



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

## QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2025  
OF THE CONDITION AND AFFAIRS OF THE

# Family Heritage Life Insurance Company of America

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

Country of Domicile United States of America

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

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

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

Main Administrative Office 6001 East Royalton Road, Suite 200  
(Street and Number)  
Cleveland, OH, US 44117-2520 440-922-5200

(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 470608, Cleveland, OH, US 44147-3529

Primary Location of Books and Records      3700 South Stonebridge Drive  
(Street and Number)

McKinney, TX, US 75070-8080, 469-617-4407  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address <https://home.globellifeinsurance.com/familyheritage>

Statutory Statement Contact \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
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(FAX Number)

## OFFICERS

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

**OTHER**

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

## DIRECTORS OR TRUSTEES

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

State of Texas SS: \_\_\_\_\_  
County of Collin \_\_\_\_\_

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

Thomas Peter Kalmbach  
President

Michael Shane Henrie  
Treasurer

Joel Patrick Scarborough  
Secretary

Subscribed and sworn to before me this  
7th day of November, 2025

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

Yes [  ] No [  ]

Michelle Batiste  
Notary Public  
January 12, 2028

## ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	1,844,071,065	0	1,844,071,065	1,774,500,877
2. Stocks:				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	4,563,300	0	4,563,300	4,395,500
3. Mortgage loans on real estate:				
3.1 First liens .....	62,579,282	0	62,579,282	56,232,530
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances) .....	0	0	0	0
5. Cash (\$ (15,089,198) , cash equivalents (\$ 1,601,781 ) and short-term investments (\$ 0 ) .....	(13,487,417)	0	(13,487,417)	(11,556,919)
6. Contract loans (including \$ premium notes) .....	458,974	0	458,974	415,453
7. Derivatives .....		0	0	0
8. Other invested assets .....	229,812,080		229,812,080	199,999,399
9. Receivables for securities .....	225,000	0	225,000	70,021
10. Securities lending reinvested collateral assets .....		0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	2,128,222,284	0	2,128,222,284	2,024,056,861
13. Title plants less \$ charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	22,466,758	0	22,466,758	20,783,550
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	14,575,645	0	14,575,645	13,489,728
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums) .....	953,096	0	953,096	935,667
15.3 Accrued retrospective premiums (\$ ) and contracts subject to redetermination (\$ ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	2,876	0	2,876	28,403
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	10,916,912
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	944,700	0	944,700	2,604,779
18.2 Net deferred tax asset .....	70,392,000	49,806,000	20,586,000	21,273,000
19. Guaranty funds receivable or on deposit .....	213,563	0	213,563	212,432
20. Electronic data processing equipment and software .....	8,274,906	7,822,597	452,309	289,339
21. Furniture and equipment, including health care delivery assets (\$ ) .....	38,293	38,293	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0	9,734
24. Health care (\$ ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	44,288,298	14,828,864	29,459,434	27,738,755
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,290,372,419	72,495,754	2,217,876,665	2,122,339,160
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	2,290,372,419	72,495,754	2,217,876,665	2,122,339,160
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Corporate Owned Life Insurance .....	20,528,430	0	20,528,430	20,273,385
2502. Agents Balances .....	10,988,112	10,988,112	0	0
2503. Admitted Disallowed IIR .....	8,931,004	0	8,931,004	7,465,370
2598. Summary of remaining write-ins for Line 25 from overflow page .....	3,840,752	3,840,752	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	44,288,298	14,828,864	29,459,434	27,738,755

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ..... 24,316,623 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	24,316,623	22,121,340
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	1,901,181,136	1,794,127,395
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve) .....	.55,211,584	55,232,380
4. Contract claims:		
4.1 Life .....	979,000	979,000
4.2 Accident and health .....	39,697,843	34,982,625
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....		0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums .....		0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	0	.102,073
9.4 Interest Maintenance Reserve .....		0
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 70,798 , accident and health \$ ..... 3,471,401 and deposit-type contract funds \$ ..... .....	3,542,199	3,364,473
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	4,996,008	4,211,034
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	1,167,282	1,348,068
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....		134
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	766,198	(336,541)
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		23,660,799
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	18,036,679	14,526,186
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	4,693	61,667
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	6,000,000	1,450,000
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	3,697,905	3,127,947
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	2,059,597,150	1,958,958,580
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	2,059,597,150	1,958,958,580
29. Common capital stock .....	2,556,000	2,556,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	30,000,000	30,000,000
33. Gross paid in and contributed surplus .....	77,647,000	77,647,000
34. Aggregate write-ins for special surplus funds .....	8,931,004	7,465,370
35. Unassigned funds (surplus) .....	39,145,511	45,712,210
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	155,723,515	160,824,580
38. Totals of Lines 29, 30 and 37 .....	158,279,515	163,380,580
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	2,217,876,665	2,122,339,160
<b>DETAILS OF WRITE-INS</b>		
2501. Unclaimed Property .....	3,697,905	3,127,947
2502. .....		
2503. .....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	3,697,905	3,127,947
3101. .....		
3102. .....		
3103. .....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....	0	0
3401. Admitted Disallowed IMR .....	8,931,004	7,465,370
3402. .....		
3403. .....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	8,931,004	7,465,370

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America  
**SUMMARY OF OPERATIONS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	353,808,697	323,212,897	447,481,322
2. Considerations for supplementary contracts with life contingencies			0
3. Net investment income	69,932,449	63,034,113	86,159,367
4. Amortization of Interest Maintenance Reserve (IMR)	(1,075,339)	(1,156,130)	(1,257,118)
5. Separate Accounts net gain from operations excluding unrealized gains or losses			0
6. Commissions and expense allowances on reinsurance ceded	56,783	421,510	(453,581)
7. Reserve adjustments on reinsurance ceded			0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			0
8.2 Charges and fees for deposit-type contracts			0
8.3 Aggregate write-ins for miscellaneous income	766,281	0	0
9. Totals (Lines 1 to 8.3)	423,488,871	385,512,390	531,929,990
10. Death benefits	408,086	478,807	802,012
11. Matured endowments (excluding guaranteed annual pure endowments)			0
12. Annuity benefits			0
13. Disability benefits and benefits under accident and health contracts	119,474,781	101,779,075	137,410,454
14. Coupons, guaranteed annual pure endowments and similar benefits			0
15. Surrender benefits and withdrawals for life contracts	540,810	407,563	583,906
16. Group conversions			0
17. Interest and adjustments on contract or deposit-type contract funds	1,955,925	1,579,258	2,297,816
18. Payments on supplementary contracts with life contingencies			0
19. Increase in aggregate reserves for life and accident and health contracts	109,249,024	110,063,115	158,320,225
20. Totals (Lines 10 to 19)	231,628,626	214,307,818	299,414,413
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	83,476,743	75,018,568	101,678,527
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	44,074,807	40,108,861	54,102,013
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,893,131	7,137,287	9,541,392
25. Increase in loading on deferred and uncollected premiums	55,567	18,703	9,474
26. Net transfers to or (from) Separate Accounts net of reinsurance			0
27. Aggregate write-ins for deductions	0	0	0
28. Totals (Lines 20 to 27)	367,128,874	336,591,237	464,745,819
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	56,359,997	48,921,153	67,184,171
30. Dividends to policyholders and refunds to members	0		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	56,359,997	48,921,153	67,184,171
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	12,330,331	10,876,236	13,927,080
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	44,029,666	38,044,917	53,257,091
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (147,563) (excluding taxes of \$ (675,449) transferred to the IMR)	(668,082)	(21,355)	(415,881)
35. Net income (Line 33 plus Line 34)	43,361,584	38,023,562	52,841,210
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year	163,380,580	159,936,857	159,936,857
37. Net income (Line 35)	43,361,584	38,023,562	52,841,210
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 348,000	1,310,551	(358,239)	(236,968)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	5,088,000	6,301,000	6,812,000
41. Change in nonadmitted assets	(8,808,718)	(15,364,059)	(16,961,476)
42. Change in liability for reinsurance in unauthorized and certified companies			0
43. Change in reserve on account of change in valuation basis, (increase) or decrease			0
44. Change in asset valuation reserve	(3,510,493)	(3,358,194)	(3,143,974)
45. Change in treasury stock			0
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(42,541,989)	(25,567,848)	(35,867,069)
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(5,101,065)	(323,778)	3,443,723
55. Capital and surplus, as of statement date (Lines 36 + 54)	158,279,515	159,613,079	163,380,580
<b>DETAILS OF WRITE-INS</b>			
08.301. Aggregate write-ins for miscellaneous income	766,281	0	
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	766,281	0	0
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0	0

**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	364,496,728	322,805,957	436,890,437
2. Net investment income .....	62,666,654	57,987,740	77,888,596
3. Miscellaneous income .....	(942,495)	421,510	(1,453,581)
4. Total (Lines 1 to 3) .....	426,220,887	381,215,207	513,325,452
5. Benefit and loss related payments .....	117,670,962	99,858,088	136,879,081
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	135,846,074	123,258,245	166,168,770
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	9,847,240	10,350,541	13,112,873
10. Total (Lines 5 through 9) .....	263,364,276	233,466,874	316,160,724
11. Net cash from operations (Line 4 minus Line 10) .....	162,856,611	147,748,333	197,164,728
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	72,372,165	83,013,947	85,816,932
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	5,987,915	2,148,097	3,018,484
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	10,620,021	1,500,000	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	88,980,101	86,662,044	88,835,416
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	144,110,031	125,331,232	203,049,200
13.2 Stocks .....	0	1,186,203	1,197,600
13.3 Mortgage loans .....	6,229,726	14,654,208	14,819,201
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	37,594,472	50,218,375	70,802,560
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	187,934,229	191,390,018	289,868,561
14. Net increase/(decrease) in contract loans and premium notes .....	43,521	53,438	78,321
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(98,997,649)	(104,781,412)	(201,111,466)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	(23,000,000)	0	23,000,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(20,796)	35,157,448	35,133,852
16.5 Dividends to stockholders .....	42,541,989	25,567,848	35,867,069
16.6 Other cash provided (applied) .....	(226,675)	(29,892,372)	(30,115,887)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(65,789,460)	(20,302,772)	(7,849,104)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(1,930,498)	22,664,149	(11,795,842)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	(11,556,919)	238,923	238,923
19.2 End of period (Line 18 plus Line 19.1) .....	(13,487,417)	22,903,072	(11,556,919)

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

20.0001. Bond for bond exchanges excluded from investments sold and investments acquired .....	12,879,703	4,604,089	
20.0002. Unsettled bond purchases excluded from investments acquired and miscellaneous proceeds .....	6,000,000	1,500,000	1,450,000
20.0003. Non-cash class change excluded from investments sold and acquired .....	1,424,206		
20.0004. Non-cash market value adjustment excluded from investment income and miscellaneous processed .....	765,559		.273,385
20.0005. Unsettled bond sales excluded from investments sold and miscellaneous proceeds/applications .....	225,000		70,021
20.0006. Non-cash stock dividends excluded from net investment income and investments acquired .....	167,800	159,900	222,800
20.0007. Non-cash market value adjustment excluded from investment income and investments acquired .....		11,397	

**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 .....	5,598,525	5,053,070	6,715,257
2. Group life .....			0
3. Individual annuities .....			0
4. Group annuities .....			0
5. Accident & health .....	348,289,747	319,961,796	431,153,431
6. Fraternal .....			0
7. Other lines of business .....			0
8. Subtotal (Lines 1 through 7) .....	353,888,272	325,014,866	437,868,688
9. Deposit-type contracts .....	0	0	0
10. Total (Lines 8 and 9)	353,888,272	325,014,866	437,868,688

# NOTES TO FINANCIAL STATEMENTS

**NOTE 1 Summary of Significant Accounting Policies and Going Concern**
**A. Accounting Practices**

The accompanying financial statements have been completed in conformity with the accounting practices and procedures permitted by the NAIC's Accounting Practices and Procedures manual and the State of Ohio.

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME (1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 43,361,584	\$ 52,841,210

(2) State Prescribed Practices that are an increase/

(3) State Permitted Practices that are an increase/(decrease)

(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 43,361,584	\$ 52,841,210
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SURPLUS (5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 158,279,515	\$ 163,380,580
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(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	\$ 158,279,515	\$ 163,380,580
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**B. Use of Estimates in the Preparation of the Financial Statements**

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

**C. Accounting Policy**

1. Short-term investments are stated at cost or amortized cost.
2. Bonds not backed by other loans are valued at amortized cost using the scientific method.
3. Common stocks are carried at market.
4. Preferred stocks are carried at cost or amortized cost.
5. Mortgage loans are reported at unpaid principal balances, net of any unamortized discount or premium and allowance for loan losses. The loans are secured by the underlying real estate.
6. Loan-backed and other structured securities are stated at amortized cost or the lower of amortized cost or fair value. Anticipated prepayments are used at the time of purchase to determine the effective yield. Changes in the timing of expected cash flows after original acquisition are accounted for using the retrospective method. Securities that are determined to be other-than-temporarily impaired are accounted for using the prospective method.
7. Common stocks of unconsolidated subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
8. Investments in joint ventures, partnerships and limited liability companies are accounted for using the equity basis.
9. The Company does not have any derivatives.
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, for Individual and Group Accident and Health Contracts.
11. The Company uses both a developmental lag method (for short-tailed lines of business) and a tabular reserve method (for long-tailed lines of business) in calculating claim liabilities for accident and health contracts. Loss adjustment expenses are calculated as a percentage of paid claims based on historical experience.
12. The Company has not modified its capitalization policy from the prior period.
13. The Company does not have any pharmaceutical rebates receivable so no estimates are made for these.

**D. Going Concern**

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

**NOTE 2 Accounting Changes and Corrections of Errors**

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

**NOTE 3 Business Combinations and Goodwill**      Not applicable

**NOTE 4 Discontinued Operations**      Not applicable

**NOTE 5 Investments**
**A. Mortgage Loans, including Mezzanine Real Estate Loans**      No significant changes

**B. Debt Restructuring**      Not applicable

**C. Reverse Mortgages**      Not applicable

**D. Loan-Backed Securities**

The Company does not own any residential or commercial mortgage-backed securities. Investment in other structured securities include whole business securitization, and other asset-back securities.

(1) Call, redemption and sinking fund information for other structured securities were obtained from Bloomberg and bond prospectuses.

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

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

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

1. Less than 12 Months	\$ -
2. 12 Months or Longer	\$ (152,375)

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

1. Less than 12 Months	\$ -
2. 12 Months or Longer	\$ 2,607,625

## **NOTES TO FINANCIAL STATEMENTS**

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

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions Not applicable
  - F. Repurchase Agreements Transactions Accounted for as Secured Borrowing Not applicable
  - G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing Not applicable
  - H. Repurchase Agreements Transactions Accounted for as a Sale Not applicable
  - I. Reverse Repurchase Agreements Transactions Accounted for as a Sale Not applicable
  - J. Real Estate Not applicable
  - K. Low Income Housing tax Credits (LIHTC) No significant changes
  - L. Restricted Assets No significant changes
  - M. Working Capital Finance Investments Not applicable
  - N. Offsetting and Netting of Assets and Liabilities Not applicable
  - O. 5GI Securities Not applicable
  - P. Short Sales Not applicable
  - Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	25	
2. Aggregate Amount of Investment Income		

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

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(2) Issuer Credit Obligations			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(3) Asset-Backed Securities			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(4) Preferred Stocks			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(5) Common Stocks			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(6) Real Estate			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(7) Mortgage Loans			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(8) Joint Ventures, Partnerships, LLC			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(9) Other Qualifying Investments			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(10) Collateral Does not Qualify as an Investment			
a. Affiliated	\$ -		
b. Unaffiliated	\$ -		
(11) Total	\$ -	\$ -	\$ -

\* Aggregate Collateral Loan Total Line should equal Schedule BA, Part 1, Column 12, Book Adjusted Carrying Value.

- NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies** Not applicable

- NOTE 7 Investment Income** No significant changes

- ## **NOTE 8 Derivative Instruments**

- NOTE 9 Income Taxes

- ## Income Taxes

	As of End of Current Period			12/31/2024			Change		
	(1) Ordinary Capital	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$68,023,000	\$4,618,000	\$72,541,000	\$64,172,000	\$5,192,000	\$69,364,000	\$4,751,000	\$574,000	\$4,127,000

## NOTES TO FINANCIAL STATEMENTS

(b) Statutory Valuation Allowance Adjustment		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$68,923,000	\$ 4,618,000	\$73,541,000	\$64,172,000	\$ 5,192,000	\$69,364,000	\$ 4,751,000	\$ (574,000)	\$ 4,177,000
(d) Deferred Tax Assets Nonadmitted	\$47,617,000	\$ 2,189,000	\$49,806,000	\$41,243,000	\$ 3,136,000	\$44,379,000	\$ 6,374,000	\$ (947,000)	\$ 5,427,000
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$21,306,000	\$ 2,429,000	\$23,735,000	\$22,929,000	\$ 2,056,000	\$24,985,000	\$ (1,623,000)	\$ 373,000	\$ (1,250,000)
(f) Deferred Tax Liabilities	\$ 720,000	\$ 2,429,000	\$ 3,149,000	\$ 1,656,000	\$ 2,056,000	\$ 3,712,000	\$ (936,000)	\$ 373,000	\$ (563,000)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$20,586,000	\$ -	\$20,586,000	\$21,273,000	\$ -	\$21,273,000	\$ (687,000)	\$ -	\$ (687,000)

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

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

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$20,586,000		\$20,586,000	\$21,273,000	\$ -	\$21,273,000	\$ (687,000)	\$ -	\$ (687,000)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$23,976,000	\$ 1,565,000	\$25,541,000	\$22,877,000	\$ 1,516,000	\$24,393,000	\$ 1,099,000	\$ 49,000	\$ 1,148,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$20,586,000	XXX	XXX	\$21,273,000	XXX	XXX	\$ (687,000)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above)	\$ 720,000	\$ 2,429,000	\$ 3,149,000	\$ 1,656,000	\$ 2,056,000	\$ 3,712,000	\$ (936,000)	\$ 373,000	\$ (563,000)
Offset by Gross Deferred Tax Liabilities.	\$21,306,000	\$ 2,429,000	\$23,735,000	\$22,929,000	\$ 2,056,000	\$24,985,000	\$ (1,623,000)	\$ 373,000	\$ (1,250,000)

- 3.

	2025	2024
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	998.000%	950.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 155,730,194	\$ 156,633,766

- 4.

	As of End of Current Period			12/31/2024			Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital		
Impact of Tax Planning Strategies:								
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.								
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 68,923,000	\$ 4,618,000	\$ 64,172,000	\$ 5,192,000	\$ 4,751,000	\$ (574,000)		
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%		
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 21,306,000	\$ 2,429,000	\$ 22,929,000	\$ 2,056,000	\$ (1,623,000)	\$ 373,000		
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	32.000%	0.000%	34.000%	0.000%	-2.000%	0.000%		

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

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

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

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Net Deferred Tax Asset (Liability)	\$68,203,000	\$ 2,189,000	\$70,392,000	\$62,516,000	\$ 3,136,000	\$65,652,000	\$ 5,687,000	\$ (947,000)	\$ 4,740,000
- Tax-effect of unrealized gains and losses	\$ -	\$ (612,000)	\$ (612,000)	\$ -	\$ (264,000)	\$ (264,000)	\$ -	\$ (348,000)	\$ (348,000)
- Tax-effect of other surplus gains and losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Prior Period Adjustment - unrealized gains and losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net tax-effect without unrealized gains and losses and prior period adjustments	\$68,203,000	\$ 2,801,000	\$71,004,000	\$62,516,000	\$ 3,400,000	\$65,916,000	\$ 5,687,000	\$ (599,000)	\$ 5,088,000

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

1. Current Income Tax	9/30/2025	12/31/2024	Change
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## NOTES TO FINANCIAL STATEMENTS

(a) Federal	\$ 12,330,331	\$ 13,927,080	\$ (1,596,749)
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 12,330,331	\$ 13,927,080	\$ (1,596,749)
(d) Federal income tax on net capital gains	\$ (823,012)	\$ (741,987)	\$ (81,025)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 11,507,319	\$ 13,185,093	\$ (1,677,774)
 2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(3) Policyholder reserves	\$ 28,843,000	\$ 27,215,000	\$ 1,628,000
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ 33,912,000	\$ 31,247,000	\$ 2,665,000
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ 8,000	\$ -	\$ 8,000
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 6,160,000	\$ 5,710,000	\$ 450,000
(99) Subtotal (sum of 2a1 through 2a13)	\$ 68,923,000	\$ 64,172,000	\$ 4,751,000
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 47,617,000	\$ 41,243,000	\$ 6,374,000
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 21,306,000	\$ 22,929,000	\$ (1,623,000)
(e) Capital:			
(1) Investments	\$ 3,697,000	\$ 4,266,000	\$ (569,000)
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 921,000	\$ 926,000	\$ (5,000)
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 4,618,000	\$ 5,192,000	\$ (574,000)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ 2,189,000	\$ 3,136,000	\$ (947,000)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 2,429,000	\$ 2,056,000	\$ 373,000
(i) Admitted deferred tax assets (2d + 2h)	\$ 23,735,000	\$ 24,985,000	\$ (1,250,000)
 3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ -	\$ 55,000	\$ (55,000)
(3) Deferred and uncollected premium	\$ 223,000	\$ 219,000	\$ 4,000
(4) Policyholder reserves	\$ 288,000	\$ 1,150,000	\$ (862,000)
(5) Other	\$ 209,000	\$ 232,000	\$ (23,000)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 720,000	\$ 1,656,000	\$ (936,000)
(b) Capital:			
(1) Investments	\$ 2,429,000	\$ 2,056,000	\$ 373,000
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 2,429,000	\$ 2,056,000	\$ 373,000
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 3,149,000	\$ 3,712,000	\$ (563,000)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 20,586,000	\$ 21,273,000	\$ (687,000)

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

	As of End of Current Period		12/31/2023		Change
	Amount	%	Amount	%	
(1) Current income taxes incurred	\$ 11,507,319		\$ 13,185,093		\$ (1,677,774)
(2) Change in deferred income tax (without tax on unrealized gains and losses on foreign exchange gains and losses)	\$ (5,088,000)		\$ (6,812,000)		\$ 1,724,000
(3) Total income taxes reported	\$ 6,419,319		\$ 6,373,093		\$ 46,226
(4) Net gain from operations before federal income tax and realized capital gains (losses)	\$ 56,359,997		\$ 67,184,173		\$ (10,824,176)
(5) Realized capital gains (losses) before federal income tax, after transfer to IMR	\$ (1,491,094)		\$ (1,157,868)		\$ (333,226)
(6) Income before taxes	\$ 54,868,903		\$ 66,026,305		\$ (11,157,402)
Total income tax reported	21.0%		21.0%		
(7) Income before taxes	\$ 11,522,470	21.0%	\$ 13,865,524	21.0%	\$ (2,343,054)
a. Deferred tax benefit on nonadmitted assets	\$ (710,000)	(1.3%)	\$ (2,211,000)	(3.3%)	\$ 1,501,000
b. Tax Adjustment for IMR	\$ (308,000)	(0.6%)	\$ (130,000)	(0.2%)	\$ (178,000)
c. Tax credits	\$ (3,539,000)	(6.4%)	\$ (4,880,000)	(7.4%)	\$ 1,341,000
d. Tax Exempt	\$ (647,000)	(1.2%)	\$ (857,000)	(1.3%)	\$ 210,000
e. Other	\$ 100,849	0.2%	\$ 585,569	0.9%	\$ (484,720)
(8) Total income tax reported	\$ 6,419,319	11.7%	\$ 6,373,093	9.7%	\$ 46,226

E. (1) As of 09/30/2025, the Company has no net operating loss or tax credit carryforwards.

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

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

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

## NOTES TO FINANCIAL STATEMENTS

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

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

- G. Federal or foreign income tax loss contingencies None
- H. Repatriation Transition Tax (RTT)  
The Company doesn't owe RTT for the year
- I. Alternative Minimum Tax (AMT) Credit  
The Company had no AMT credit carryforwards as of the beginning of the year. As a result, no AMT credits were recovered during the year or exist as of the end of the year.
- J. Inflation Reduction Act - Corporate Alternative Minimum Tax  
The Inflation Reduction Act was enacted on August 16, 2022 and included a new corporate alternative minimum tax (CAMT). The CAMT is effective for tax years beginning after 2022.

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

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

- A. Common stock ownership of the Company and affiliates is shown in the chart on Schedule Y. All companies are 100% owned except where indicated otherwise.
- B. The Company declared common stock dividends to Globe Life And Accident Insurance Company in the amounts of \$29,846,989, \$4,000,000, \$3,495,000, \$5,200,000 and \$2,813,046 on March 20, April 3, April 24, July 10 and October 23, 2025, respectively.

United American Life Insurance Company loaned the Company \$20,000,000 on November 6, 2024 at an interest rate of 8%. A partial payment of \$8,000,000 was made on January 22, 2025; an additional partial payment of \$8,000,000 was made on February 20, 2025 and the final payment of \$4,000,000 was made on February 26, 2025.

Liberty National Life Insurance Company loaned the Company \$10,000,000 on November 26, 2024 at an interest rate of 7.75%. A partial payment of \$7,000,000 was made on December 27, 2024. The remaining \$3,000,000 was repaid in full on January 22, 2025.

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

United American Life Insurance Company loaned the Company \$2,000,000 on June 6, 2025 at an interest rate of 7.50%. The borrowing was repaid in full on June 30, 2025.

The Company loaned \$15,000,000 to American Incme Life Insurance Company on September 29, 2025 at an interest rate of 7.5%.

- C. Transactions with related party who are not reported on Schedule Y Not applicable
- D. Intercompany Receivables/Payables None
- E. Guarantees of undertaking None
- F. Management and service contracts No significant changes
- G. Nature of relationships that could affect operations None
- H. The Company does not own shares of stock of an upstream or ultimate parent
- I. Investment in affiliates greater than 10% of admitted assets None
- J. Write-downs for impairments of investments in affiliates None
- K. Foreign insurance subsidiary valued using CARVM Not applicable
- L. Downstream holding company valued using look-through method Not applicable
- M. All SCA Investments Not applicable
- N. Investment in Insurance SCAs Not applicable
- O. SCA or SSAP 48 Entity Loss Tracking Not applicable

### NOTE 11 Debt

- A. The Company does not have any unaffiliated debt.
- B. FHLB (Federal Home Loan Bank) Agreements  
(1) The Company is a member of the FHLB of Dallas. Membership provides the Company with access to various low cost collateralized borrowings and funding agreements.
- (2) FHLB Capital Stock  
a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 2,308,300	\$ 2,308,300	
(c) Activity Stock	\$ 2,255,000	\$ 2,255,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 4,563,300	\$ 4,563,300	\$ -

## NOTES TO FINANCIAL STATEMENTS

(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 269,642,431	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 2,140,500	\$ 2,140,500	
(c) Activity Stock	\$ 2,255,000	\$ 2,255,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 4,395,500	\$ 4,395,500	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 260,365,232	XXX	XXX

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

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

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 2,308,300	\$ 2,308,300				

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

## (3) Collateral Pledged to FHLB

## a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing	
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 327,704,225	\$ 332,914,388	\$ 55,000,000	
2. Current Year General Account Total Collateral Pledged	\$ 327,704,225	\$ 332,914,388	\$ 55,000,000	
3. Current Year Separate Accounts Total Collateral Pledged				
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 320,381,541	\$ 336,898,915	\$ 55,000,000	

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

## b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral	
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 331,912,943	\$ 341,633,675	\$ 82,000,000	
2. Current Year General Account Maximum Collateral Pledged	\$ 331,912,943	\$ 341,633,675	\$ 82,000,000	
3. Current Year Separate Accounts Maximum Collateral Pledged				
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 335,376,314	\$ 341,215,204	\$ 120,000,000	

## (4) Borrowing from FHLB

## a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established	
1. Current Year					
(a) Debt	\$ -				XXX
(b) Funding Agreements	\$ 55,000,000	\$ 55,000,000			\$ 55,211,584
(c) Other	\$ -				XXX
(d) Aggregate Total (a+b+c)	\$ 55,000,000	\$ 55,000,000	\$ -		\$ 55,211,584
2. Prior Year end					
(a) Debt	\$ -				XXX
(b) Funding Agreements	\$ 55,000,000	\$ 55,000,000			\$ 55,232,380
(c) Other	\$ -				XXX
(d) Aggregate Total (a+b+c)	\$ 55,000,000	\$ 55,000,000	\$ -		\$ 55,232,380

## b. Maximum Amount During Reporting Period (Current Year)

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

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

## c. FHLB - Prepayment Obligations

## NOTES TO FINANCIAL STATEMENTS

Does the company have  
prepayment obligations under  
the following arrangements  
(YES/NO)?

1. Debt	No
2. Funding Agreements	No
3. Other	No

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

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

**NOTE 14 Liabilities, Contingencies and Assessments**

A. Contingent Commitments

The Company has commitments listed on Schedule BA for Joint Venture Interests and Tax Credits Investments as follows:

	Limited Partnerships and Residual Interests	Tax Credit Investments	Total
(1) Total commitments:	\$65,403,735	\$3,070,649	\$68,474,384

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

B. Assessments No significant changes

C. Gain Contingencies None

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

E. Joint and Several Liabilities None

F. All Other Contingencies No significant changes

**NOTE 15 Leases** No significant changes

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

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

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

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

**NOTE 20 Fair Value Measurements**

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

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock - industrial and miscellaneous	\$ 4,563,300	\$ -	\$ -	\$ 4,563,300	
Cash equivalents - money market mutual funds	\$ -	\$ -	\$ -	\$ 1,601,781	\$ 1,601,781
Total assets at fair value/NAV	\$ -	\$ 4,563,300	\$ -	\$ 1,601,781	\$ 6,165,081

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

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

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

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

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

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

B. Fair Value combination disclosure None

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
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## NOTES TO FINANCIAL STATEMENTS

Bonds - Issuer Credit Obligations	\$ 1,586,974,570	\$ 1,727,520,890		\$ 1,552,992,549	\$ 33,982,022		
Bonds - Asset-Backed Securities	\$ 109,077,546	\$ 116,550,175		\$ 101,973,877	\$ 7,103,669		
Common stock - unaffiliated	\$ 4,563,300	\$ 4,563,300		\$ 4,563,300			
Mortgage loans***	\$ 62,784,482	\$ 62,579,282			\$ 62,784,482		
Cash, cash equivalents and short-term investments	\$ (13,487,417)	\$ (13,487,417)	\$ (15,089,198)			\$ 1,601,781	
Policy Loans	\$ 458,974	\$ 458,974					\$ 458,974
Other invested assets - surplus notes	\$ 109,384,566	\$ 118,671,036		\$ 109,384,566			
Other invested assets - residual tranches	\$ 3,013,886	\$ 2,228,076			\$ 3,013,886		
Other invested assets - tax credit investments	\$ 29,478,955	\$ 25,085,893			\$ 29,478,955		
Other invested assets - non-collateral loans (affiliated)	\$ 15,000,000	\$ 15,000,000		\$ 15,000,000			
Other admitted assets - COLI	\$ 20,528,430	\$ 20,528,430	\$ 20,528,430				
Interest bearing deposit -type accounts	\$ (55,211,584)			\$ (55,211,584)			

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

**D. Not Practicable to Estimate Fair Value**

Type or Class of Financial Instrument	Value	Interest Rate	Date	Explanation
Policy Loans	\$ 458,974			There's no reliable market for these type of investments

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

**NOTE 21 Other Items** No significant changes

**NOTE 22 Events Subsequent**

Type I – Recognized Subsequent Events:

Subsequent events have been considered through 11/06/2025 for the statutory statement issued on 11/07/2025.

Type II – Nonrecognized Subsequent Events:

Not applicable

**NOTE 23 Reinsurance** No significant changes

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

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

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

B. No change

**NOTE 26 Intercompany Pooling Arrangements** None

**NOTE 27 Structured Settlements** None

**NOTE 28 Health Care Receivables** Not applicable

**NOTE 29 Participating Policies** None

**NOTE 30 Premium Deficiency Reserves** No significant changes

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

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

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

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

**NOTE 35 Separate Accounts** Not applicable

**NOTE 36 Loss/Claim Adjustment Expenses** No significant changes

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [ X ]
- 1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: \_\_\_\_\_
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
 If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [ X ]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.  
 \_\_\_\_\_
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ X ] No [ ]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ..... 320335
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 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 [ X ] N/A [ ]  
 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). ..... 05/29/2025
- 6.4 By what department or departments?  
 Ohio .....
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [ X ]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [ X ]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 7.2 If yes, give full information:  
 \_\_\_\_\_
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
 \_\_\_\_\_
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America  
**GENERAL INTERROGATORIES**

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [  ] No [  ]

  - (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
  - (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
  - (c) Compliance with applicable governmental laws, rules and regulations;
  - (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
  - (e) Accountability for adherence to the code.

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 [  ]

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 [  ]

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

## FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ ] No [ X ]  
10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ .....

## INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes [ ] No [ X ]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ ..... 36,599,092

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

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes [ X ] No [ ]

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ 0	\$ .....
14.22 Preferred Stock .....	\$ 0	\$ .....
14.23 Common Stock .....	\$ 0	\$ .....
14.24 Short-Term Investments .....	\$ 0	\$ .....
14.25 Mortgage Loans on Real Estate .....	\$ 0	\$ .....
14.26 All Other .....	\$ 0	\$ 15,000,000
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ 0	\$ 15,000,000
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ 0	\$ .....

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

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

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ ..... 0  
16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ ..... 0  
16.3 Total payable for securities lending reported on the liability page. .... \$ ..... 0

**STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America**  
**GENERAL INTERROGATORIES**

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

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

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [  ] No [  ]
- 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
Globe Life Inc. .....	A.....
Prudential Private Placement Investors, LP .....	U.....
Blackrock Investment Managers, LLC .....	U.....
Alliance Bernstein, LP .....	U.....
MetLife Investment Management LLC .....	U.....
Voya Investment Management LLC .....	U.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....	Globe Life Inc. .....	5493001JFHKQ0PP6XA71 .....	Not Registered .....	OS.....
106442 .....	Prudential Private Placement Investors, LP .....	.....	U.S. Securities & Exchange Commission .....	NO.....
108928 .....	Blackrock Investment Managers, LLC .....	.....	U.S. Securities & Exchange Commission .....	NO.....
108477 .....	Alliance Bernstein, LP .....	OJK55UGW\$WNF3X7KLQ85 .....	U.S. Securities & Exchange Commission .....	NO.....
142463 .....	MetLife Investment Management LLC .....	EAU07208FCR1S0XGYJ21 .....	U.S. Securities & Exchange Commission .....	NO.....
108934 .....	Voya Investment Management LLC .....	MZJU01BGQ7J1KULQSB89 .....	U.S. Securities & Exchange Commission .....	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [  ] 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:
- 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.
  - Issuer or obligor is current on all contracted interest and principal payments.
  - 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 [  ]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- The security was purchased prior to January 1, 2018.
  - The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - 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.
  - 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 [  ]

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:
- The shares were purchased prior to January 1, 2019.
  - The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
  - 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.
  - The fund only or predominantly holds bonds in its portfolio.
  - 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.
  - 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 [  ]

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America  
**GENERAL INTERROGATORIES**

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

**Life and Accident Health Companies/Fraternal Benefit Societies:**

1	Amount
1.1 Long-Term Mortgages In Good Standing	
1.11 Farm Mortgages .....	\$.....
1.12 Residential Mortgages .....	\$.....
1.13 Commercial Mortgages .....	\$..... 62,579,282
1.14 Total Mortgages in Good Standing .....	\$..... 62,579,282
1.2 Long-Term Mortgages In Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing with Restructured Terms.....	\$.....
1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages .....	\$.....
1.32 Residential Mortgages .....	\$.....
1.33 Commercial Mortgages .....	\$.....
1.34 Total Mortgages with Interest Overdue more than Three Months .....	\$..... 0
1.4 Long-Term Mortgage Loans in Process of Foreclosure	
1.41 Farm Mortgages .....	\$.....
1.42 Residential Mortgages .....	\$.....
1.43 Commercial Mortgages .....	\$.....
1.44 Total Mortgages in Process of Foreclosure .....	\$..... 0
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2) .....	\$..... 62,579,282
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 .....	64.895 %
2.2 A&H cost containment percent .....	%
2.3 A&H expense percent excluding cost containment expenses .....	38.231 %
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:**

- 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 [ ]
- If no, explain: .....  
.....
- Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 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 Family Heritage Life Insurance Company of America

## **SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

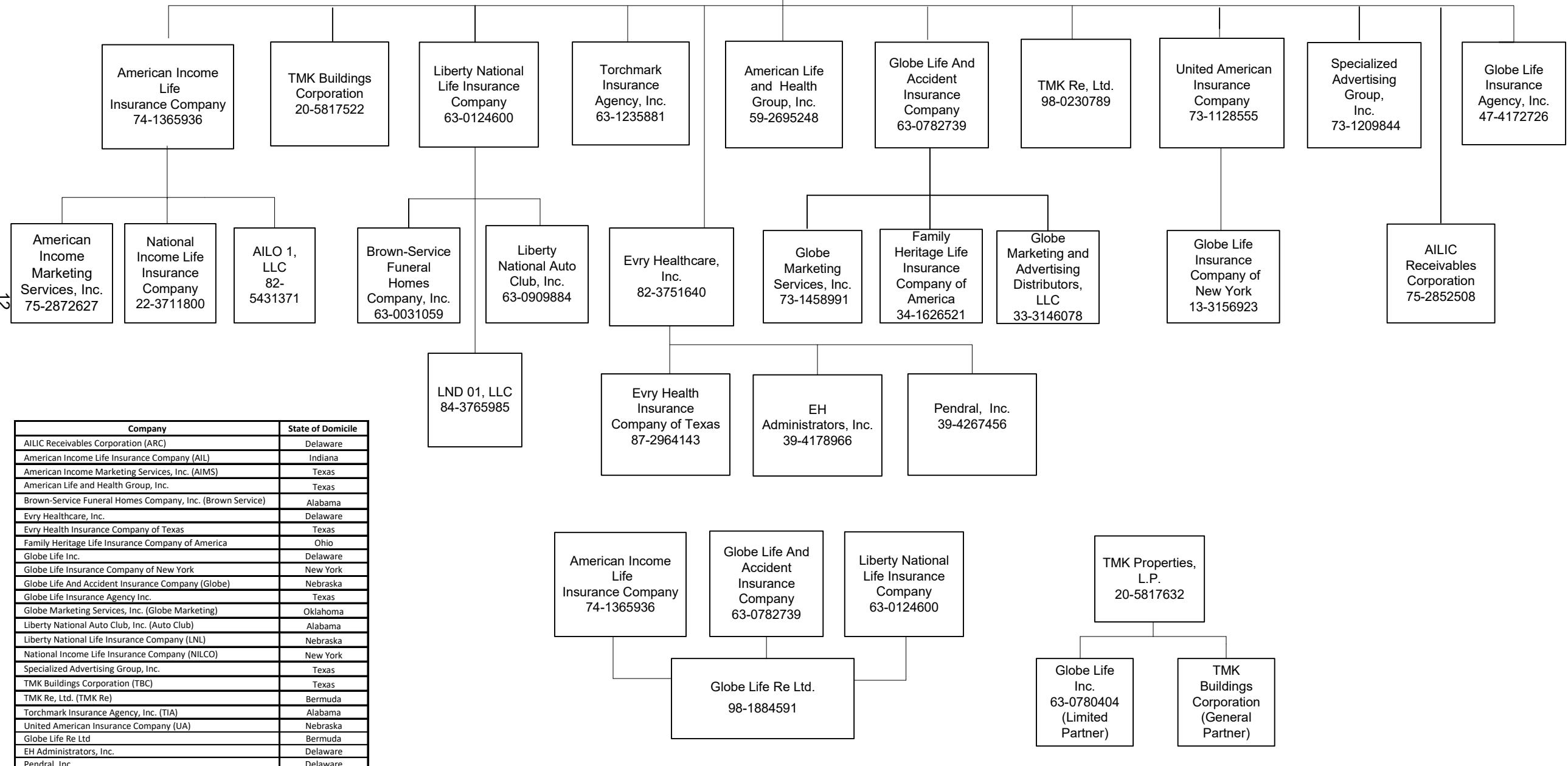
Current Year To Date - Allocated by States and Territories

States, Etc.	1 Active Status (a)	Direct Business Only				7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	
1. Alabama .....	AL	41,219	0	3,130,607		3,171,826
2. Alaska .....	AK	882	0	171,169		172,051
3. Arizona .....	AZ	66,432	0	5,723,424		5,789,856
4. Arkansas .....	AR	378,010	0	8,489,489		8,867,499
5. California .....	CA	70,009	0	7,317,702		7,387,711
6. Colorado .....	CO	63,096	0	10,566,375		10,629,471
7. Connecticut .....	CT	1,940	0	27,458		29,398
8. Delaware .....	DE	1,903	0	360,694		362,597
9. District of Columbia .....	DC	696	0	28,315		29,011
10. Florida .....	FL	105,458	0	9,848,249		9,953,707
11. Georgia .....	GA	223,365	0	11,998,612		12,221,977
12. Hawaii .....	HI	416	0	109,892		110,308
13. Idaho .....	ID	1,929	0	3,073,758		3,075,687
14. Illinois .....	IL	101,382	0	10,929,716		11,031,098
15. Indiana .....	IN	34,917	0	10,530,080		10,564,997
16. Iowa .....	IA	98,927	0	12,387,161		12,486,088
17. Kansas .....	KS	215,904	0	10,215,801		10,431,705
18. Kentucky .....	KY	234,505	0	8,548,207		8,782,712
19. Louisiana .....	LA	150,763	0	8,221,459		8,372,222
20. Maine .....	ME	4,229	0	565,402		569,631
21. Maryland .....	MD	49,397	0	1,394,578		1,443,975
22. Massachusetts .....	MA	938	0	29,854		30,792
23. Michigan .....	MI	41,829	0	4,298,292		4,340,121
24. Minnesota .....	MN	65,056	0	17,598,439		17,663,495
25. Mississippi .....	MS	58,186	0	1,679,744		1,737,930
26. Missouri .....	MO	127,346	0	10,173,052		10,300,398
27. Montana .....	MT	13,853	0	4,820,615		4,834,468
28. Nebraska .....	NE	61,377	0	11,429,225		11,490,602
29. Nevada .....	NV	14,898	0	1,565,156		1,580,054
30. New Hampshire .....	NH	5,953	0	270,203		276,156
31. New Jersey .....	NJ	1,021	0	233,050		234,071
32. New Mexico .....	NM	37,436	0	1,695,917		1,733,353
33. New York .....	NY	0	0	0		0
34. North Carolina .....	NC	145,084	0	14,768,687		14,913,771
35. North Dakota .....	ND	14,176	0	3,288,200		3,302,376
36. Ohio .....	OH	132,889	0	19,909,131		20,042,020
37. Oklahoma .....	OK	81,226	0	5,697,450		5,778,676
38. Oregon .....	OR	13,552	0	2,612,475		2,626,027
39. Pennsylvania .....	PA	60,665	0	2,979,283		3,039,948
40. Rhode Island .....	RI	0	0	31,661		31,661
41. South Carolina .....	SC	102,368	0	5,213,890		5,316,258
42. South Dakota .....	SD	22,651	0	8,440,773		8,463,424
43. Tennessee .....	TN	118,678	0	8,797,486		8,916,164
44. Texas .....	TX	2,122,375	0	63,388,158		65,510,533
45. Utah .....	UT	34,795	0	6,917,988		6,952,783
46. Vermont .....	VT	555	0	27,038		27,593
47. Virginia .....	VA	102,327	0	5,675,053		5,777,380
48. Washington .....	WA	86,212	0	4,755,881		4,842,093
49. West Virginia .....	WV	162,177	0	4,091,806		4,253,983
50. Wisconsin .....	WI	25,381	0	10,047,158		10,072,539
51. Wyoming .....	WY	25,516	0	3,105,622		3,131,138
52. American Samoa .....	AS	0	0	0		0
53. Guam .....	GU	0	0	0		0
54. Puerto Rico .....	PR	0	0	25,850		25,850
55. U.S. Virgin Islands .....	VI	0	0	0		0
56. Northern Mariana Islands .....	MP	0	0	0		0
57. Canada .....	CAN	0	0	0		0
58. Aggregate Other Aliens .....	OT	0	0	0	0	0
59. Subtotal .....	XXX	5,523,899	0	347,205,285	0	352,729,184
90. Reporting entity contributions for employee benefits plans .....	XXX					0
91. Dividends or refunds applied to purchase paid-up additions and annuities .....	XXX					0
92. Dividends or refunds applied to shorten endowment or premium paying period .....	XXX					0
93. Premium or annuity considerations waived under disability or other contract provisions .....	XXX					0
94. Aggregate or other amounts not allocable by State .....	XXX	0	0	0	0	0
95. Totals (Direct Business) .....	XXX	5,523,899	0	347,205,285	0	352,729,184
96. Plus Reinsurance Assumed .....	XXX					0
97. Totals (All Business) .....	XXX	5,523,899	0	347,205,285	0	352,729,184
98. Less Reinsurance Ceded .....	XXX	79,400		181,561		260,961
99. Totals (All Business) less Reinsurance Ceded .....	XXX	5,444,499	0	347,023,724	0	352,468,223
DETAILS OF WRITE-INS						
58001. ....	XXX					
58002. ....	XXX					
58003. ....	XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page .....	XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX	0	0	0	0	0
9401. ....	XXX					
9402. ....	XXX					
9403. ....	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page .....	XXX	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX	0	0	0	0	0

(a) Active Status Counts:

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

Globe Life Inc.  
63-0780404



## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- ciliary Loca- tion	10 Rela- tionship to Report- ing Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *					
	Globe Life Inc.	00000	63-0780404		0000320335	NYSE	Globe Life Inc.	DE	UIP						NO					
		00000	20-5817522				TMK Buildings Corp.	TX	NIA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO					
		00000	20-5817632				TMK Properties LLP	TX	NIA	Globe Life Inc.	Ownership	.99.000	Globe Life Inc.		NO					
		00000	98-0230789				TMK Re Ltd	BMU	IA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO					
		00000	63-1235881				Torchmark Insurance Agency, Inc.	AL	NIA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO					
		0290	Globe Life Inc.	65331	63-0124600		Liberty National Life Insurance Company	NE	IA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO					
				00000	63-0031058		Brown-Service Funeral Homes Company Inc.	AL	NIA	Liberty National Life Insurance Company	Ownership	100.000	Globe Life Inc.		NO					
				00000	63-0909884		Liberty National Auto Club Inc.	AL	NIA	Liberty National Life Insurance Company	Ownership	100.000	Globe Life Inc.		NO					
				0290	91472	63-0782739	1610611	Globe Life And Accident Insurance Company	NE	UDP	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO				
					00000	47-4172726		Globe Life Insurance Agency, Inc.	TX	NIA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO				
					00000	73-1458991		Globe Marketing Services, Inc.	OK	NIA	Globe Life And Accident Insurance Company	Ownership	100.000	Globe Life Inc.		NO				
					00000	73-1209844		Specialized Advertising Group, Inc.	TX	NIA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO				
						00000	Globe Marketing and Advertising Distributors, LLC	DE	NIA	Globe Life And Accident Insurance Company	Ownership	100.000	Globe Life Inc.		NO					
						0290	Globe Life Inc.	60577	74-1365936	1102198	American Income Life Insurance Company	IN	IA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO	
						0290	Globe Life Inc.	10093	22-3711800		National Income Life Insurance Company	NY	IA	American Income Life Insurance Company	Ownership	100.000	Globe Life Inc.		NO	
								AILIC Receivables Corporation	IN	NIA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO				
								American Income Marketing Services, Inc.	TX	NIA	American Income Life Insurance Company	Ownership	100.000	Globe Life Inc.		NO				
								United American Insurance Company	NE	IA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO				
								Globe Life Insurance Company of New York	NY	IA	United American Insurance Company	Ownership	100.000	Globe Life Inc.		NO				
								Family Heritage Life Insurance Company of America	OH	RE	Globe Life And Accident Insurance Company	Ownership	100.000	Globe Life Inc.		NO				
								American Life and Health Group, Inc.	TX	NIA	Globe Life Inc.	Ownership	100.000	Globe Life Inc.		NO				
											American Income Life Insurance Company	Ownership	100.000	Globe Life Inc.		NO				
											AIL0 1, LLC	TX	NIA	Globe Life Inc.		NO				
											LND 01, LLC	TX	NIA	Liberty National Life Insurance Company	Ownership	100.000	Globe Life Inc.		NO	

13

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

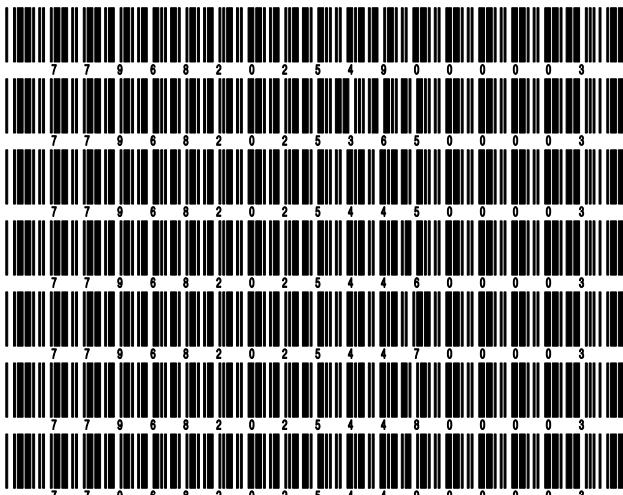
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....	NO
3. Will the Reasonableness of Assumptions Certification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

Explanation:

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

Bar Code:

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



STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Prepaid Expenses .....	3,800,255	3,800,255	0	0
2505. Other Assets Nonadmitted .....	40,497	40,497	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	3,840,752	3,840,752	0	0

**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) .....		

**NONE****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 .....	56,232,530	41,338,681
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	5,811,429	13,474,457
2.2 Additional investment made after acquisition .....	418,297	1,344,744
3. Capitalized deferred interest and other .....	0	0
4. Accrual of discount .....	117,026	74,648
5. Unrealized valuation increase/(decrease) .....	0	0
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest points and commitment fees .....	0	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....	0	0
10. Deduct current year's other than temporary impairment recognized .....	0	0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	62,579,282	56,232,530
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....	62,579,282	56,232,530
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14) .....	62,579,282	56,232,530

**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 .....	199,999,399	136,861,192
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	22,550,763	41,330,625
2.2 Additional investment made after acquisition .....	15,043,709	29,471,935
3. Capitalized deferred interest and other .....	0	0
4. Accrual of discount .....	25,300	17,422
5. Unrealized valuation increase/(decrease) .....	1,658,551	(299,969)
6. Total gain (loss) on disposals .....	0	0
7. Deduct amounts received on disposals .....	5,987,915	3,018,484
8. Deduct amortization of premium, depreciation and proportional amortization .....	3,477,727	4,363,322
9. Total foreign exchange change in book/adjusted carrying value .....	0	0
10. Deduct current year's other than temporary impairment recognized .....	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	229,812,080	199,999,399
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12) .....	229,812,080	199,999,399

**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 .....	1,778,896,377	1,650,680,469
2. Cost of bonds and stocks acquired .....	138,277,831	205,919,600
3. Accrual of discount .....	9,560,533	13,229,056
4. Unrealized valuation increase/(decrease) .....	0	0
5. Total gain (loss) on disposals .....	(4,032,067)	(2,373,519)
6. Deduct consideration for bonds and stocks disposed of .....	72,597,165	86,011,657
7. Deduct amortization of premium .....	1,471,144	2,012,847
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	659,428
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	0	124,704
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7+8-9+10) .....	1,848,634,364	1,778,896,377
12. Deduct total nonadmitted amounts .....	0	0
13. Statement value at end of current period (Line 11 minus Line 12) .....	1,848,634,364	1,778,896,377

## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

**SCHEDULE D - PART 1B**

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>ISSUER CREDIT OBLIGATIONS (ICO)</b>								
1. NAIC 1 (a) .....	979,275,054	44,057,325	9,391,901	4,136,675	953,580,780	979,275,054	1,018,077,153	930,493,374
2. NAIC 2 (a) .....	698,397,776	6,137,887	17,915,718	(1,336,183)	712,868,690	698,397,776	685,283,762	707,220,077
3. NAIC 3 (a) .....	19,972,234	0	0	(2,986)	21,642,313	19,972,234	19,969,247	21,645,145
4. NAIC 4 (a) .....	13,588,467	0	9,395,551	(2,188)	9,399,842	13,588,467	4,190,728	10,228,936
5. NAIC 5 (a) .....	0	0	0	0	0	0	0	0
6. NAIC 6 (a) .....	0	0	0	0	0	0	0	0
7. Total ICO .....	1,711,233,531	50,195,212	36,703,170	2,795,317	1,697,491,626	1,711,233,531	1,727,520,890	1,669,587,531
<b>ASSET-BACKED SECURITIES (ABS)</b>								
8. NAIC 1 .....	93,668,935	15,750,800	855,062	(2,545,486)	94,899,713	93,668,935	106,019,187	95,585,095
9. NAIC 2 .....	9,151,974	103,742	2,825,002	1,262,245	9,419,491	9,151,974	7,692,959	8,547,764
10. NAIC 3 .....	1,074,113	41,497	0	1,282,800	763,764	1,074,113	2,398,410	340,869
11. NAIC 4 .....	0	0	0	0	0	0	0	0
12. NAIC 5 .....	0	0	0	0	0	0	0	0
13. NAIC 6 .....	439,619	0	0	0	439,619	439,619	439,619	439,619
14. Total ABS .....	104,334,641	15,896,039	3,680,064	(441)	105,522,586	104,334,641	116,550,175	104,913,346
<b>PREFERRED STOCK</b>								
15. NAIC 1 .....	0	0	0	0	0	0	0	0
16. NAIC 2 .....	0	0	0	0	0	0	0	0
17. NAIC 3 .....	0	0	0	0	0	0	0	0
18. NAIC 4 .....	0	0	0	0	0	0	0	0
19. NAIC 5 .....	0	0	0	0	0	0	0	0
20. NAIC 6 .....	0	0	0	0	0	0	0	0
21. Total Preferred Stock .....	0	0	0	0	0	0	0	0
22. Total ICO, ABS & Preferred Stock .....	1,815,568,172	66,091,251	40,383,234	2,794,876	1,803,014,212	1,815,568,172	1,844,071,065	1,774,500,877

(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 \$ .....0 ; NAIC 2 \$ .....0 ; NAIC 3 \$ .....0 NAIC 4 \$ .....0 ; NAIC 5 \$ .....0 ; NAIC 6 \$ .....0

**SCHEDULE DA - PART 1**

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Premium	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
7709999999 Totals		xx			

**NONE****SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	0
2. Cost of short-term investments acquired .....		61,000,000
3. Accrual of discount .....		0
4. Unrealized valuation increase/(decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....		61,000,000
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

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

Schedule DB - Part B - Verification - Futures Contracts  
**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open  
**N O N E**

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

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

**SCHEDULE E - PART 2 - VERIFICATION**

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	6,384,380	2,223,701
2. Cost of cash equivalents acquired .....		4,560,757
3. Accrual of discount .....		0
4. Unrealized valuation increase/(decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....	4,782,599	400,078
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,601,781	6,384,380
11. Deduct total nonadmitted amounts .....		0
<b>12. Statement value at end of current period (Line 10 minus Line 11)</b>	<b>1,601,781</b>	<b>6,384,380</b>

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

**SCHEDULE A - PART 2**

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

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
0399999 - Totals								

**SCHEDULE A - PART 3**

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

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Other-Than-Temporary Impairment Recognized	10 Current Year's Change in Encumbrances	11 12 13 Total Change in Book/Adjusted Carrying Value (11-9-10)	12 Current Year's Change in Book/Adjusted Carrying Value	13 Total Foreign Exchange Change in Book/Adjusted Carrying Value							
0399999 - Totals																			

E01

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

## **SCHEDULE B - PART 2**

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						
30404 .....	VERNON .....	CA .....		09/25/2025 .....	.7 .384	5,811,429 .....	0 .....	12,514,200 .....
0599999. Mortgages in good standing - Commercial mortgages-all other						5,811,429 .....	0 .....	12,514,200 .....
0899999. Total Mortgages in good standing						5,811,429 .....	0 .....	12,514,200 .....
1699999. Total - Restructured Mortgages						0 .....	0 .....	0 .....
2499999. Total - Mortgages with overdue interest over 90 days						0 .....	0 .....	0 .....
3299999. Total - Mortgages in the process of foreclosure						0 .....	0 .....	0 .....
3399999 - Totals						5,811,429 .....	0 .....	12,514,200 .....

E02

## **SCHEDULE B - PART 3**

## Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

**SCHEDULE BA - PART 2**

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
	Ares Pathfinder Fund II, L.P. ....	New York .....	NY .....	APE Management II, L.P. ....		09/29/2023 .....		0 .....	1,111,499 .....		3,814,972 .....	0.111 .....
	Global Infrastructure Partners IV-A/B, L.P. ....	New York .....	NY .....	Global Infrastructure GP IV, L.P. ....		09/10/2019 .....		0 .....	175,508 .....		0 .....	0.045 .....
	Global Infrastructure Partners V-A/B, L.P. ....	New York .....	NY .....	Global Infrastructure GP V, L.P. ....		03/31/2025 .....		535,650 .....	0 .....	2,599,411 .....	0 .....	0.012 .....
	Petershill IV LLC .....	Jersey City .....	NJ .....	PH IV ADVISORS LLC .....		12/02/2020 .....		0 .....	525,000 .....		10,942,328 .....	0 .....
1999999. Interests in Joint Ventures, Partnerships or Limited Liability Companies (Including Non-Registered Private Funds) - Common Stocks - Unaffiliated								535,650 .....	1,812,007 .....	0 .....	17,356,711 .....	XXX .....
2399999. Interests in Joint Ventures, Partnerships or Limited Liability Companies (Including Non-Registered Private Funds) - Mortgage Loans - Unaffiliated		West Street Real Estate Credit Partners IV, L.P. ....	Jersey City .....	West Street Real Estate Credit Partners IV GP, L.L.C. ....		08/04/2023 .....		0 .....	357,678 .....		3,950,000 .....	0.130 .....
53079Q-AD-9 .....	LIBERTY MUTUAL INSURANCE CO .....		MA .....	LIBERTY MUTUAL INSURANCE CO .....	2.A FE .....	02/05/2024 .....				1,354,213 .....	0 .....	0 .....
401378-AC-8 .....	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA .....		NY .....	GUARDIAN LIFE INSURANCE COMPANY OF AMERI .....	1.D FE .....	07/20/2023 .....				1,114,011 .....	0 .....	0 .....
87151K-AA-7 .....	SYMETRA LIFE INSURANCE CO .....		WA .....	SYMETRA LIFE INSURANCE CO .....	2.A FE .....	07/17/2025 .....			4,972,000 .....	0 .....	0 .....	0.000 .....
2799999. Surplus Notes - Unaffiliated								4,972,000 .....	2,468,224 .....	0 .....	0 .....	0 .....
000000-00-0 .....	AMERICAN INCOME LIFE INSURANCE COMPANY .....		IN .....	AMERICAN INCOME LIFE INSURANCE COMPANY .....		09/29/2025 .....			15,000,000 .....	0 .....	0 .....	0.000 .....
3499999. Non-collateral Loans - Affiliated								15,000,000 .....	0 .....	0 .....	0 .....	XXX .....
	AB-PCI MMDL Fund IV RN Feeder, L.P. ....	New York .....	NY .....	AB-PCI MMDL Fund IV Onshore Management .....		07/31/2025 .....		322,200 .....	0 .....		2,899,800 .....	0.556 .....
	Ares Senior Direct Lending Fund IIII Rated Notes Feeder LLC .....	New York .....	NY .....	SDL Management IIII Ltd .....		06/28/2024 .....		0 .....	62,245 .....		2,265,545 .....	0.039 .....
	PGIM Senior Loan Opportunities (Levered Rated Feeder Fund) II, L.P. ....	Chicago .....	IL .....	Windsor Avenue (Rated Feeder Fund GP) II, LLC .....		07/31/2025 .....		580,000 .....	0 .....		1,420,000 .....	0.067 .....
4499999. Residual Tranches or Interests with Underlying Assets Having Characteristics of Bonds - Unaffiliated								902,200 .....	62,245 .....	0 .....	6,585,345 .....	XXX .....
6899999. Total - Unaffiliated								6,409,850 .....	4,700,154 .....	0 .....	27,892,056 .....	XXX .....
6999999. Total - Affiliated								15,000,000 .....	0 .....	0 .....	0 .....	XXX .....
7099999 - Totals								21,409,850 .....	4,700,154 .....	0 .....	27,892,056 .....	XXX .....

**SCHEDULE BA - PART 3**

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	9 Unrealized Valuation Increase/ (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value Less Encum- brances on Disposal	15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income
		3 City	4 State																
	Global Infrastructure Partners IV-A/B, L.P. ....	New York .....	NY .....	Capital Distribution .....	09/10/2019 .....	07/10/2025 .....						0 .....	199,884 .....	199,884 .....				0 .....	
	Global Infrastructure Partners V-A/B, L.P. ....	New York .....	NY .....	Capital Distribution .....	03/31/2025 .....	08/15/2025 .....						0 .....	34,352 .....	34,352 .....				0 .....	
1999999. Interests in Joint Ventures, Partnerships or Limited Liability Companies (Including Non-Registered Private Funds) - Common Stocks - Unaffiliated								0 .....	0 .....	0 .....	0 .....	0 .....	234,236 .....	234,236 .....		0 .....	0 .....	0 .....	0 .....
	PIMCO Commercial Real Estate Debt Fund, LP .....	Newport Beach .....	CA .....	Capital Distribution .....	01/28/2019 .....	08/15/2025 .....						0 .....	1,059,909 .....	1,059,909 .....				0 .....	
	PIMCO Commercial Real Estate Debt Fund II Onshore Feeder, L.P. ....	Newport Beach .....	CA .....	Capital Distribution .....	04/19/2022 .....	07/03/2025 .....						0 .....	1,452,272 .....	1,452,272 .....				0 .....	

## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

**SCHEDULE BA - PART 3**

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase/ (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Tempor- ary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
West Street Real Estate Credit Partners IV, L.P. ....	Jersey City .....	NJ.....		Capital Distribution .....	08/04/2023	09/26/2025							0		189,077	189,077	0	0	0	0
2399999. Interests in Joint Ventures, Partnerships or Limited Liability Companies (Including Non-Registered Private Funds) - Mortgage Loans - Unaffiliated																				
Ares Senior Direct Lending Fund III Rated Notes Feeder LLC .....	New York .....	NY.....		Capital Distribution .....	06/28/2024	08/29/2025							0		19,446	19,446	0	0	0	0
4499999. Residual Tranches or Interests with Underlying Assets Having Characteristics of Bonds - Unaffiliated																				
6899999. Total - Unaffiliated																				
6999999. Total - Affiliated																				
7099999 - Totals																				

## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

## SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
91282C-NX-5	UNITED STATES TREASURY .....	09/17/2025	FIRST UNION CAPITAL .....	200,281	200,000	200,000	361	1.A .....
0019999999. Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)				200,281	200,000	200,000	361	XXX
366120-HB-2	GARLAND .....	08/20/2025	PIPER JAFFRAY .....	3,000,000	3,000,000	3,000,000	0	1.B FE .....
0049999999. Subtotal - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)				3,000,000	3,000,000	3,000,000	0	XXX
011421-AM-6	ALAMO ECONOMIC DEVELOPMENT CORPORATION .....	08/01/2025	FHN Financial .....	1,000,000	1,000,000	1,000,000	0	1.C FE .....
090141-MN-9	BILLINGS MONT TAX INCREMENT URBAN RENEWA .....	07/02/2025	DAVIDSON (D.A.) & CO. INC. .....	1,000,000	1,000,000	1,000,000	0	1.C FE .....
605148-CS-2	MISSION TEX ECONOMIC DEV CORP SALES TAX .....	08/22/2025	SAMCO .....	2,620,000	2,620,000	2,620,000	0	1.C FE .....
0059999999. Subtotal - Issuer Credit Obligations - Municipal Bonds - Special Revenues				4,620,000	4,620,000	4,620,000	0	XXX
00206R-FS-6	AT&T INC .....	07/17/2025	Crews & Associates .....	1,274,337	1,479,000	1,479,000	33,532	2.B FE .....
079867-AP-2	BELLSOUTH TELECOMMUNICATIONS LLC .....	08/15/2025	SEAPORT GLOBAL SEC .....	1,825,792	1,690,000	1,690,000	25,303	2.B FE .....
12189T-AF-1	BURLINGTON NORTHERN SANTA FE LLC .....	08/27/2025	Morgan Stanley .....	1,565,256	1,305,000	1,305,000	7,096	1.F FE .....
12661P-AP-6	CSL FINANCE PLC .....	08/19/2025	Wells Fargo .....	1,739,740	2,000,000	2,000,000	31,075	1.G FE .....
14351C-AA-7	CARNEGIE MELLON UNIVERSITY .....	07/22/2025	FIRST HORIZON CORP .....	394,375	625,000	625,000	9,565	1.B FE .....
20030N-DR-9	COMCAST CORP .....	08/05/2025	STIFEL NICOLAUS & CO. .....	4,689,120	8,000,000	8,000,000	60,948	1.G FE .....
23357*-BB-6	DTE Gas Company Series G .....	09/23/2025	Unknown .....	5,000,000	5,000,000	5,000,000	0	1.G Z .....
276480-AB-6	EASTERN GAS TRANSMISSION AND STORAGE INC .....	07/14/2025	Colliers .....	1,247,850	1,745,000	1,745,000	11,343	1.G FE .....
343498-AE-1	FLOWERS FOODS INC .....	07/16/2025	STIFEL NICOLAUS & CO. .....	3,301,582	3,437,000	3,437,000	90,565	2.C FE .....
37310P-AB-7	GEORGETOWN UNIVERSITY .....	08/19/2025	FIRST UNION CAPITAL .....	1,739,266	2,000,000	2,000,000	40,271	1.G FE .....
43475R-AK-2	AMRIZE FINANCE US LLC .....	06/16/2025	Corporate Action .....	(1,661,000)	(2,000,000)	(2,000,000)	0	2.A FE .....
532457-DG-0	ELI LILLY AND CO .....	08/18/2025	CHASE SECURITIES INC .....	1,992,760	2,000,000	2,000,000	0	1.E FE .....
546676-BA-4	LOUISVILLE GAS AND ELECTRIC CO .....	08/04/2025	CHASE SECURITIES INC .....	2,499,275	2,500,000	2,500,000	0	1.F FE .....
641423-CE-6	NEVADA POWER CO .....	08/14/2025	HILLTOP SECURITIES .....	1,102,176	1,707,000	1,707,000	2,074	1.F FE .....
649322-AE-4	NEW YORK AND PRESBYTERIAN HOSPITAL .....	07/07/2025	STIFEL NICOLAUS & CO. .....	1,192,110	1,500,000	1,500,000	31,158	1.C FE .....
744448-DB-4	PUBLIC SERVICE COMPANIES OF COLORADO .....	08/04/2025	Barclays Bank .....	2,007,340	2,000,000	2,000,000	44,525	1.E FE .....
76720A-AW-6	RIO TINTO FINANCE (USA) PLC .....	07/14/2025	CHASE SECURITIES INC .....	981,360	1,000,000	1,000,000	19,747	1.F FE .....
845743-BW-2	SOUTHWESTERN PUBLIC SERVICE CO .....	07/17/2025	HILLTOP SECURITIES .....	719,374	843,000	843,000	5,668	1.G FE .....
89157X-AC-5	TOTALENERGIES CAPITAL SA .....	07/14/2025	SUSQUEHANNA .....	1,356,759	1,441,000	1,441,000	22,568	1.E FE .....
89157X-AB-8	TOTALENERGIES CAPITAL SA .....	07/14/2025	SUSQUEHANNA .....	1,483,901	1,634,000	1,634,000	30,779	1.E FE .....
911312-CL-8	UNITED PARCEL SERVICE INC .....	07/16/2025	US Bancorp Investments Inc. .....	1,526,388	1,538,000	1,538,000	16,284	1.F FE .....
92857W-BZ-2	VODAFONE GROUP PLC .....	07/11/2025	SUSQUEHANNA .....	1,397,177	1,508,000	1,508,000	37,093	2.B FE .....
983197-AA-2	WYNNTON FUNDING TRUST 11 .....	08/21/2025	TORONTO DOMINION BK .....	5,000,000	5,000,000	5,000,000	0	1.G FE .....
0089999999. Subtotal - Issuer Credit Obligations - Corporate Bonds (Unaffiliated)				42,374,931	47,952,000	47,952,000	519,593	XXX
0489999999. Total - Issuer Credit Obligations (Unaffiliated)				50,195,212	55,772,000	55,772,000	519,953	XXX
0499999999. Total - Issuer Credit Obligations (Affiliated)				0	0	0	0	XXX
0509999997. Total - Issuer Credit Obligations - Part 3				50,195,212	55,772,000	55,772,000	519,953	XXX
0509999998. Total - Issuer Credit Obligations - Part 5				XXX	XXX	XXX	XXX	XXX
0509999999. Total - Issuer Credit Obligations				50,195,212	55,772,000	55,772,000	519,953	XXX
19648G-ZB-8	COLORADO HOUSING AND FINANCE AUTHORITY .....	09/05/2025	JEFFERIES & COMPANY, INC. .....	6,000,000	6,000,000	6,000,000	0	1.A FE .....
64966W-LE-5	NEW YORK N Y CITY HSG DEV CORP REV .....	07/16/2025	Wells Fargo .....	3,003,000	3,000,000	3,000,000	12,071	1.C FE .....
917437-XN-0	UTAH HSG CORP SINGLE FAMILY MTG REV .....	08/29/2025	BAML .....	3,750,000	3,750,000	3,750,000	0	1.C FE .....
1059999999. Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)				12,753,000	12,750,000	12,750,000	12,071	XXX
00268#-AA-1	AB-PCI MMDF FUND IV RN FEEDER, L.P. - AB .....	08/01/2025	UNKNOWN .....	452,700	452,700	452,700	0	1.G PL .....
00268#-AB-9	AB-PCI MMDF FUND IV RN FEEDER, L.P. - AB .....	08/01/2025	UNKNOWN .....	102,300	102,300	102,300	0	2.C PL .....
00268#-AC-7	AB-PCI MMDF FUND IV RN FEEDER, L.P. - AB .....	08/01/2025	UNKNOWN .....	122,800	122,800	122,800	0	3.C PL .....
040091-AA-8	ARES SDL III CLASS A SENIOR SECURED REVO .....	08/08/2025	Unknown .....	103,742	103,742	103,742	0	2.B PL .....
040091-AB-6	ARES SDL III CLASS B SENIOR SECURED REVO .....	08/08/2025	Unknown .....	41,497	41,497	41,497	0	3.B PL .....
69467#-AA-5	PGIM Senior Loan Opportunities II LP Cla .....	08/14/2025	UNKNOWN .....	1,160,000	1,160,000	1,160,000	0	2.C Z .....
69467#-AB-3	PGIM Senior Loan Opportunities II LP Cla .....	08/14/2025	UNKNOWN .....	1,160,000	1,160,000	1,160,000	0	3.C Z .....
1119999999. Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)				3,143,039	3,143,039	3,143,039	0	XXX
1889999999. Total - Asset-Backed Securities (Unaffiliated)				15,896,039	15,893,039	15,893,039	12,071	XXX
1899999999. Total - Asset-Backed Securities (Affiliated)				0	0	0	0	XXX
1909999997. Total - Asset-Backed Securities - Part 3				15,896,039	15,893,039	15,893,039	12,071	XXX

## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
1909999998. Total - Asset-Backed Securities - Part 5					XXX	XXX	XXX	XXX
1909999999. Total - Asset-Backed Securities				15,896,039	15,893,039		12,071	XXX
2009999999. Total - Issuer Credit Obligations and Asset-Backed Securities				66,091,251	71,665,039		532,024	XXX
4509999997. Total - Preferred Stocks - Part 3				0	XXX		0	XXX
4509999998. Total - Preferred Stocks - Part 5				XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks				0	XXX		0	XXX
000000-00-0 ..... FEDERAL HOME LOAN BANK OF DALLAS .....	.....09/23/2025 .....	Unknown .....		565,000	56,500		0	.....0
5029999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other					56,500	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3				56,500	XXX		0	XXX
5989999998. Total - Common Stocks - Part 5				XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks				56,500	XXX		0	XXX
5999999999. Total - Preferred and Common Stocks				56,500	XXX		0	XXX
6009999999 - Totals				66,147,751	XXX		532,024	XXX

## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

## SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consid- eration	7 Actual Cost	8 Prior Year Book/ Adjusted Carrying Value	9 Unrealized Valuation Increase/( Decrease)	Change In Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value at Disposal Date	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Bond Interest/ Stock Dividends Received During Year	20 Stated Con- tractual Maturity Date	21 NAIC Design- nation, NAIC Design- nation Modifier and SVO Adminis- trative Symbol				
									10 Current Year's Other Than Temporary Impairment Recogn- ized	11 Current Year's Temporar- y Impairment Accre- tion	12 Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	13 Total Foreign Change in Book/ Adjusted Carrying Value	14 Total Change in Book/ Adjusted Carrying Value											
.912833-LW-8	UNITED STATES TREASURY	08/15/2025	Maturity @ 100.00	9,000,000	1,662,570	8,638,850	0	361,150	0	361,150	0	9,000,000	0	0	0	0	0	0	0	0	08/15/2025	1.A		
0019999999. Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)				9,000,000	9,000,000	1,662,570	8,638,850	0	361,150	0	361,150	0	9,000,000	0	0	0	0	0	0	0	0	XXX	XXX	
.20772J-AC-6	CONNECTICUT ST	09/12/2025	Call @ 100.00	180,000	178,540	179,666	0	38	0	38	0	179,704	0	296	296	4,581	0	10/01/2030	1.D FE					
.963068-7F-8	WYLINE TEX INDPT SCH DIST	08/15/2025	Call @ 38.79	145,463	375,000	118,342	141,783	0	3,680	0	3,680	0	145,463	0	0	0	0	0	0	0	08/15/2048	1.A FE		
0049999999. Subtotal - Issuer Credit Obligations - Municipal Bonds - General Obligations (Direct and Guaranteed)				325,463	555,000	296,882	321,449	0	3,718	0	3,718	0	325,167	0	296	296	4,581	0	XXX	XXX				
.709144-JC-4	PENNSYLVANIA (COMMONWEALTH OF)	08/18/2025	Call @ 100.00	45,000	45,000	44,313	44,912	0	28	0	28	0	44,940	0	60	60	1,181	0	04/01/2027	1.D FE				
0059999999. Subtotal - Issuer Credit Obligations - Municipal Bonds - Special Revenues				45,000	45,000	44,313	44,912	0	28	0	28	0	44,940	0	60	60	1,181	0	XXX	XXX				
.12542B-K#-6	CHS INC	09/22/2025	USPHYSIC	3,706,305	3,800,000	3,800,000	3,800,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	01/25/2036	2.B	
.26860#-AA-8	EIF P10 PICO LLC	06/30/2025	Adjustment	21,795	21,795	21,795	21,795	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12/31/2041	1.G PL	
.30288#-AB-6	FLNG L'IQUEFACTION 2, LLC - ABS	09/30/2025	Paydown	103,165	103,165	103,165	103,165	0	0	0	0	0	0	0	0	0	0	0	0	0	0	03/31/2038	2.B FE	
.30306V-AB-7	FLNG L'IQUEFACTION 3 LLC	09/30/2025	Paydown	65,700	65,700	65,700	65,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	03/31/2039	2.C FE	
.502175-B#-8	LTC PROPERTIES, INC. - ABS	07/31/2025	Direct	714,286	714,286	713,572	714,262	0	8	0	8	0	714,270	0	16	16	24,107	0	07/31/2026	2.C				
.50587K-AB-7	AMRIZE FINANCE US LLC	06/16/2025	Adjustment	(1,661,000)	(2,000,000)	(1,745,700)	(1,746,186)	0	(2,890)	0	(2,890)	0	(1,749,075)	0	88,075	88,075	(52,500)	0	09/22/2046	2.A FE				
.677400-AG-1	CONSTELLATION INSURANCE INC	08/27/2025	Not Available	4,457,125	4,525,000	4,882,527	4,753,083	0	(19,953)	0	(19,953)	0	4,733,131	0	(276,006)	(276,006)	246,487	0	05/01/2031	2.B FE				
.724060-AA-6	Pipeline Funding Company LLC	07/15/2025	Paydown	62,090	62,090	76,935	69,632	0	(678)	0	(678)	0	68,954	0	(6,865)	(6,865)	4,657	0	01/15/2030	2.B FE				
.775109-BG-5	ROGERS COMMUNICATIONS INC	07/23/2025	Not Available	3,256,240	4,000,000	3,975,920	3,979,278	0	296	0	296	0	3,979,574	0	(723,334)	(723,334)	165,489	0	02/15/2048	2.C FE				
.931422-AK-5	WALGREEN CO	07/23/2025	Morgan Stanley	3,651,000	4,000,000	3,966,800	3,970,100	0	629	0	629	0	3,970,729	0	(319,729)	(319,729)	151,067	0	09/15/2042	4.A FE				
.931427-AC-2	WALGREENS BOOTS ALLIANCE INC	07/23/2025	GOLDMAN	4,900,000	5,000,000	5,535,470	5,433,123	0	(8,301)	0	(8,301)	0	5,424,822	0	(524,822)	(524,822)	164,000	0	11/18/2044	4.A FE				
.980745-G#-4	WOODWARD, INC	09/22/2025	USPHYSIC	2,846,070	3,000,000	3,000,000	3,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	05/30/2033	2.B		
.98194#-AB-5	TRANSURBAN QUEENSLAND FINANCE PTY LIMITE	09/22/2025	USPHYSIC	3,166,028	3,200,000	3,200,000	3,200,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	09/22/2027	2.B FE	
0089999999. Subtotal - Issuer Credit Obligations - Corporate Bonds (Unaffiliated)				25,288,804	26,492,035	27,596,183	27,363,952	0	(30,888)	0	(30,888)	0	27,333,064	0	(2,044,260)	(2,044,260)	1,203,036	0	XXX	XXX				
0489999999. Total - Issuer Credit Obligations (Unaffiliated)				34,659,266	36,092,035	29,599,949	36,369,163	0	334,007	0	334,007	0	36,703,170	0	(2,043,904)	(2,043,904)	1,208,798	0	XXX	XXX				
0499999999. Total - Issuer Credit Obligations (Affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX		
0509999997. Total - Issuer Credit Obligations - Part 4				34,659,266	36,092,035	29,599,949	36,369,163	0	334,007	0	334,007	0	36,703,170	0	(2,043,904)	(2,043,904)	1,208,798	0	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	XXX	XXX			
0509999999. Total - Issuer Credit Obligations				34,659,266	36,092,035	29,599,949	36,369,163	0	334,007	0	334,007	0	36,703,170	0	(2,043,904)	(2,043,904)	1,208,798	0	XXX	XXX				
.45129Y-2M-7	IDAHO HOUSING AND FINANCE ASSOCIATION	09/02/2025	Call @ 100.00	370,000	370,000	370,000	370,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	01/01/2048	1.B FE	
.45203M-RC-7	ILLINOIS HS DEV AUTH REV	07/01/2025	Call @ 100.00	155,000	155,073	155,066	155,066	0	(4)	0	(4)	0	0	0	0	0	0	0	0	0	0	0	10/01/2053	1.A FE
.60416T-T3-2	MINNESOTA HOUSING FINANCE AGENCY	07/01/2025	Call @ 100.00	5,000	5,000	5,000	5,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	07/01/2043	1.B FE
.60416T-T4-0	MINNESOTA HOUSING FINANCE AGENCY	07/01/2025	Call @ 100.00	5,000	5,000	5,000	5,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	07/01/2048	1.B FE
.60416T-T5-7	MINNESOTA HOUSING FINANCE AGENCY	07/01/2025	Call @ 100.00	5,000	5,000	5,000	5,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	07/01/2053	1.B FE
.60416T-NX-2	MINNESOTA HOUSING FINANCE AGENCY	07/01/2025	Call @ 100.00	10,000	10,000	10,000	10,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	07/01/2040	1.B FE
.917437-DH-5	UTAH HSG CORP SINGLE FAMILY MTG REV	07/01/2025	Call @ 100.00	115,000	115,000	115,000	115,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	07/01/2048	1.C FE
.917437-DJ-1	UTAH HSG CORP SINGLE FAMILY MTG REV	07/01/2025	Call @ 100.00	190,000	190,000	190,000	190,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	07/01/2053	1.C FE
1059999999. Subtotal - Asset-Backed Securities - Financial Asset-Backed - Self-Liquidating - Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)				855,000	855,000	855,073	855,066	0	(4)	0	(4)	0	855,062	0	(62)	(62)	45,805	0	XXX	XXX				
.19260M-AA-4	COIN 2017-1 A2 - ABS	07/25/2025	Paydown	5,000	5,000	5,000	5,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	04/25/2047	2.C FE
.233046-AB-8	DNKN 2017-1 A11 - ABS	08/20/2025	Paydown	2,500	2,500	2,500	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11/20/2047	2.B FE
.47760Q-AB-9	JIMMY 2017-1 B11 - ABS	07/30/2025	Paydown	5,000	5,000	5,003	5,003	0	(1)	0	(1)	0	0	0	0	0	0	0	0	0	0	0	07/30/2047	2.B FE
.87342R-AC-8	BELL 2016-1 A23 - ABS	09/24/2025	Paydown	2,812,500	2,812,500	2,812,500	2,812,500	0	0	0</														

## STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

**SCHEDULE D - PART 4**

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

1 CUSIP Ident- ification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consid- eration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value at Disposal Date	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Bond Interest/ Stock Dividends Received During Year	20 Stated Con- tractual Maturity Date	21 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol		
									10 Unrealized Valuation Increase/ (Decrease)	11 Current Year's (Amor- tization)/ Accretion	12 Current Year's Other Than Temporary Impairment Recog- nized	13 Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value									
1909999999. Total - Asset-Backed Securities				3,680,000		3,680,000		3,680,081	3,680,068	0	(4)	0	(4)	0	3,680,064	0	(64)	(64)	162,354	XXX	XXX	
2009999999. Total - Issuer Credit Obligations and Asset-Backed Securities				38,339,266		39,772,035		33,280,030	40,049,231	0	334,003	0	334,003	0	40,383,234	0	(2,043,968)	(2,043,968)	1,371,152	XXX	XXX	
4509999997. Total - Preferred Stocks - Part 4				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
4509999998. Total - Preferred Stocks - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4509999999. Total - Preferred Stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks				0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals				38,339,266	XXX	33,280,030	40,049,231	0	334,003	0	334,003	0	334,003	0	40,383,234	0	(2,043,968)	(2,043,968)	1,371,152	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**

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

## **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	
Depository	Restricted Asset Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Bank of OZK .....	Little Rock, AR .....					500,000	500,000	XXX
City National Bank .....	Frankfort, KY .....				342,747	296,715	292,062	XXX
FHLB Dallas .....	Dallas, TX .....		79,288		1,520,029	9,092,692	2,393,518	XXX
PNC Bank .....	Cleveland, OH .....				226,301	234,780	49,315	XXX
Wells Fargo Bank, N.A. ....	Cleveland, OH .....				(15,658,443)	(15,869,200)	(18,326,593)	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	79,288	0	(13,569,366)	(5,745,013)	(15,091,698)	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	79,288	0	(13,569,366)	(5,745,013)	(15,091,698)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	2,500	2,500	2,500	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....
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.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
0599999. Total - Cash	XXX	XXX	79,288	0	(13,566,866)	(5,742,513)	(15,089,198)	XXX

STATEMENT AS OF SEPTEMBER 30, 2025 OF THE Family Heritage Life Insurance Company of America

## **SCHEDULE E - PART 2 - CASH EQUIVALENTS**

### Show Investments Owned End of Current Quarter