544,955	166,042,476	215,741,372
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	48,210,894	45,519,535	61,179,691
22. Commissions and expense allowances on reinsurance assumed	3,135,162	3,685,344	4,805,434
23. General insurance expenses and fraternal expenses	38,987,039	27,954,259	39,680,400
24. Insurance taxes, licenses and fees, excluding federal income taxes	5,362,057	6,872,930	9,763,644
25. Increase in loading on deferred and uncollected premiums	(217,345)	271,077	458,119
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	5,433	22,711	29,111
28. Totals (Lines 20 to 27)	268,028,195	250,368,332	331,657,771
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	17,082,148	21,924,168	32,059,884
30. Dividends to policyholders and refunds to members			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	17,082,148	21,924,168	32,059,884
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	2,942,586	4,558,404	(14,957,735)
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)	14,139,562	17,365,764	47,017,619
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 452,451 (excluding taxes of \$ (452,451) transferred to the IMR)	(452,470)	(745)	(55,665)
35. Net income (Line 33 plus Line 34)	13,687,092	17,365,019	46,961,954
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	186,723,982	147,919,619	147,919,619
37. Net income (Line 35)	13,687,092	17,365,019	46,961,954
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	21,712,254	27,298,243	61,672,450
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	502,635	(164,532)	(21,699,172)
41. Change in nonadmitted assets	(2,094,082)	5,073,048	16,966,211
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	187,604	(217,803)	(72,223)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance	(16,124)	(20,379)	(24,857)
52. Dividends to stockholders			(65,000,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	33,979,379	49,333,596	38,804,363
55. Capital and surplus, as of statement date (Lines 36 + 54)	220,703,361	197,253,215	186,723,982
DETAILS OF WRITE-INS			
08.301. Interest on Agent's Balances	1,261,757	1,012,842	1,397,332
08.302. Express Scripts Rebates	173	129	147
08.303. Other Miscellaneous Income	10,594	11,033	14,510
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,272,524	1,024,004	1,411,989
2701. Penalties	5,433	22,711	29,111
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	5,433	22,711	29,111
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)			

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	273,283,910	259,836,424	348,081,374
2. Net investment income	10,001,679	8,401,575	11,677,089
3. Miscellaneous income	2,057,620	1,889,824	2,538,903
4. Total (Lines 1 to 3)	285,343,209	270,127,823	362,297,366
5. Benefit and loss related payments	159,918,348	160,292,573	210,645,823
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	78,520,125	80,002,112	108,145,551
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(17,420,630)	8,649,500	20,904,804
10. Total (Lines 5 through 9)	221,017,843	248,944,185	339,696,178
11. Net cash from operations (Line 4 minus Line 10)	64,325,365	21,183,638	22,601,188
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	135,774,156	9,759,948	27,097,636
12.2 Stocks			35,000,000
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	2,999		
12.7 Miscellaneous proceeds	290,882	17,750	37,000
12.8 Total investment proceeds (Lines 12.1 to 12.7)	136,068,037	9,777,698	62,134,636
13. Cost of investments acquired (long-term only):			
13.1 Bonds	168,292,029	13,454,298	16,309,463
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications	3,250		
13.7 Total investments acquired (Lines 13.1 to 13.6)	168,295,279	13,454,298	16,309,463
14. Net increase/(decrease) in contract loans and premium notes	31,116	37,388	43,392
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(32,258,359)	(3,713,988)	45,781,781
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds	(261)		261
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(62)		
16.5 Dividends to stockholders			65,000,000
16.6 Other cash provided (applied)	6,083,811	1,921,117	(972,235)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	6,083,488	1,921,117	(65,971,974)
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) .	38,150,495	19,390,767	2,410,995
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	23,909,243	21,498,248	21,498,248
19.2 End of period (Line 18 plus Line 19.1)	62,059,738	40,889,015	23,909,243

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

20.0001. Bond exchanges allowed under rule 144A of the 1933 Securities Act and other security restructures		951,222	951,222
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS			
	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Individual life	5,026,569	5,170,809	6,857,741
2. Group life			
3. Individual annuities	82,357	148,080	150,082
4. Group annuities			
5. Accident & health	246,898,779	230,487,798	310,272,429
6. Fraternal			
7. Other lines of business			
8. Subtotal (Lines 1 through 7)	252,007,705	235,806,687	317,280,252
9. Deposit-type contracts			37,023
10. Total (Lines 8 and 9)	252,007,705	235,806,687	317,317,275

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

On March 19, 2025, The Cigna Group completed the sale of its Medicare Advantage, Medicare Individual Stand-Alone Prescription Drug Plans, Medicare and Other Supplemental Benefits, and CareAllies businesses to Health Care Service Corporation ("HCSC"). The Company was included as part of this transaction. As a result of this sale, the Company's ultimate parent is now HCSC, effective as of the transaction closing date.

A. Accounting Practices

The financial Statements of Loyal American Life Insurance Company ("LALIC" or "the Company" are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual, ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

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

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME					
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 13,687,092	\$ 46,961,954
(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	\$ 13,687,092	\$ 46,961,954
SURPLUS					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 220,703,361	\$ 186,723,980
(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	\$ 220,703,361	\$ 186,723,980

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The Company pays dividends to participating policyholders.

The Company uses the following accounting policies:

- (2) Basis for Bonds, Mandatory Convertible Securities, SVO-Identified Investments and Amortization Method
Cash equivalents, including money market mutual funds, are investments with original maturities of three months or less. Cash equivalents are principally stated at amortized cost, which approximate fair value. All money market mutual funds are stated at net asset value (NAV) as a practical expedient for the measurement of fair value. Short-term investments are those investments that, when purchased, have a maturity between three months and one year and are stated at amortized cost except for the short-term bonds with an NAIC 6 designation, which are carried at the lower of amortized cost or fair value. Bonds not backed by other loans are stated at amortized cost using the interest rate method, except for those bonds with an NAIC 6 designation, which are carried at the lower of amortized cost or fair value. Fair values are calculated based on the market prices provided by the custodian. If there are no market prices provided by the custodian, the fair value is calculated by the Company in conjunction with its investment advisors.
- (6) Basis for Loan-Backed Securities and Adjustment Methodology
Loan-backed securities are carried at amortized cost, except for those loan-based securities with an initial NAIC 6 designation, which are carried at the lower of amortized cost or fair value. Prepayment assumptions are obtained from Mortgage Industry Advisor Corporation (MAIC), Mortgage Industry Medians (MIMs), Moody's Analytics, and Reuters and the prospective adjustment method is used. Once a loan-backed security has recognized an other-than-temporary- impairment (OTTI), the security is prospectively accreted over its remaining life to the undiscounted estimate of principal recovery.

D. Going Concern

In accordance with SSAP No. 1, "Accounting Policies, Risks and Uncertainties, and Other Disclosures," management has made an evaluation of the Company's ability to continue as a going concern, including such factors as its current financial position, recent earnings and cash flow trends and projections, liquidity and capital requirements, readily available sources of liquidity and such other factors deemed by management to be appropriate under the circumstances. Management has assessed and concluded that there were no conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date the financial statements are issued. Accordingly, the accompanying financial statements have been prepared on the going concern basis.

Note 2 – Accounting Changes and Correction of Errors

Statement of Statutory Accounting Principles (SSAP) No. 26, Bonds, SSAP No. 43 Loan-Backed and Structured Securities, and other related SSAPs were updated as part of the NAIC's principle-based bond definition project. Under the new bond definition, bonds are classified as either an "issuer credit obligation" or an "asset-backed security" and must establish a creditor relationship. Securities that exhibit equity-like features will transition to a new

NOTES TO FINANCIAL STATEMENTS

accounting and reporting standards under SSAP No. 21, Other Admitted Assets. The revisions were effective January 1, 2025. Adoption of this guidance did not have a material impact on the Company's financial position and results of operations.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. - C. Not applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions for fixed-rate agency mortgage-backed securities are determined utilizing MIAC MIMs. MIMs are derived from a semimonthly dealer-consensus survey of long-term prepayment projections. Prepayment assumptions for other mortgage-backed, loan-backed and structured securities are obtained from Moody's Analytics. Moody's applies a flat economic credit model and utilizes a vector of multiple monthly speeds as opposed to a single speed for more robust projections. In instances where Moody's projections are not available, data is obtained from Reuters which utilizes the median prepayment speed from contributors models.
- (2) In 2025, the Company has not recognized any other temporary investments parentheses (OTTIs) on loan backed securities that are classified under either intent to sell or under inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis.
- (3) The Company did not recognize any OTTIs on loan-backed securities during the period ended September 30, 2025.
- (4) All securities with an unrealized loss (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains), segregated by the amount of time the securities have been in an unrealized loss position, are as follows:

a. The aggregate amount of unrealized losses:	1 Less than 12 Months	\$ 25,043
	2 12 Months or Longer	\$ —
b. The aggregate related fair value of securities with unrealized losses:	1 Less than 12 Months	\$ 13,132,150
	2 12 Months or Longer	\$ —

- (5) The Company believes that all unrealized losses on individual securities are the result of normal price fluctuations due to market conditions and are not an indication of OTTI. Market conditions include interest rate fluctuations, credit quality, supply, and demand.

E. - R Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

No significant changes.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

No significant changes.

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

As a result of the sale of LALIC to HCSC, services formerly provided to the Company by Cigna through various intercompany arrangements have been replaced by a Transition Services Agreement ("TSA"). Services under the TSA will expire at various times through 2026 as similar services become available to the Company through new intercompany arrangements with HCSC.

Note 11 – Debt

Not applicable.

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

On March 19, 2025, most all Cigna employees associated with the business sold to HCSC became employees of HCSC ("the conveying employees"). As a result of the sale, various benefits formerly provided to the conveying employees by Cigna were terminated and replaced by similar benefits provided by HCSC.

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

No significant changes.

NOTES TO FINANCIAL STATEMENTS

Note 14 – Liabilities, Contingencies and Assessments

B. Assessments - There were no material impacts to existing or new guaranty fund assessments for the nine months ended September 30, 2025.

F. All Other Contingencies

Other Legal Matters

In the normal course of its business operations, the Company is involved in litigation and other regulatory matters from time to time with claimants, beneficiaries, and other parties. When the Company, in the normal course of its regular review of such matters has determined that a material loss is reasonably possible, the matter is disclosed. In accordance with Statutory Accounting Principles, when litigation or other regulatory matters result in loss contingencies that are both probable and estimable, the Company accrues the estimated loss by a charge to operations. The amount accrued represents management's best estimate of the probable loss at the time. If only a range of estimated losses can be determined, the Company accrues an amount within the range that, in management's judgment, reflects the most likely outcome. If none of the estimates within the range is a better estimate than any other amount, the Company accrues the mid-point of the range.

Management does not believe that litigation or other matters currently pending against the Company would have a material adverse effect on the Company's results of operations, financial condition or liquidity based on its current knowledge of those matters.

Note 15 – Leases

No significant changes.

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

No significant changes.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

B. Transfer and Servicing of Financial Assets - Not applicable.

C. The Company was not involved in any wash sale transactions in 2025.

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

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

A. Fair Value Measurements

The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy that gives the highest rating to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determine using methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). There were no changes in valuation techniques from the prior period.

Level 1 – Inputs are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2 – Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads, and yield curves.

Level 3 – Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

Net Asset Value (NAV) – NAV per share is the amount of net assets attributable to each share of capital stock (other than senior equity securities, that is, preferred stock) outstanding at the close of the period. It excludes the effects of assuming conversion of outstanding convertible securities, whether or not their conversion would have a diluting effect.

In order to be classified as Level 1, unadjusted quoted market prices for identical assets or liabilities in active markets must be available. Fair values based on quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the investment (e.g., market interest rates and volatilities, spreads, yield curves, reported trades, broker/ dealer quotes, bids, and offers) are classified as Level 2. Fair values not determined using the methods applicable to Levels 1 and 2, such as using discounted cash flow analysis, incorporating current market inputs for similar financial instruments with comparable terms and credit quality (matrix pricing) or other methods, models, and assumptions that management believes market participants would use to determine a current transaction price are assigned to Level 3.

The Company's invested assets subject to this disclosure are priced principally through independent pricing services that obtain prices from reputable pricing vendors in the marketplace. Through contracted custodians and software vendors, the Company obtains prices for all securities and continually monitors and reviews the external pricing sources while actively attempting to resolve any pricing issues that may arise. These service providers use a market approach to find pricing of similar financial instruments.

These valuation techniques involve some level of management estimation and judgment, which become significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model, or input used.

(1) Fair Value Measurements at Reporting Date

The following table summarizes fair value measurements by level as of September 30, 2025 for financial instruments carried at fair value:

NOTES TO FINANCIAL STATEMENTS

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalents					
Exempt Money Market Mutual Funds	\$ —	\$ —	\$ —	\$ 2,387,817	\$ 2,387,817
Other Money Market Mutual Funds	\$ —	\$ —	\$ —	\$ 5,784,477	\$ 5,784,477
Total Assets at fair value	\$ —	\$ —	\$ —	\$ 8,172,295	\$ 8,172,295

The following table summarizes fair value measurements by level as of December 31, 2024 for financial instruments carried at fair value:

None.

- (2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy
Not applicable
- (3) Level 3 Transfers
Not applicable
- (4) Valuation Techniques and Inputs
Not applicable

B. Other Fair Value Disclosures

Not applicable.

C. Fair Value Level

The following table provides the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of September 30, 2025:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 325,422,234	\$ 329,773,040		\$ 321,746,666			
Cash, Cash Equivalents, and Short-term Investments	\$ 62,059,736	\$ 62,059,736	\$ 53,887,441			\$ 8,172,295	
Contract Loans		\$ 181,743					\$ 181,743

The following table provides the fair value, carrying value, and classification in the fair value hierarchy of the Company's financial instruments as of December 31, 2024:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 281,476,792	\$ 299,232,348	\$ 3,374,563	\$ 278,102,229			
and Short-term Investments	\$ 23,909,241	\$ 23,909,241	\$ (1,856,687)	\$ 25,765,928			
Contract Loans		\$ 150,627					\$ 150,627

D. Disclosures about Financial Instruments Not Practicable to Estimate Fair Value

Contract Loans

It is not practicable to estimate the fair values of contract loans as they have no stated maturity. Contract loans are fully collateralized by the cash surrender values of the underlying insurance policies.

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract Loans	\$ 181,743	8%	N/A	It is not practicable to estimate the fair values of contract loans as they have no stated maturity. They are fully collateralized by the cash surrender values of the underlying insurance policies.

E. Investments Measured Using the NAV Practical Expendient
Not applicable

Note 21 – Other Items

No significant changes.

Note 22 – Events Subsequent

Management has evaluated the financial statements for subsequent events through November 14, 2025, the date financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

Note 23 – Reinsurance

No significant changes.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2024 were \$59,414,068. As of September 30, 2025, \$42,440,912 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$18,026,110 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Medicare Supplement, cancer treatment and disability income lines of insurance. Therefore, there has been a \$1,052,954 unfavorable prior year development since December 31, 2024 to September 30, 2025. The change is generally the result of ongoing analysis of recent loss development trends.

B. Information about Significant Changes in Methodologies and Assumptions

Original estimates are increased or decreased as additional information becomes known regarding individual claims.

Note 26 – Intercompany Pooling Arrangements

Not applicable.

Note 27 – Structured Settlements

Not applicable.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

No significant changes.

Note 30 – Premium Deficiency Reserves

Not applicable.

Note 31 – Reserves for Life Contracts and Annuity Contracts

No significant changes.

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

No significant changes.

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

No significant changes.

Note 34 – Premium and Annuity Considerations Deferred and Uncollected

No significant changes.

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

At December 31, 2024 and September 30, 2025, reserves for LAE totaled \$1,362,975 and \$1,472,488.

The Company incurred \$2,206,625 and paid \$2,097,112 of loss adjustment expenses in the current year of which \$607,157 of the paid amount was attributable to insured events of prior years.

The Company did not materially increase or decrease the provision for LAE related to insured events of the prior year.

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [] No [X]
- 1.2

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

Yes [] No []
- 2.1

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

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

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

Yes [X] No []
- 3.2

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

Yes [] No [X]
- 3.3

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

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

Yes [] No [X]
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1

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

Yes [] No [X]
- 4.2

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

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

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A [X]
If yes, attach an explanation.
.....
- 6.1

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

12/31/2023
- 6.2

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

12/31/2023
- 6.3

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

06/30/2025
- 6.4

By what department or departments?
Ohio Department of Insurance
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 7.1

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

Yes [] No [X]
- 7.2

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

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

Yes [] No [X]
- 8.2

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

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

Yes [] No [X]
- 8.4

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

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 9.1

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

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
.....
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
.....
- 9.3

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

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

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

Yes [X] No []
- 10.2

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

0

INVESTMENT

- 11.1

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

Yes [] No [X]
- 11.2

If yes, give full and complete information relating thereto:
.....
12.

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

\$.....
13.

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

\$.....
- 14.1

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

Yes [X] No []
- 14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$.....	\$.....
14.22 Preferred Stock	\$.....	\$.....
14.23 Common Stock	\$.....100,051,870	\$.....121,764,124
14.24 Short-Term Investments	\$.....	\$.....
14.25 Mortgage Loans on Real Estate	\$.....	\$.....
14.26 All Other	\$.....	\$.....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$.....100,051,870	\$.....121,764,124
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$.....	\$.....
- 15.1

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

Yes [] No [X]
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.
.....
16.

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

16.1

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

\$

16.2

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

\$

16.3

Total payable for securities lending reported on the liability page.

\$

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian Address
Wellington Management Company LLP	345 North Morgan Street, 4th Floor Chicago, Illinois 60607
The Bank of New York Mellon	240 Greenwich Street Floor 7E, New York, New York 10286

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

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

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

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

- 17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. 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
Lillian Michelle Sutton	I.....
Wellington Management Company LLP	U.....
.....

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

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
106595	Wellington Management Company LLP	549300YHP12TEZNLX41	SEC	DS.....

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1.

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

1

Amount

1.1

Long-Term Mortgages In Good Standing

1.11

Farm Mortgages

\$

1.12

Residential Mortgages

\$

1.13

Commercial Mortgages

\$

1.14

Total Mortgages in Good Standing

\$

0

1.2

Long-Term Mortgages In Good Standing with Restructured Terms

1.21

Total Mortgages in Good Standing with Restructured Terms

\$

0

1.3

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

1.31

Farm Mortgages

\$

1.32

Residential Mortgages

\$

1.33

Commercial Mortgages

\$

1.34

Total Mortgages with Interest Overdue more than Three Months

\$

0

1.4

Long-Term Mortgage Loans in Process of Foreclosure

1.41

Farm Mortgages

\$

1.42

Residential Mortgages

\$

1.43

Commercial Mortgages

\$

1.44

Total Mortgages in Process of Foreclosure

\$

0

1.5

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

\$

0

1.6

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

1.61

Farm Mortgages

\$

1.62

Residential Mortgages

\$

1.63

Commercial Mortgages

\$

1.64

Total Mortgages Foreclosed and Transferred to Real Estate

\$

0

2.

Operating Percentages:

2.1

A&H loss percent

63.311

%

2.2

A&H cost containment percent

0.081

%

2.3

A&H expense percent excluding cost containment expenses

33.512

%

3.1

Do you act as a custodian for health savings accounts?

Yes

[

]

No

[

X

]

3.2

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

\$

3.3

Do you act as an administrator for health savings accounts?

Yes

[

]

No

[

X

]

3.4

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

\$

4.

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

Yes

[

X

]

No

[

]

4.1

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

Yes

[

]

No

[

]

Fraternal Benefit Societies Only:

5.1

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

Yes

[

]

No

[

]

N/A

[

]

5.2

If no, explain:

6.1

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

Yes

[

]

No

[

]

6.2

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

Date	Outstanding Lien Amount

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			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	Deposit-Type Contracts
1.	Alabama	AL	L	137,193	1,232	3,301,713		3,440,138	
2.	Alaska	AK	L	3,661	6	1,755,835		1,759,502	
3.	Arizona	AZ	L	51,755		3,306,810		3,358,565	
4.	Arkansas	AR	L	143,656	98	2,986,488		3,130,242	
5.	California	CA	L	123,265	23	24,676,196		24,799,484	
6.	Colorado	CO	L	48,129	8	2,349,801		2,397,937	
7.	Connecticut	CT	L	40,172		2,472,016		2,512,188	
8.	Delaware	DE	L	8,026		404,486		412,513	
9.	District of Columbia	DC	L	6,151		396,492		402,643	
10.	Florida	FL	L	11,999	38	32,549,924		32,561,961	
11.	Georgia	GA	L	183,092	53	7,002,828		7,185,972	
12.	Hawaii	HI	L	367		806,497		806,864	
13.	Idaho	ID	L	32,597		2,057,621		2,090,218	
14.	Illinois	IL	L	208,358	132	7,643,350		7,851,840	
15.	Indiana	IN	L	157,961	95	6,145,857		6,303,913	
16.	Iowa	IA	L	85,842		2,043,507		2,129,349	
17.	Kansas	KS	L	133,307	2	6,413,551		6,546,860	
18.	Kentucky	KY	L	209,429	70	3,067,959		3,277,457	
19.	Louisiana	LA	L	111,923	103	3,315,283		3,427,309	
20.	Maine	ME	L	9,849	103	1,736,944		1,746,896	
21.	Maryland	MD	L	58,146	402	3,032,575		3,091,122	
22.	Massachusetts	MA	L	2,954	27	352,397		355,377	
23.	Michigan	MI	L	105,793		6,567,160		6,672,953	
24.	Minnesota	MN	L	30,645	77,228	4,254,452		4,362,325	
25.	Mississippi	MS	L	128,895	1,233	3,602,328		3,732,455	
26.	Missouri	MO	L	119,500	111	3,836,937		3,956,547	
27.	Montana	MT	L	22,564		909,850		932,414	
28.	Nebraska	NE	L	62,207	8	2,001,023		2,063,237	
29.	Nevada	NV	L	31,978		996,257		1,028,235	
30.	New Hampshire	NH	L	1,602		502,977		504,579	
31.	New Jersey	NJ	L	139,483	125	15,592,624		15,732,232	
32.	New Mexico	NM	L	59,536		1,224,368		1,283,903	
33.	New York	NY	N	2,910	13	200,134		203,057	
34.	North Carolina	NC	L	272,250	87	4,878,660		5,150,996	
35.	North Dakota	ND	L	15,776		255,811		271,587	
36.	Ohio	OH	L	119,760	15	4,005,587		4,125,362	
37.	Oklahoma	OK	L	100,581	12	3,382,685		3,483,279	
38.	Oregon	OR	L	45,318		9,020,232		9,065,550	
39.	Pennsylvania	PA	L	229,536	15	4,793,757		5,023,308	
40.	Rhode Island	RI	L	470	30	31,711		32,211	
41.	South Carolina	SC	L	204,056	347	4,265,933		4,470,336	
42.	South Dakota	SD	L	39,886		484,123		524,009	
43.	Tennessee	TN	L	219,665	288	6,830,162		7,050,116	
44.	Texas	TX	L	870,702	45	28,284,317		29,155,064	
45.	Utah	UT	L	23,873	15	1,961,544		1,985,432	
46.	Vermont	VT	L	2,996	160	2,229,263		2,232,419	
47.	Virginia	VA	L	142,667	21	916,857		1,059,545	
48.	Washington	WA	L	98,106		15,483,312		15,581,417	
49.	West Virginia	WV	L	58,097	216	843,182		901,494	
50.	Wisconsin	WI	L	39,749		1,514,495		1,554,244	
51.	Wyoming	WY	L	15,739		435,888		451,627	
52.	American Samoa	AS	N						
53.	Guam	GU	N						
54.	Puerto Rico	PR	N	1,963		3,685		5,648	
55.	U.S. Virgin Islands	VI	L			924		924	
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N						
58.	Aggregate Other Aliens	OT	XXX			151		151	
59.	Subtotal	XXX		4,974,132	82,357	247,128,513		252,185,002	
90.	Reporting entity contributions for employee benefits plans	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX							
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX							
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		56,162		9,445		65,607	
94.	Aggregate or other amounts not allocable by State	XXX							
95.	Totals (Direct Business)	XXX		5,030,294	82,357	247,137,958		252,250,609	
96.	Plus Reinsurance Assumed	XXX		9,833		28,060,877		28,070,710	
97.	Totals (All Business)	XXX		5,040,127	82,357	275,198,835		280,321,319	
98.	Less Reinsurance Ceded	XXX		1,850,319	82,357	5,121,519		7,054,195	
99.	Totals (All Business) less Reinsurance Ceded	XXX		3,189,808		270,077,316		273,267,124	
DETAILS OF WRITE-INS									
58001.	Other Foreign	XXX				151		151	
58002.	XXX							
58003.	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX				151		151	
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51

2. R - Registered - Non-domiciled RRGs.....

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

4. Q - Qualified - Qualified or accredited reinsurer.....

5. N - None of the above - Not allowed to write business in the state..... 6

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

COMPANY	NAIC CODE	FEDERAL ID NUMBERS	DOMICILED STATE	PERCENTAGE OWNED BY PARENT
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	70670	36-1236610	IL	
DEARBORN LIFE INSURANCE COMPANY	71129	36-2598882	IL	100.00%
DEARBORN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	85090	22-3026145	NY	100.00%
DENTAL NETWORK OF AMERICA, LLC		36-3339483	DE	100.00%
DENTEMAX, LLC		38-2612298	DE	100.00%
DENTAL SOLUTIONS, INC.		20-1067299	MI	100.00%
HCSC PURCHASING, LLC		36-4186601	DE	100.00%
HCSC INSURANCE SERVICES COMPANY	78611	73-1350270	IL	100.00%
PRIME HEALTH HOLDINGS LLC		38-4358504	DE	38.98%
AVAILITY, LLC		59-3715944	DE	21.44%
CAREALLIES, INC.		81-2760646	DE	100.00%
CAREALLIES ACCOUNTABLE CARE COLLABORATIVE, LLC		85-0954556	DE	100.00%
CAREALLIES ACCOUNTABLE CARE SOLUTIONS, LLC		87-1813801	DE	100.00%
CAPITAL GROUP FOR BETTER HEALTH, LLC		88-4112374	DE	51.00%
COLLECTIVEHEALTH, INC.		46-3985383	DE	12.35%
GHS INSURANCE COMPANY	29718	73-1507369	OK	100.00%
GHS GENERAL INSURANCE AGENCY, INC.		73-1514691	OK	100.00%
GHS HEALTH MAINTENANCE ORGANIZATION, INC. D/B/A BLUELINCS HMO	11814	73-1191843	OK	100.00%
MEDECISION, INC.		23-2530889	PA	100.00%
CMH TECHNOLOGY SUBSIDIARY, LLC		82-4418148	DE	100.00%
EXCELL HEALTHCARE ADVISORS, LLC		88-4252820	DE	100.00%
GSI HEALTH, LLC		80-0849331	PA	100.00%
HEALTH INTELLIGENCE COMPANY LLC D/B/A BLUE HEALTH INTELLIGENCE		27-4269034	DE	10.64%
INNOVISTA, LLC		30-0802612	DE	100.00%
ESSENTIAL HEALTH PARTNERS, LLC		83-3093990	IL	40.00%
INNOVISTA HEALTH PARTNERS, LLC		99-4379181	TX	100.00%
INNOVISTA MEDICAL CENTER TEXAS, LLC D/B/A INNOVISTA MEDICAL CENTER		83-4213500	TX	100.00%
SILVER CROSS MSO, LLC		85-3005773	IL	13.33%
SOLERA HEALTH, INC.		47-5298764	DE	28.51%
TRIWEST ALLIANCE INC.		86-0813402	DE	15.51%
HCSC VENTURES, INC.		37-1789176	DE	100.00%
ALACURA HOLDINGS, INC. ¹		83-2215567	DE	23.18%
AVALON HEALTH SERVICES, LLC D/B/A AVALON HEALTHCARE SOLUTIONS		46-3019902	DE	17.61%
BLUECROSS BLUESHIELD VENTURES, INC.		26-2930757	DE	21.55%
BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P.		26-2936839	DE	1.00%
BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P.		26-2936839	DE	21.34%
COGITATIVO, INC.		47-1692551	DE	14.73%
HCSC ITC, LLC		82-1682951	DE	100.00%
HEALTHBOX CHICAGO III LLC		47-0970280	DE	36.27%
HCSC INVESTMENTS, LLC		87-4386908	DE	100.00%

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

ILLINOIS BLUE CROSS BLUE SHIELD INSURANCE COMPANY	16013	61-1782332	IL	100.00%
505 INSURANCE COMPANY	16359	38-3984430	NM	100.00%
TEXAS BLUE CROSS BLUE SHIELD INSURANCE COMPANY	15941	36-4836697	TX	100.00%
SOUTH WATER INSURANCE COMPANY		84-2710924	UT	100.00%
LUMINARE HEALTH BENEFITS, INC.		35-1846036	DE	100.00%
HCSC MEDICARE HOLDINGS INC.		99-1184798	DE	100.00%
HCSC MEDICARE INC.		99-1194574	DE	100.00%
CERES SALES OF OHIO, LLC		34-1970892	OH	100.00%
HEALTHSPRING HEALTHCARE OF COLORADO, INC. (FKA CIGNA HEALTHCARE OF COLORADO, INC.)	95604	84-1004500	CO	100.00%
HEALTHSPRING NATIONAL HEALTH INSURANCE COMPANY (FKA CIGNA NATIONAL HEALTH INSURANCE CO.)	61727	34-0970995	OH	100.00%
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY	67903	23-1335885	OH	100.00%
HEALTHSPRING INSURANCE COMPANY (FKA CIGNA INSURANCE COMPANY)	65269	75-2305400	OH	100.00%
HEALTHSPRING, INC.		20-1821898	DE	100.00%
NEWQUEST, LLC		76-0628370	TX	100.00%
HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	12902	20-8534298	IL	100.00%
HEALTHSPRING MANAGEMENT OF AMERICA, LLC		20-8647386	DE	100.00%
HEALTHSPRING OF FLORIDA, INC.	11532	65-1129599	FL	100.00%
HEALTHSPRING USA, LLC		72-1559530	TN	100.00%
HOUQUEST, LLC		75-3108521	DE	100.00%
GULFQUEST, LP		76-0657035	TX	99.00%
NEWQUEST MANAGEMENT NORTHEAST, LLC		52-1929677	DE	100.00%
BRAVO HEALTH PENNSYLVANIA, INC.	11524	52-2363406	PA	100.00%
BRAVO HEALTH MID-ATLANTIC, INC.	10095	52-2259087	MD	100.00%
NEWQUEST MANAGEMENT ALABAMA, LLC		33-1033586	AL	100.00%
NEWQUEST MANAGEMENT OF FLORIDA, LLC		20-4954206	FL	100.00%
NEWQUEST MANAGEMENT OF ILLINOIS, LLC		77-0632665	IL	100.00%
TENNESSEE QUEST, LLC		20-5524622	TN	100.00%
TEXQUEST, LLC		75-3108527	DE	100.00%
GULFQUEST, LP		76-0657035	TX	1.00%
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	63-0343428	OH	100.00%
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	88366	59-2760189	OH	100.00%
MEDCO CONTAINMENT INSURANCE COMPANY OF NEW YORK	34720	13-3506395	NY	100.00%
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	63762	42-1425239	PA	100.00%
STERLING LIFE INSURANCE COMPANY	77399	13-1867829	IL	100.00%
CIVICAScript, LLC		84-4777602	DE	0.00%
CARING FOR CHILDREN FOUNDATION OF TEXAS, INC.		75-2393811	TX	0.00%
THE OKLAHOMA CARING FOUNDATION, INC.		73-1470846	OK	0.00%
THE CARING FOUNDATION OF MONTANA, INC.		35-2613131	MT	0.00%
PLANITES CREDIT UNION		36-6057472	IL	0.00%
LIFETIME FEDERAL CREDIT UNION		75-6020171	TX	0.00%

¹Includes 2.78% passive investment through private equity funds.

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0917	HCSC GROUP	70670	36-1236610		0000350793		HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	.. IL	.. UIP			.. 0.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
. 0917	HCSC GROUP	71129	36-2598882	003857522			DEARBORN LIFE INSURANCE COMPANY	.. IL	.. IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	MUTUAL LEGAL RESERVE COMPANY	.. NO	
. 0917	HCSC GROUP	85090	22-3026145				DEARBORN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	.. NY	.. IA	DEARBORN LIFE INSURANCE COMPANY	Ownership, Board of Directors, Management	.. 100.000	MUTUAL LEGAL RESERVE COMPANY	.. NO	
		00000	36-3339483				DENTAL NETWORK OF AMERICA, LLC	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	36-3339483				DENTAL NETWORK OF AMERICA, LLC	.. DE	.. NIA	DEARBORN LIFE INSURANCE COMPANY	Board of Directors, Management	.. 0.000	MUTUAL LEGAL RESERVE COMPANY	.. NO	0000001
		00000	38-2612298				DENTEMAX, LLC	.. DE	.. NIA	DENTAL NETWORK OF AMERICA, LLC	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	20-1067299				DENTAL SOLUTIONS, INC.	.. MI	.. NIA	DENTEMAX, LLC	Ownership, Management	.. 100.000	MUTUAL LEGAL RESERVE COMPANY	.. NO	0000002
		00000	36-4186601				HCSC PURCHASING, LLC	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
. 0917	HCSC GROUP	78611	73-1350270				HCSC INSURANCE SERVICES COMPANY	.. IL	.. IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	26-0076803				PRIME HEALTH HOLDINGS LLC	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 39.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	59-3715944				AVAILITY, LLC	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 21.400	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	81-2760646				CAREALLIES, INC.	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. YES	
		00000	85-0954556				CAREALLIES ACCOUNTABLE CARE COLLABORATIVE, LLC	.. DE	.. NIA	CAREALLIES, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	87-1813801				CAREALLIES ACCOUNTABLE CARE SOLUTIONS, LLC	.. DE	.. NIA	CAREALLIES, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	88-4112374				CAPITAL GROUP FOR BETTER HEALTH, LLC	.. DE	.. NIA	CAREALLIES, INC.	Ownership	.. 51.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	46-3985383				COLLECTIVEHEALTH, INC.	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 14.500	HEALTH CARE SERVICE CORPORATION, A	.. YES	
. 0917	HCSC GROUP	29718	73-1507369				GHS INSURANCE COMPANY	.. OK	.. IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	73-1514691				GHS GENERAL INSURANCE AGENCY, INC.	.. OK	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
. 0917	HCSC GROUP	11814	73-1191843				GHS HEALTH MAINTENANCE ORGANIZATION, INC. D/B/A BLUEINCS HMO	.. OK	.. IA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	23-2530889		0001367705		MEDECISION, INC.	.. PA	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	MUTUAL LEGAL RESERVE COMPANY	.. YES	
		00000	82-4418148				CMH TECHNOLOGY SUBSIDIARY, LLC	.. DE	.. NIA	MEDECISION, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	88-4252820				EXCELL HEALTHCARE ADVISORS, LLC	.. DE	.. NIA	MEDECISION, INC.	Ownership	.. 100.000	HEALTH CARE SERVICE CORPORATION, A		
		00000	80-0849331				GS1 HEALTH, LLC	.. PA	.. NIA	MEDECISION, INC.	Ownership	.. 100.000	MUTUAL LEGAL RESERVE COMPANY	.. NO	
		00000	27-4269034		0001508432		HEALTH INTELLIGENCE COMPANY LLC D/B/A BLUE HEALTH INTELLIGENCE	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors	.. 10.600	MUTUAL LEGAL RESERVE COMPANY	.. NO	
		00000	30-0802612				INNOVISTA, LLC	.. DE	.. NIA	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management	.. 100.000	HEALTH CARE SERVICE CORPORATION, A	.. NO	
		00000	83-3093990				ESSENTIAL HEALTH PARTNERS, LLC	.. IL	.. NIA	INNOVISTA, LLC	Ownership, Board of Directors	.. 40.000	MUTUAL LEGAL RESERVE COMPANY	.. NO	

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.....	00000	99-4379181	INNOVISTA HEALTH PARTNERS, LLCTX.....	..NIA.....	INNOVISTA, LLC	Ownership.....	..100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	83-4213500	INNOVISTA MEDICAL CENTER TEXAS, LLC D/B/A INNOVISTA MEDICAL CENTERTX.....	..NIA.....	INNOVISTA, LLC	Ownership, Board of Directors100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	85-3005773	SILVER CROSS MSO, LLCIL.....	..NIA.....	INNOVISTA, LLC	Ownership, Board of Directors13.300	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	47-5298764	SOLERA HEALTH, INC.DE.....	..NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors28.750	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYYES.....
.....	00000	86-0813402	TRIWEST ALLIANCE, INC.DE.....	..NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors15.610	MUTUAL LEGAL RESERVE COMPANYYES.....
.....	00000	37-1789176	HCSC VENTURES, INC.DE.....	..NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYYES.....
.....	00000	83-2215567	ALACURA HOLDINGS, INC.DE.....	..NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors23.180	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....	0000007
.....	00000	46-3019902	AVALON HEALTH SERVICES, LLC D/B/A AVALON HEALTHCARE SOLUTIONSDE.....	..NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors18.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	26-2930757	0001439779	BLUECROSS BLUESHIELD VENTURES, INC.DE.....	..NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors21.600	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	26-2936839	0001439778	BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P.DE.....	..NIA.....	BLUECROSS BLUESHIELD VENTURES, INC.	Ownership, Management1.000	MUTUAL LEGAL RESERVE COMPANYNO.....	0000003
.....	00000	26-2936839	0001439778	BLUECROSS BLUESHIELD VENTURE PARTNERS, L.P.DE.....	..NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors21.300	MUTUAL LEGAL RESERVE COMPANYNO.....	0000003
.....	00000	47-1692551	COGITATIVO, INCDE.....	..NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors11.900	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	82-1682951	HCSC ITC, LLCDE.....	..NIA.....	HCSC VENTURES, INC.	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	47-0970280	0001612123	HEALTHBOX CHICAGO III LLCDE.....	..NIA.....	HCSC VENTURES, INC.	Ownership.....	..36.300	MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	87-4386908	HCSC INVESTMENTS, LLCDE.....	..NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.0917 ...	HCSC GROUP16013	61-1782332	ILLINOIS BLUE CROSS BLUE SHIELD INSURANCE COMPANYIL.....	..IA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.0917 ...	HCSC GROUP16359	38-3984430	505 INSURANCE COMPANYNM.....	..IA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.0917 ...	HCSC GROUP15941	36-4836697	TEXAS BLUE CROSS BLUE SHIELD INSURANCE COMPANYTX.....	..IA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	84-2710924	SOUTH WATER INSURANCE COMPANYUT.....	..NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYYES.....	0000004
.....	00000	35-1846036	LUMINARE HEALTH BENEFITS, INC.DE.....	..NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYYES.....
.....	00000	99-1184798	HCSC MEDICARE HOLDINGS INC.DE.....	..UIP.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYYES.....
.....	00000	99-1194574	HCSC MEDICARE INC.DE.....	..UDP.....	HCSC MEDICARE HOLDINGS INC.	Ownership, Board of Directors, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.....	00000	34-1970892	CERES SALES OF OHIO, LLCOH.....	..NIA.....	HCSC MEDICARE INC.	Ownership, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.0917 ...	HCSC GROUP95604	84-1004500	HEALTHSPRING HEALTHCARE OF COLORADO, INC. (FKA CIGNA HEALTHCARE OF COLORADO, INC.)CO.....	..IA.....	HCSC MEDICARE INC.	Ownership, Board, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.0917 ...	HCSC GROUP61727	34-0970995	HEALTHSPRING NATIONAL HEALTH INSURANCE COMPANY (FKA CIGNA NATIONAL HEALTH INSURANCE COMPANY)OH.....	..IA.....	HCSC MEDICARE INC.	Ownership, Board, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....
.0917 ...	HCSC GROUP67903	23-1335885	PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANYOH.....	..IA.....	CIGNA NATIONAL HEALTH INSURANCE COMPANY ...	Ownership, Board, Management100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANYNO.....

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi- ciliary Loca- tion	Rela- tion- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
. 0917	HCSC GROUP	65629	75-2305400				HEALTHSPRING INSURANCE COMPANY (FKA CIGNA INSURANCE COMPANY)	.. OH. IA.	PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-1821898				HEALTHSPRING, INC.	.. DE. NIA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	76-0628370				NEWQUEST, LLC	.. TX. NIA.	HEALTHSPRING, INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	12902	20-8534298				HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY, INC.	.. IL. IA.	NEWQUEST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-8647386				HEALTHSPRING MANAGEMENT OF AMERICA, LLC	.. DE. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	11532	65-1129599				HEALTHSPRING OF FLORIDA, INC.	.. FL. IA.	NEWQUEST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	72-1559530				HEALTHSPRING USA, LLC	.. TN. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	75-3108521				HOUQUEST, LLC	.. DE. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	76-0657035				GULFQUEST, LP	.. TX. NIA.	HOUQUEST, LLC	Ownership, Management	99.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000003
		00000	52-1929677				NEWQUEST MANAGEMENT NORTHEAST, LLC	.. DE. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	11524	52-2363406				BRAVO HEALTH PENNSYLVANIA, INC.	.. PA. IA.	NEWQUEST MANAGEMENT NORTHEAST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	10095	52-2259087				BRAVO HEALTH MID-ATLANTIC, INC.	.. MD. IA.	NEWQUEST MANAGEMENT NORTHEAST, LLC	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	33-1033586				NEWQUEST MANAGEMENT ALABAMA, LLC	.. AL. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-4954206				NEWQUEST MANAGEMENT OF FLORIDA, LLC	.. FL. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	77-0632665				NEWQUEST MANAGEMENT OF ILLINOIS, LLC	.. IL. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	20-5524622				TENNESSEE QUEST, LLC	.. TN. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	75-3108527				TEXQUEST, LLC	.. DE. NIA.	NEWQUEST, LLC	Ownership, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	76-0657035				GULFQUEST, LP	.. TX. NIA.	TEXQUEST, LLC	Ownership, Management	1.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000003
. 0917	HCSC GROUP	65722	63-0343428				LOYAL AMERICAN LIFE INSURANCE COMPANY	.. OH. RE.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	88366	59-2760189				AMERICAN RETIREMENT LIFE INSURANCE COMPANY	.. OH. DS.	LOYAL AMERICAN LIFE INSURANCE COMPANY	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	34720	13-3506395				MEDCO CONTAINMENT INSURANCE COMPANY OF NEW YORK	.. NY. IA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	63762	42-1425239				MEDCO CONTAINMENT LIFE INSURANCE COMPANY	.. PA. IA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
. 0917	HCSC GROUP	77399	13-1867829				STERLING LIFE INSURANCE COMPANY	.. IL. IA.	HCSC MEDICARE INC.	Ownership, Board, Management	100.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	
		00000	84-4777602				CIVICAScript, LLC	.. DE. NIA.	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors	0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000008
		00000	75-2393811				CARING FOR CHILDREN FOUNDATION OF TEXAS, INC.	.. TX. NIA.	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management	0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000004
		00000	35-2613131				THE CARING FOUNDATION OF MONTANA, INC.	.. MT. NIA.	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management	0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	... NO.	0000004

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.... 00000	73-1470846	THE OKLAHOMA CARING FOUNDATION, INC. OK..... NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY NO.....	0000005 .
.... 00000	36-6057472	PLANITES CREDIT UNION IL..... NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY NO.....	0000006 .
.... 00000	75-6020171	LIFETIME FEDERAL CREDIT UNION TX..... NIA.....	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	Board of Directors, Management 0.000	HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY NO.....	0000006 .

Asterisk	Explanation
0000001	Except in this case, Column 11 includes only those entities with an ownership interest in a corresponding downstream subsidiary (DS) listed in Column 8
0000002	Ownership (shell company)
0000003	Reflect direct ownership percentages only
0000004	Majority of the directors are employees or directors of HCSC
0000005	6 of 10 directors are employees of HCSC, all officers are HCSC employees, and HCSC provides support and staffing
0000006	All members and directors are current or former HCSC and affiliate employees and their families, and HCSC provides support
0000007	Includes 2.78% passive investment through private equity funds.
0000008	HCSC controls 1 of 10 board seats

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

AUGUST FILING

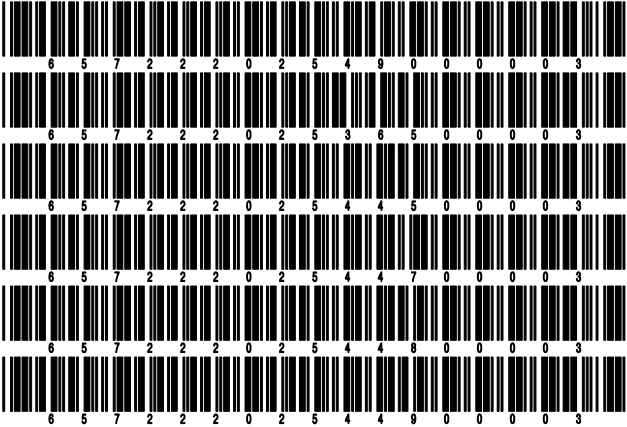
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting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

Explanation:

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

Bar Code:

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



NONE

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase/(decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium, depreciation and proportional amortization		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	399,284,215	383,175,524
2. Cost of bonds and stocks acquired	168,292,029	17,260,685
3. Accrual of discount	509,232	616,448
4. Unrealized valuation increase/(decrease)	21,712,254	61,672,450
5. Total gain (loss) on disposals	(2,157,529)	(48,112)
6. Deduct consideration for bonds and stocks disposed of	135,774,156	63,032,905
7. Deduct amortization of premium	328,886	343,922
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		(15,953)
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	451,537,160	399,284,215
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	451,537,160	399,284,215

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
ISSUER CREDIT OBLIGATIONS (ICO)								
1. NAIC 1 (a)	80,037,123	2,077,091	7,247,870	1,803,703	113,849,086	80,037,123	76,670,047	80,521,953
2. NAIC 2 (a)	174,835,817		20,656,824	(1,755,490)	203,472,720	174,835,817	152,423,503	216,426,907
3. NAIC 3 (a)	11,067,676	367,673	686,136	13,151	1,286,656	11,067,676	10,762,363	1,284,331
4. NAIC 4 (a)	2,958,821			497	999,310	2,958,821	2,959,318	999,156
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total ICO	268,899,437	2,444,763	28,590,830	61,862	319,607,773	268,899,437	242,815,232	299,232,347
ASSET-BACKED SECURITIES (ABS)								
8. NAIC 1	60,366,686	28,138,576	1,545,216	(2,238)		60,366,686	86,957,808	
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total ABS	60,366,686	28,138,576	1,545,216	(2,238)		60,366,686	86,957,808	
PREFERRED STOCK								
15. NAIC 1								
16. NAIC 2								
17. NAIC 3								
18. NAIC 4								
19. NAIC 5								
20. NAIC 6								
21. Total Preferred Stock								
22. Total ICO, ABS & Preferred Stock	329,266,123	30,583,339	30,136,046	59,623	319,607,773	329,266,123	329,773,040	299,232,347

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	25,765,929	24,174,878
2. Cost of cash equivalents acquired	268,310,551	315,050,782
3. Accrual of discount		
4. Unrealized valuation increase/(decrease)		
5. Total gain (loss) on disposals	2,999	
6. Deduct consideration received on disposals	285,907,184	313,459,731
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	8,172,295	25,765,929
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	8,172,295	25,765,929

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
91282C-HR-5	UNITED STATES TREASURY	07/01/2025	MELLON		113,432	112,500	1,890	1.A
0019999999	Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)				113,432	112,500	1,890	XXX
452151-LF-8	ILLINOIS ST	09/24/2025	Various		1,051,661	1,033,971	16,615	1.G FE
0049999999	Subtotal - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)				1,051,661	1,033,971	16,615	XXX
64985S-NJ-8	NEW YORK STATE DORMITORY AUTHORITY	08/08/2025	MORGAN STANLEY & COMPANY		330,000	330,000		1.E FE
0059999999	Subtotal - Issuer Credit Obligations - Municipal Bonds - Special Revenues				330,000	330,000		XXX
38528U-AE-6	GRAND CANYON UNIVERSITY	08/25/2025	FIRST UNION CAPITAL		367,673	375,000	7,741	3.A FE
0089999999	Subtotal - Issuer Credit Obligations - Corporate Bonds (Unaffiliated)				367,673	375,000	7,741	XXX
78403D-AX-8	SBATOW 2021-3 3C - ABS	08/21/2025	FAHNESTOCK & CO.		223,105	255,000	129	1.F FE
78403D-AZ-3	SBATOW 221 1C - ABS	08/21/2025	FAHNESTOCK & CO.		358,894	350,000	449	1.F FE
0129999999	Subtotal - Issuer Credit Obligations - Single Entity Backed Obligations (Unaffiliated)				581,998	605,000	578	XXX
0489999999	Total - Issuer Credit Obligations (Unaffiliated)				2,444,763	2,456,471	26,823	XXX
0499999999	Total - Issuer Credit Obligations (Affiliated)							XXX
0509999997	Total - Issuer Credit Obligations - Part 3				2,444,763	2,456,471	26,823	XXX
0509999998	Total - Issuer Credit Obligations - Part 5				XXX	XXX	XXX	XXX
0509999999	Total - Issuer Credit Obligations				2,444,763	2,456,471	26,823	XXX
3133KP-4X-3	FH RA8038 - RMBS	08/25/2025	Various		6,332,308	6,545,021	20,453	1.A
31400Q-BY-0	FN CB4554 - RMBS	08/25/2025	Various		6,787,162	7,004,973	21,891	1.A
31427N-II4-7	FH SL1566 - RMBS	08/26/2025	CHASE SECURITIES INC		7,254,589	7,174,991	28,501	1.A
31427N-ZC-6	FH SL1638 - RMBS	08/01/2025	MIZUHO SECURITIES USA INC.		2,024,080	2,434,984	507	1.A
1039999999	Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Not/Partially Guaranteed (Not Exempt from RBC)				22,398,139	23,159,969	71,352	XXX
05594G-AA-3	BSTN 25HUB A - CMBS	09/29/2025	FIRST UNION CAPITAL		100,000	100,000	225	1.A FE
1079999999	Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)				100,000	100,000	225	XXX
34528Q-JM-7	FORDF 243 B - ABS	09/17/2025	US BANCORP INVESTMENTS INC.		1,005,781	1,000,000	375	1.B FE
34532B-AE-1	FORDO 2025-B B - ABS	09/23/2025	BARCLAYS CAPITAL INC FIXED INC		1,149,770	1,150,000		1.B FE
44935J-AF-3	HART 2025-C B - ABS	09/09/2025	Citigroup (SSB)		569,898	570,000		1.B FE
92886C-AC-3	VFET 252 A3 - ABS	09/16/2025	BNP Paribas		1,124,906	1,125,000		1.A FE
1119999999	Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)				3,850,355	3,845,000	375	XXX
44148J-AH-2	HWIRE 241 A2 - ABS	08/13/2025	Montgomery		590,082	580,000	2,279	1.F FE
1519999999	Subtotal - Asset-Backed Securities - Non-Financial Asset-Backed Securities - Practical Expedient - Lease-Backed Securities - Practical Expedient (Unaffiliated)				590,082	580,000	2,279	XXX
85236K-AP-7	SIDC 251 A2 - ABS	05/15/2025	SMBC SECURITIES INC		(1,078,404)	(1,100,000)		1.G FE
1539999999	Subtotal - Asset-Backed Securities - Non-Financial Asset-Backed Securities - Practical Expedient - Other Non-Financial Asset-Backed Securities Securities - Practical Expedient (Unaffiliated)				(1,078,404)	(1,100,000)		XXX
85236K-AP-7	SIDC 251 A2 - ABS	05/15/2025	SMBC SECURITIES INC		1,078,404	1,100,000		1.G FE
92212K-AH-9	VDC 2025-1 A2 - ABS	08/07/2025	DEUTSCHE BANC ALEX. BROWN INST		1,200,000	1,200,000		1.G FE
1719999999	Subtotal - Asset-Backed Securities - Non-Financial Asset-Backed Securities - Full Analysis - Lease-Backed Securities - Full Analysis (Unaffiliated)				2,278,404	2,300,000		XXX
1889999999	Total - Asset-Backed Securities (Unaffiliated)				28,138,576	28,884,969	74,230	XXX
1899999999	Total - Asset-Backed Securities (Affiliated)							XXX
1909999997	Total - Asset-Backed Securities - Part 3				28,138,576	28,884,969	74,230	XXX
1909999998	Total - Asset-Backed Securities - Part 5				XXX	XXX	XXX	XXX
1909999999	Total - Asset-Backed Securities				28,138,576	28,884,969	74,230	XXX
2009999999	Total - Issuer Credit Obligations and Asset-Backed Securities				30,583,339	31,341,439	101,053	XXX
4509999997	Total - Preferred Stocks - Part 3					XXX		XXX
4509999998	Total - Preferred Stocks - Part 5				XXX	XXX	XXX	XXX
4509999999	Total - Preferred Stocks					XXX		XXX
5989999997	Total - Common Stocks - Part 3					XXX		XXX
5989999998	Total - Common Stocks - Part 5				XXX	XXX	XXX	XXX
5989999999	Total - Common Stocks					XXX		XXX
5999999999	Total - Preferred and Common Stocks					XXX		XXX
6009999999	- Totals				30,583,339	XXX	101,053	XXX

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
..91282C-EY-3	UNITED STATES TREASURY	07/15/2025	Maturity @ 100.00		10,000	10,000	10,000	10,000						10,000				600	07/15/2025	1.A
..91282C-ID-0	UNITED STATES TREASURY	08/26/2025	Morgan Stanley		4,106,719	4,000,000	3,991,392	10,000		1,034		1,034		3,992,427		114,292	114,292	115,082	12/31/2029	1.A
0019999999. Subtotal - Issuer Credit Obligations (Exempt from RBC)					4,116,719	4,010,000	4,001,392	10,000		1,035		1,035		4,002,427		114,292	114,292	115,682	XXX	XXX
..015271-AU-3	ALEXANDRIA REAL ESTATE EQUITIES INC	08/07/2025	BNY/SUNTRUST CAPITAL MARKETS ..		911,430	900,000	899,397	899,565		58		58		899,623		11,807	11,807	28,543	12/15/2030	2.A FE
..01748N-AF-1	ALLEGION US HOLDING COMPANY INC	08/25/2025	Jane Street		1,028,320	1,000,000	1,042,130	1,040,903		(2,290)		(2,290)		1,038,613		(10,293)	(10,293)	41,533	05/29/2034	2.B FE
..01748T-AC-5	ALLEGION US HOLDING COMPANY INC	08/25/2025	GOLDMAN		310,911	300,000	299,994	300,000						300,000		10,911	10,911	18,713	07/01/2032	2.B FE
..09952A-AC-0	BORAL FINANCE PTY LTD	08/08/2025	Various		564,105	583,000	554,873	568,773		2,475		2,475		571,249		(7,144)	(7,144)	17,004	05/01/2028	2.A FE
..117043-AU-3	BRUNSWICK CORP	08/07/2025	MILLENNIUM ADVISORS LLC		281,259	300,000	257,301	265,498		2,171		2,171		267,668		13,591	13,591	5,243	09/15/2032	2.C FE
..124900-AD-3	CCL INDUSTRIES INC	08/07/2025	GOLDMAN		1,212,432	1,300,000	1,190,618	1,223,024		7,756		7,756		1,230,780		(18,348)	(18,348)	27,204	06/01/2030	2.B FE
..127055-AM-3	CABOT CORP	08/25/2025	GOLDMAN		301,602	300,000	297,990	298,408		117		117		298,525		3,077	3,077	9,833	06/30/2032	2.B FE
..142339-AH-3	CARLISLE COMPANIES INC	08/25/2025	Various		988,810	1,000,000	1,003,660	1,001,104		(252)		(252)		1,000,853		(12,043)	(12,043)	27,604	12/01/2027	2.B FE
..314890-AD-6	FERGUSON FINANCE PLC	08/07/2025	Various		888,633	900,000	895,311	896,311		314		314		896,625		(7,992)	(7,992)	33,480	04/20/2032	2.A FE
..343498-AC-5	FLOWERS FOODS INC	09/16/2025	BARCLAYS CAPITAL INC FIXED INC ..		892,090	1,000,000	1,013,570	1,008,964		(993)		(993)		1,007,971		(115,881)	(115,881)	12,133	03/15/2031	2.C FE
..34964C-AE-6	FORTUNE BRANDS INNOVATIONS INC	08/07/2025	Morgan Stanley		476,495	500,000	468,450	468,682		3,660		3,660		472,342		4,153	4,153	14,580	09/15/2029	2.B FE
..361448-AZ-6	GATX CORP	08/25/2025	US BANCORP INVESTMENTS INC.		1,684,547	1,700,000	1,695,648	1,698,835		385		385		1,699,219		(14,672)	(14,672)	59,269	03/30/2027	2.B FE
..361448-BE-2	GATX CORP	08/25/2025	Morgan Stanley		1,008,670	1,000,000	942,250	953,939		6,426		6,426		960,365		48,305	48,305	42,431	03/01/2029	2.B FE
..380355-AN-7	GOEASY LTD	09/24/2025	GOLDMAN		694,203	685,000	686,091		46			46		686,136		8,067	8,067	24,334	10/01/2030	3.C FE
..402740-AD-6	GULFSTREAM NATURAL GAS SYSTEM LLC ..	08/14/2025	Call @ 100.00		1,000,000	1,000,000	1,053,520	1,003,124		(3,124)		(3,124)		1,000,000		42,038	42,038		09/15/2025	2.B FE
..443510-AJ-1	HUBBELL INC	08/25/2025	Fifth Third Securities		981,980	1,000,000	987,980	995,757		871		871		996,628		(14,648)	(14,648)	36,069	02/15/2028	2.A FE
..524660-AY-3	LEGGETT & PLATT INC	08/26/2025	Various		975,342	1,000,000	990,450	996,846		715		715		997,561		(22,219)	(22,219)	27,410	11/15/2027	2.B FE
..532522-AB-5	LIMA METRO LINE 2 FINANCE LTD	08/25/2025	Various		1,287,501	1,348,422	1,334,938	1,337,411		590		590		1,338,002		(50,500)	(50,500)	59,737	04/05/2036	2.A FE
..559222-AY-0	MAGNA INTERNATIONAL INC	08/07/2025	GOLDMAN		1,028,270	1,000,000	1,033,060	1,028,348		(1,689)		(1,689)		1,026,659		1,611	1,611	20,931	03/21/2033	1.G FE
..66573R-AA-6	NORTHERN STAR RESOURCES LTD	08/25/2025	GOLDMAN		1,722,072	1,650,000	1,614,641	1,618,818		2,098		2,098		1,620,916		101,156	101,156	88,430	04/11/2033	2.C FE
..67078A-AE-3	NVENT FINANCE SARL	09/16/2025	J P MORGAN SECURITIES		449,895	500,000	498,355	498,809		121		121		498,930		(49,035)	(49,035)	11,535	11/15/2031	2.C FE
..75508X-AA-4	RAYONIER LP	09/16/2025	JANE STREET EXECUTION SERVICES LLC ..		903,940	1,000,000	1,016,340	1,010,975		(1,174)		(1,174)		1,009,801		(105,861)	(105,861)	22,917	05/17/2031	2.C FE
..89787E-AA-9	TRUSTAGE FINANCIAL GROUP INC	08/07/2025	Various		2,063,849	2,176,000	2,009,180	2,041,879		9,276		9,276		2,051,155		12,694	12,694	81,910	04/15/2032	2.B FE
..957576-AA-9	WESTERN & SOUTHERN FINANCIAL GROUP INC ..	08/25/2025	Keybank		1,039,670	1,000,000	1,064,730	1,062,650		(3,923)		(3,923)		1,058,727		(19,057)	(19,057)	64,049	07/15/2033	1.G FE
..98462Y-AF-7	YAMANA GOLD INC	09/16/2025	JANE STREET EXECUTION SERVICES LLC ..		448,045	500,000	500,000	500,000						500,000		(51,955)	(51,955)	14,319	08/15/2031	2.C FE
0089999999. Subtotal - Issuer Credit Obligations - Corporate Bonds (Unaffiliated)					23,144,072	23,642,422	23,348,476	22,718,622		23,634		23,634		23,428,346		(284,275)	(284,275)	831,250	XXX	XXX
..11042C-AB-6	BRITISH AIRWAYS PASS THROUGH CERTIFICATE	08/25/2025	FIRST HORIZON CORP		325,317	342,836	311,123	319,444		1,943		1,943		321,387		3,930	3,930	9,322	03/15/2033	1.E FE
..11043X-AB-9	BRITISH AIRWAYS 2019-1 PASS THROUGH TRUS	08/25/2025	J P MORGAN SECURITIES		860,690	896,095	802,005	830,979		7,692		7,692		838,670		22,020	22,020	13,425	12/15/2030	1.G FE
0129999999. Subtotal - Issuer Credit Obligations - Single Entity Backed Obligations (Unaffiliated)					1,186,007	1,238,931	1,113,129	1,150,422		9,635		9,635		1,160,057		25,950	25,950	22,748	XXX	XXX
0489999999. Total - Issuer Credit Obligations (Unaffiliated)					28,446,798	28,891,353	28,462,997	23,879,044		34,304		34,304		28,590,830		(144,032)	(144,032)	969,679	XXX	XXX
0499999999. Total - Issuer Credit Obligations (Affiliated)																			XXX	XXX
0509999997. Total - Issuer Credit Obligations - Part 4					28,446,798	28,891,353	28,462,997	23,879,044		34,304		34,304		28,590,830		(144,032)	(144,032)	969,679	XXX	XXX
0509999998. Total - Issuer Credit Obligations - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0509999999. Total - Issuer Credit Obligations					28,446,798	28,891,353	28,462,997	23,879,044		34,304		34,304		28,590,830		(144,032)	(144,032)	969,679	XXX	XXX
..3132DII-JH-7	FH SDB364 - RMBS	09/01/2025	Paydown		313,912	313,912	322,238		(8,326)			(8,326)		313,912				5,283	09/01/2053	1.A
..3133KP-4X-3	FH RAB038 - RMBS	09/01/2025	Paydown		203,923	203,923	197,296		6,628			6,628		203,923				765	10/01/2052	1.A
..31400Q-BY-0	FN CB4554 - RMBS	09/01/2025	Paydown		59,327	59,327	57,482		1,845			1,845		59,327				222	09/01/2052	1.A
..31427N-W4-7	FH SL1566 - RMBS	09/01/2025	Paydown		60,789	60,789	61,463		(674)			(674)		60,789				279	01/01/2053	1.A
..31427N-ZC-6	FH SL1638 - RMBS	09/01/2025	Paydown		14,008	14,008	11,644		2,364			2,364		14,008				29	01/01/2054	1.A
..3142GR-7F-1	FH RJ1793 - RMBS	09/01/2025	Paydown		266,374	266,374	273,346		(6,972)			(6,972)		266,374				5,076	06/01/2054	1.A
1039999999. Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Agency Residential Mortgage-Backed Securities - Not/Partially Guaranteed (Not Exempt from RBC)					918,333	918,333	923,468		(5,136)			(5,136)		918,333				11,654	XXX	XXX
..03466T-AA-5	ACMT 257 A1 - RMBS	09/01/2025	Paydown		21,181	21,181	21,181							21,181				203	06/25/2070	1.A FE

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (10 + 11 - 12)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
..034937-AA-0	ACMT 2025-6 A1 - RMBS	09/01/2025	Paydown		34,388	34,388	34,388							34,388				499	04/25/2070	1.A FE
..105699-AC-6	BRAVO 25NQM5 A1 - RMBS	09/01/2025	Paydown		15,844	15,844	15,843							15,844				217	02/25/2065	1.A FE
..105925-AA-9	BRAVO 24NQM5 A1 - RMBS	09/01/2025	Paydown		223,826	223,826	224,823			(997)		(997)		223,826				2,262	06/25/2064	1.A FE
..19689A-AA-3	COLT 2025-5 A1 - RMBS	09/01/2025	Paydown		15,162	15,162	15,162							15,162				175	05/27/2070	1.A FE
..61778L-AA-3	MSRM 25NQM3 A1 - RMBS	09/01/2025	Paydown		33,242	33,242	33,241							33,242				482	05/25/2070	1.A FE
..69382R-AA-1	PRET 25RPL3 A1 - RMBS	09/01/2025	Paydown		28,045	28,045	26,722			1,322		1,322		28,045				307	04/27/2065	1.A FE
..74448N-AA-2	PRPM 25RPL4 A1 - RMBS	09/25/2025	Paydown		17,761	17,761	16,471			1,290		1,290		17,761				117	05/25/2055	1.A FE
..92540E-AA-1	VERUS 2024-1 A1 - RMBS	09/01/2025	Paydown		161,720	161,720	162,048			(328)		(328)		161,720				1,584	01/25/2069	1.A FE
..92540U-AC-1	VERUS 2025-4 A1 - RMBS	09/01/2025	Paydown		70,697	70,697	70,826			(129)		(129)		70,697				641	05/27/2070	1.A FE
1059999999. Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)					621,865	621,865	620,706			1,159		1,159		621,865				6,488	XXX	XXX
..78450T-AA-5	SLAM 251 A - ABS	09/15/2025	Paydown		5,018	5,018	5,018							5,018				56	05/16/2050	1.F FE
1519999999. Subtotal - Asset-Backed Securities - Non-Financial Asset-Backed Securities - Practical Expedient - Lease-Backed Securities - Practical Expedient (Unaffiliated)					5,018	5,018	5,018							5,018				56	XXX	XXX
1889999999. Total - Asset-Backed Securities (Unaffiliated)					1,545,216	1,545,216	1,549,192			(3,977)		(3,977)		1,545,216				18,198	XXX	XXX
1899999999. Total - Asset-Backed Securities (Affiliated)																			XXX	XXX
1909999997. Total - Asset-Backed Securities - Part 4					1,545,216	1,545,216	1,549,192			(3,977)		(3,977)		1,545,216				18,198	XXX	XXX
1909999998. Total - Asset-Backed Securities - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1909999999. Total - Asset-Backed Securities					1,545,216	1,545,216	1,549,192			(3,977)		(3,977)		1,545,216				18,198	XXX	XXX
2009999999. Total - Issuer Credit Obligations and Asset-Backed Securities					29,992,013	30,436,569	30,012,189	23,879,044		30,327		30,327		30,136,046		(144,032)	(144,032)	987,877	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						XXX													XXX	XXX
4509999998. Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						XXX													XXX	XXX
5989999997. Total - Common Stocks - Part 4						XXX													XXX	XXX
5989999998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						XXX													XXX	XXX
5999999999. Total - Preferred and Common Stocks						XXX													XXX	XXX
6009999999 - Totals					29,992,013	XXX	30,012,189	23,879,044		30,327		30,327		30,136,046		(144,032)	(144,032)	987,877	XXX	XXX

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

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

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

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

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

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

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

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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Restricted Asset Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Bank of America Depository ... Richmond, VA		0.000			(299,783)	(3,416,601)	24,638,231	XXX.
Austin, TX/San Antonio, TX								
JPMorgan Chase--Depository		0.000			11,416,286	13,864,567	20,547,151	XXX.
Northern Trust		0.000					3,038,435	XXX.
Wachovia Bank, N.a.		0.000			447,977	479,721	495,747	XXX.
Wells Fargo		0.000			456,640	456,640	456,640	XXX.
Wells Fargo		0.000			1,830,529	3,132,826	4,711,237	XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX			13,851,649	14,517,153	53,887,441	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			13,851,649	14,517,153	53,887,441	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
.....								
.....								
.....								
.....								
.....								
.....								
.....								
0599999. Total - Cash	XXX	XXX			13,851,649	14,517,153	53,887,441	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]