



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
CSA FRATERNAL LIFE

NAIC Group Code.....NAIC Company Code..... 56138..... Employer's ID Number..... 36-0971620.....

(Current)(Prior)

Organized under the Laws of..... IL..... State of Domicile or Port of Entry..... IL.....

Country of Domicile..... US.....

Licensed as business type:..... Fraternal Benefit Societies.....

Incorporated/Organized..... 03/01/1911..... Commenced Business..... 03/01/1911.....

Statutory Home Office..... 2050 Finley Road, Suite 70..... Lombard, IL, US 60148.....

Main Administrative Office..... 2050 Finley Road, Suite 70.....

Lombard, IL, US 60148..... 630-472-0500-4304.....

(Telephone)

Mail Address..... P.O. Box 249..... Lombard, IL, US 60148.....

Primary Location of Books and

Records..... 2050 Finley Road, Suite 70.....

Lombard, IL, US 60148..... 630-472-0500-4304.....

(Telephone)

Internet Website Address..... www.csalife.com.....

Statutory Statement Contact..... John Kielczewski..... 630-472-0500.....

(Telephone)

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(E-Mail)(Fax)

OFFICERS

John Kielczewski, President.....Nick Kosmas, Secretary.....

Nick Kosmas, Treasurer.....

OTHER

Steimla & Associates , Consulting Actuary.....

DIRECTORS OR TRUSTEES

Terry Placek.....Irma Farrell.....

Diane DiBianca.....Ken Dvorsky.....

Connie Wolf.....Thomas Ledvina.....

Cary Mentzer.....Carol Tranter.....

Paul Vavrasek.....John Kielczewski.....

State of

County of SS

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.

x.....x.....x.....

John James Kielczewski.....Nick Kosmas.....Nick Kosmas.....

Subscribed and sworn to before me

this..... day of

....., 2025

a. Is this an original filing? Yes

b. If no:

1. State the amendment number:

2. Date filed:

3. Number of pages attached:

x.....

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1.	Bonds (Schedule D).....	90,833,158		90,833,158	94,592,292
2.	Stocks (Schedule D):				
	2.1 Preferred stocks.....				
	2.2 Common stocks.....				
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens.....	400,000		400,000	
	3.2 Other than first liens.....				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less \$..... encumbrances).....				
	4.2 Properties held for the production of income (less \$..... encumbrances).....				
	4.3 Properties held for sale (less \$..... encumbrances).....				
5.	Cash (\$.....361,867, Schedule E - Part 1), cash equivalents (\$.....72,543, Schedule E - Part 2) and short-term investments (\$....., Schedule DA).....	434,410		434,410	235,162
6.	Contract loans (including \$..... premium notes).....	1,032,221		1,032,221	1,061,137
7.	Derivatives (Schedule DB).....				
8.	Other invested assets (Schedule BA).....				
9.	Receivables for securities.....				
10.	Securities lending reinvested collateral assets (Schedule DL).....				
11.	Aggregate write-ins for invested assets.....				
12.	Subtotals, cash and invested assets (Lines 1 to 11).....	92,699,789		92,699,789	95,888,591
13.	Title plants less \$..... charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	904,484		904,484	937,057
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection.....	6,360		6,360	10,040
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....				
	15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers.....				
	16.2 Funds held by or deposited with reinsured companies.....				
	16.3 Other amounts receivable under reinsurance contracts.....				
17.	Amounts receivable relating to uninsured plans.....				
18.1	Current federal and foreign income tax recoverable and interest thereon.....				
18.2	Net deferred tax asset.....				
19.	Guaranty funds receivable or on deposit.....				
20.	Electronic data processing equipment and software.....				
21.	Furniture and equipment, including health care delivery assets (\$.....).....				
22.	Net adjustment in assets and liabilities due to foreign exchange rates.....				
23.	Receivables from parent, subsidiaries and affiliates.....				
24.	Health care (\$.....) and other amounts receivable.....				
25.	Aggregate write-ins for other-than-invested assets.....	1,252,710	220,720	1,031,990	876,546
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	94,863,342	220,720	94,642,622	97,712,234
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	94,863,342	220,720	94,642,622	97,712,234
Details of Write-Ins					
1101.	.....			
1102.	.....			
1103.	.....			
1198.	Summary of remaining write-ins for Line 11 from overflow page.....				
1199.	Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501.	Admitted Disallowed IMR.....	446,233	180,036	266,197	257,448
2502.	Prepaid Expenses.....	32,282	32,282	—	—
2503.	Advance Commission.....	8,402	8,402	—	—
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	765,793		765,793	619,098
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,252,710	220,720	1,031,990	876,546

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....90,332,647 (Exhibit 5, Line 9999999) less \$..... included in Line 6.3 (including \$..... Modco Reserve).....	90,332,647	91,197,280
2.	Aggregate reserve for accident and health contracts (including \$..... Modco Reserve).....		
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$..... Modco Reserve).....	2,299,352	2,631,178
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6).....	185,792	175,666
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6).....		—
5.	Policyholders' dividends/refunds to members \$..... and coupons \$..... due and unpaid (Exhibit 4, Line 10).....		
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 (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	15,766	16,984
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 \$..... is for medical loss ratio rebate per the Public Health Service Act.....		
9.3	Other amounts payable on reinsurance, including \$..... assumed and \$..... ceded.....		
9.4	Interest Maintenance Reserve (IMR, Line 6).....	—	—
10.	Commissions to agents due or accrued-life and annuity contracts \$....., accident and health \$..... and deposit-type contract funds \$.....		
11.	Commissions and expense allowances payable on reinsurance assumed.....		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	27,837	21,339
13.	Transfers to Separate Accounts due or accrued (net) (including \$..... accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	704	
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.....		585
18.	Amounts held for agents' account, including \$..... agents' credit balances.....		
19.	Remittances and items not allocated.....	300	
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.	Dividends to stockholders declared and unpaid.....		
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve (AVR, Line 16, Col. 7).....	719,868	749,787
24.02	Reinsurance in unauthorized and certified (\$.....) companies.....		
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....) reinsurers.....		
24.04	Payable to parent, subsidiaries and affiliates.....		
24.05	Drafts outstanding.....		
24.06	Liability for amounts held under uninsured plans.....		
24.07	Funds held under coinsurance.....		
24.08	Derivatives.....		
24.09	Payable for securities.....		
24.10	Payable for securities lending.....		
24.11	Capital notes \$..... and interest thereon \$.....		
25.	Aggregate write-ins for liabilities.....		
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	93,582,266	94,792,819
27.	From Separate Accounts statement.....		
28.	Total liabilities (Lines 26 and 27).....	93,582,266	94,792,819
29.	Common capital stock.....		
30.	Preferred capital stock.....		
31.	Aggregate write-ins for other-than-special surplus funds.....	2,369,109	2,751,008
32.	Surplus notes.....		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....		
34.	Aggregate write-ins for special surplus funds.....		
35.	Unassigned funds (surplus).....	(1,308,752)	168,407
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).....	1,060,356	2,919,415
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	1,060,356	2,919,415
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	94,642,622	97,712,234
Details of Write-Ins			
2501.	Overpayment.....		
2502.	.....	
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page.....		
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....		
3101.	Ceded Commissions from Heritage 2022 coinsurance agreement remaining in surplus.....	2,369,109	2,751,008
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page.....		
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	2,369,109	2,751,008
3401.	Voluntary Scholarship Reserve.....		
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....		
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....		

SUMMARY OF OPERATIONS

		1	2
		Current Year	Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts.....	12,127,544	14,956,542
2.	Considerations for supplementary contracts with life contingencies.....		50,604
3.	Net investment income (Exhibit of Net Investment Income, Line 17).....	3,725,458	3,771,506
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5).....	104,915	100,959
5.	Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	612,852	627,176
7.	Reserve adjustments on reinsurance ceded.....		
8.	Miscellaneous Income:		
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2	Charges and fees for deposit-type contracts.....		
8.3	Aggregate write-ins for miscellaneous income.....	4,311	301,377
9.	Totals (Lines 1 to 8.3).....	16,575,080	19,808,164
10.	Death benefits.....	2,442,567	2,756,075
11.	Matured endowments (excluding guaranteed annual pure endowments).....	50,531	42,103
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1).....	941,748	1,880,827
13.	Disability benefits and benefits under accident and health contracts.....	39,670	43,621
14.	Coupons, guaranteed annual pure endowments and similar benefits.....		
15.	Surrender benefits and withdrawals for life contracts.....	12,100,773	12,530,678
16.	Group conversions.....		
17.	Interest and adjustments on contract or deposit-type contract funds.....	57,042	64,203
18.	Payments on supplementary contracts with life contingencies.....		
19.	Increase in aggregate reserves for life and accident and health contracts.....	(864,634)	953,468
20.	Totals (Lines 10 to 19).....	14,767,698	18,270,975
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	274,692	231,946
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....		
23.	General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6).....	2,782,144	2,567,259
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5).....	145,620	189,395
25.	Increase in loading on deferred and uncollected premiums.....		
26.	Net transfers to or (from) Separate Accounts net of reinsurance.....		
27.	Aggregate write-ins for deductions.....	3,331	11
28.	Totals (Lines 20 to 27).....	17,973,484	21,259,586
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(1,398,404)	(1,451,422)
30.	Dividends to policyholders and refunds to members.....		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(1,398,404)	(1,451,422)
32.	Federal and foreign income taxes incurred (excluding tax on capital gains).....		
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(1,398,404)	(1,451,422)
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$..... (excluding taxes of \$..... transferred to the IMR).....	—	
35.	Net income (Line 33 plus Line 34).....	(1,398,404)	(1,451,422)
Capital and Surplus Account			
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	2,919,415	4,739,310
37.	Net income (Line 35).....	(1,398,404)	(1,451,422)
38.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....		
39.	Change in net unrealized foreign exchange capital gain (loss).....		
40.	Change in net deferred income tax.....		
41.	Change in nonadmitted assets.....	(108,674)	42,173
42.	Change in liability for reinsurance in unauthorized and certified companies.....		
43.	Change in reserve on account of change in valuation basis, (increase) or decrease.....		
44.	Change in asset valuation reserve.....	29,919	10,585
45.	Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....		
46.	Surplus (contributed to) withdrawn from Separate Accounts during period.....		
47.	Other changes in surplus in Separate Accounts statement.....		
48.	Change in surplus notes.....		
49.	Cumulative effect of changes in accounting principles.....		
50.	Capital changes:		
50.1	Paid in.....		
50.2	Transferred from surplus (Stock Dividend).....		
50.3	Transferred to surplus.....		
51.	Surplus adjustment:		
51.1	Paid in.....		
51.2	Transferred to capital (Stock Dividend).....		
51.3	Transferred from capital.....		
51.4	Change in surplus as a result of reinsurance.....		
52.	Dividends to stockholders.....		
53.	Aggregate write-ins for gains and losses in surplus.....	(381,899)	(421,231)
54.	Net change in capital and surplus for the year (Lines 37 through 53).....	(1,859,058)	(1,819,895)
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	1,060,357	2,919,415
Details of Write-Ins			
08.301.	Misc Income.....	4,311	40
08.302.	S/O Prem Payments.....		
08.303.	ERC Income.....	—	301,337
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page.....		
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	4,311	301,377
2701.	S/O Prem Payments.....	2,727	
2702.	Misc Deductions S/O.....	604	11
2703.	.....	
2798.	Summary of remaining write-ins for Line 27 from overflow page.....		
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....	3,331	11
5301.	Ceded Commission released from Surplus.....	(381,899)	(381,890)
5302.	IMR Released to Reinsurer.....		(44,784)
5303.	Prior Period Adjustment.....		5,443
5398.	Summary of remaining write-ins for Line 53 from overflow page.....		
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above).....	(381,899)	(421,231)

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	12,130,007	15,004,049
2.	Net investment income	4,159,419	4,352,914
3.	Miscellaneous income	617,163	928,553
4.	Total (Lines 1 to 3)	16,906,589	20,285,516
5.	Benefit and loss related payments	15,622,205	24,072,055
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	3,198,585	3,068,243
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses)		
10.	Total (Lines 5 through 9)	18,820,790	27,140,298
11.	Net cash from operations (Line 4 minus Line 10)	(1,914,201)	(6,854,782)
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	4,245,698	10,614,526
12.2	Stocks		
12.3	Mortgage loans		4,520
12.4	Real estate		
12.5	Other invested assets		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7	Miscellaneous proceeds	—	—
12.8	Total investment proceeds (Lines 12.1 to 12.7)	4,245,698	10,619,046
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	965,173	2,970,666
13.2	Stocks		
13.3	Mortgage loans	400,000	
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	—	—
13.7	Total investments acquired (Lines 13.1 to 13.6)	1,365,173	2,970,666
14.	Net increase / (decrease) in contract loans and premium notes	(28,916)	(34,565)
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	2,909,441	7,682,945
Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes		
16.2	Capital and paid in surplus, less treasury stock		
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities	(331,826)	(207,907)
16.5	Dividends to stockholders		
16.6	Other cash provided (applied)	(464,165)	(1,296,350)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(795,992)	(1,504,257)
Reconciliation of Cash, Cash Equivalents and Short-Term Investments			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	199,248	(676,094)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	235,162	911,256
19.2	End of year (Line 18 plus Line 19.1)	434,410	235,162

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

20.0001		
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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

		1	2	3	4	5	6	7	8	9
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1.	Premiums and annuity considerations for life and accident and health contracts	12,127,544	1,879,170		10,248,374					
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3.	Net investment income	3,725,458	1,676,456		2,049,002					
4.	Amortization of Interest Maintenance Reserve (IMR)	104,915	104,915							
5.	Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6.	Commissions and expense allowances on reinsurance ceded	612,852			612,852			XXX		
7.	Reserve adjustments on reinsurance ceded							XXX		
8.	Miscellaneous Income:									
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							XXX		
8.2	Charges and fees for deposit-type contracts						XXX	XXX		
8.3	Aggregate write-ins for miscellaneous income	4,311	4,311							
9.	Totals (Lines 1 to 8.3)	16,575,081	3,664,852		12,910,229					
10.	Death benefits	2,442,567	2,442,567				XXX	XXX		
11.	Matured endowments (excluding guaranteed annual pure endowments)	50,531	50,531				XXX	XXX		
12.	Annuity benefits	941,748	XXX	XXX	941,748		XXX	XXX		XXX
13.	Disability benefits and benefits under accident and health contracts	39,670	39,670				-	XXX		
14.	Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15.	Surrender benefits and withdrawals for life contracts	12,100,773	827,750		11,273,023		XXX	XXX		
16.	Group conversions							XXX		
17.	Interest and adjustments on contract or deposit-type contract funds	57,042	16,349		40,693			XXX		
18.	Payments on supplementary contracts with life contingencies						XXX	XXX		
19.	Increase in aggregate reserves for life and accident and health contracts	(864,634)	(367,845)		(496,789)			XXX		
20.	Totals (Lines 10 to 19)	14,767,697	3,009,023		11,758,675		-	XXX		
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	274,692	106,788		167,904					XXX
22.	Commissions and expense allowances on reinsurance assumed							XXX		
23.	General insurance expenses and fraternal expenses	2,782,144	990,971		1,211,186			579,987		
24.	Insurance taxes, licenses and fees, excluding federal income taxes	145,621	59,948		73,270			12,402		
25.	Increase in loading on deferred and uncollected premiums							XXX		
26.	Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27.	Aggregate write-ins for deductions	3,331	3,331							
28.	Totals (Lines 20 to 27)	17,973,485	4,170,061		13,211,035		-	592,389		
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(1,398,404)	(505,209)		(300,806)		-	(592,389)		
30.	Dividends to policyholders and refunds to members							XXX		
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,398,404)	(505,209)		(300,806)		-	(592,389)		
32.	Federal income taxes incurred (excluding tax on capital gains)									
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(1,398,404)	(505,209)		(300,806)		-	(592,389)		
34.	Policies/certificates in force end of year	1,814	1,069		745			XXX		
Details of Write-Ins										
08.301.	S/O Prem Payments	-	-							
08.302.	IMR Transferred to Heritage Life									
08.303.	Misc Income	4,311	4,311							
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page									
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	4,311	4,311							
2701.	S/O Prem Payments	2,727	2,727							
2702.	Misc Deductions S/O	604	604							
2703.	.....								
2798.	Summary of remaining write-ins for Line 27 from overflow page									
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	3,331	3,331							

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE ^(b)

		1	2	3	4	5	6	7	8	9	10	11	12
		Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1.	Premiums for life contracts (a).....	1,879,170		1,593,292	139,331		146,546						
2.	Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Net investment income.....	1,676,456		1,471,929	3,353		201,175						
4.	Amortization of Interest Maintenance Reserve (IMR).....	104,915		92,115	210		12,590						
5.	Separate Accounts net gain from operations excluding unrealized gains or losses.....												
6.	Commissions and expense allowances on reinsurance ceded.....												
7.	Reserve adjustments on reinsurance ceded.....												
8.	Miscellaneous Income:												
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....												
8.2	Charges and fees for deposit-type contracts.....												
8.3	Aggregate write-ins for miscellaneous income.....	4,311		4,311									
9.	Totals (Lines 1 to 8.3).....	3,664,852		3,161,648	142,894		360,310						
10.	Death benefits.....	2,442,567		2,122,083			320,484						
11.	Matured endowments (excluding guaranteed annual pure endowments).....	50,531		50,531									
12.	Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	Disability benefits and benefits under accident and health contracts.....	39,670		39,670									
14.	Coupons, guaranteed annual pure endowments and similar benefits.....												
15.	Surrender benefits and withdrawals for life contracts.....	827,750		787,367			40,383						
16.	Group conversions.....												
17.	Interest and adjustments on contract or deposit-type contract funds.....	16,349		16,349									
18.	Payments on supplementary contracts with life contingencies.....												
19.	Increase in aggregate reserves for life and accident and health contracts.....	(367,845)		(325,241)	(4,091)		(38,513)						
20.	Totals (Lines 10 to 19).....	3,009,023		2,690,759	(4,091)		322,354						
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	106,788		105,279			1,509						XXX
22.	Commissions and expense allowances on reinsurance assumed.....												
23.	General insurance expenses.....	990,971		743,228	168,465		79,278						
24.	Insurance taxes, licenses and fees, excluding federal income taxes.....	59,948		44,961	10,191		4,796						
25.	Increase in loading on deferred and uncollected premiums.....												
26.	Net transfers to or (from) Separate Accounts net of reinsurance.....												
27.	Aggregate write-ins for deductions.....	3,331		3,331									
28.	Totals (Lines 20 to 27).....	4,170,061		3,587,558	174,565		407,937						
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(505,209)		(425,910)	(31,672)		(47,627)						
30.	Dividends to policyholders and refunds to members.....												
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(505,209)		(425,910)	(31,672)		(47,627)						
32.	Federal income taxes incurred (excluding tax on capital gains).....												
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(505,209)		(425,910)	(31,672)		(47,627)						
34.	Policies/certificates in force end of year.....	1,069			225		844						
Details of Write-Ins													
08.301.	Misc Income.....	4,311		4,311									
08.302.	ERC Income.....												
08.303.													
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page.....												
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	4,311		4,311									
2701.	Misc Deduction S/O.....	3,331		3,331									
2702.													
2703.													
2798.	Summary of remaining write-ins for Line 27 from overflow page.....												
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above).....	3,331		3,331									

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

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

NONE

(a) Includes the following amounts for FEGLI/SGLI: Line 1 \$ Line 10 \$ Line 16 \$ Line 23 \$ Line 24 \$
(b) Include premium amounts for preneed plans included in Line 1 \$
(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

		1	Deferred				6	7
			2	3	4	5		
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1.	Premiums for individual annuity contracts	10,248,374	10,248,374					
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX			XXX
3.	Net investment income	2,049,002	1,987,532				61,470	
4.	Amortization of Interest Maintenance Reserve (IMR)							
5.	Separate Accounts net gain from operations excluding unrealized gains or losses							
6.	Commissions and expense allowances on reinsurance ceded	612,852	612,852					
7.	Reserve adjustments on reinsurance ceded							
8.	Miscellaneous Income:							
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2	Charges and fees for deposit-type contracts							
8.3	Aggregate write-ins for miscellaneous income							
9.	Totals (Lines 1 to 8.3)	12,910,229	12,848,759				61,470	
10.	Death benefits							
11.	Matured endowments (excluding guaranteed annual pure endowments)							
12.	Annuity benefits	941,748	941,748					
13.	Disability benefits and benefits under accident and health contracts							
14.	Coupons, guaranteed annual pure endowments and similar benefits							
15.	Surrender benefits and withdrawals for life contracts	11,273,023	11,127,657				145,366	
16.	Group conversions							
17.	Interest and adjustments on contract or deposit-type contract funds	40,693					40,693	
18.	Payments on supplementary contracts with life contingencies							
19.	Increase in aggregate reserves for life and accident and health contracts	(496,789)	(424,840)				(71,949)	
20.	Totals (Lines 10 to 19)	11,758,675	11,644,565				114,110	
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	167,904	167,904					
22.	Commissions and expense allowances on reinsurance assumed							
23.	General insurance expenses	1,211,186	1,197,199				13,988	
24.	Insurance taxes, licenses and fees, excluding federal income taxes	73,270	72,916				354	
25.	Increase in loading on deferred and uncollected premiums							
26.	Net transfers to or (from) Separate Accounts net of reinsurance							
27.	Aggregate write-ins for deductions							
28.	Totals (Lines 20 to 27)	13,211,035	13,082,584				128,451	
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(300,806)	(233,825)				(66,981)	
30.	Dividends to policyholders and refunds to members							
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(300,806)	(233,825)				(66,981)	
32.	Federal income taxes incurred (excluding tax on capital gains)							
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(300,806)	(233,825)				(66,981)	
34.	Policies/certificates in force end of year	745	713				32	
Details of Write-Ins								
08.301.	IMR Transferred to Heritage Life							
08.302.	.....						
08.303.	.....						
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page							
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.	.....						
2702.	.....						
2703.	.....						
2798.	Summary of remaining write-ins for Line 27 from overflow page							
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

		1	Deferred				6	7
			2	3	4	5		
		Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1.	Premiums for group annuity contracts							
2.	Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3.	Net investment income							
4.	Amortization of Interest Maintenance Reserve (IMR)							
5.	Separate Accounts net gain from operations excluding unrealized gains or losses							
6.	Commissions and expense allowances on reinsurance ceded							
7.	Reserve adjustments on reinsurance ceded							
8.	Miscellaneous Income:							
8.1	Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2	Charges and fees for deposit-type contracts							
8.3	Aggregate write-ins for miscellaneous income							
9.	Totals (Lines 1 to 8.3)							
10.	Death benefits							
11.	Matured endowments (excluding guaranteed annual pure endowments)							
12.	Annuity benefits							
13.	Disability benefits and benefits under accident and health contracts							
14.	Coupons, guaranteed annual pure endowments and similar benefits							
15.	Surrender benefits and withdrawals for life contracts							
16.	Group conversions							
17.	Interest and adjustments on contract or deposit-type contract funds							
18.	Payments on supplementary contracts with life contingencies							
19.	Increase in aggregate reserves for life and accident and health contracts							
20.	Totals (Lines 10 to 19)							
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)							
22.	Commissions and expense allowances on reinsurance assumed							
23.	General insurance expenses							
24.	Insurance taxes, licenses and fees, excluding federal income taxes							
25.	Increase in loading on deferred and uncollected premiums							
26.	Net transfers to or (from) Separate Accounts net of reinsurance							
27.	Aggregate write-ins for deductions							
28.	Totals (Lines 20 to 27)							
29.	Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)							
30.	Dividends to policyholders and refunds to members							
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)							
32.	Federal income taxes incurred (excluding tax on capital gains)							
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)							
34.	Policies/certificates in force end of year							
Details of Write-Ins								
08.301.	.....						
08.302.	.....						
08.303.	.....						
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page							
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)							
2701.	.....						
2702.	.....						
2703.	.....						
2798.	Summary of remaining write-ins for Line 27 from overflow page							
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)							

NONE

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year.....	48,851,463		43,025,477	101,926		5,724,060						
2. Tabular net premiums or considerations.....	1,626,781		1,354,298	125,938		146,545						
3. Present value of disability claims incurred.....	—		—	—								
4. Tabular interest.....	2,203,301		1,928,827	3,496		270,978						
5. Tabular less actual reserve released.....												
6. Increase in reserve on account of change in valuation basis.....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....		XXX								XXX		
7. Other increases (net).....												
8. Totals (Lines 1 to 7).....	52,681,545		46,308,602	231,360		6,141,583						
9. Tabular cost.....	2,098,362		1,709,426	133,525		255,411						
10. Reserves released by death.....	1,221,284		1,061,042	—		160,242						
11. Reserves released by other terminations (net).....	878,281		837,898	—		40,383						
12. Annuity, supplementary contract, and disability payments involving life contingencies.....												
13. Net transfers to or (from) Separate Accounts.....												
14. Total deductions (Lines 9 to 13).....	4,197,927		3,608,366	133,525		456,036						
15. Reserve December 31 of current year.....	48,483,618		42,700,236	97,835		5,685,547						
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year.....	47,924,226		42,238,679			5,685,547						
17. Amount Available for Policy Loans Based upon Line 16 CSV.....	40,126,745		40,126,745			—						

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A FRATERNAL)

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

NONE

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES ^(a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves)							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....	42,345,867	41,270,296				1,075,571	
2. Tabular net premiums and considerations	10,248,374	10,248,374					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	1,391,559	1,334,381				57,178	
5. Tabular less actual reserve released	(26,624)	61,810				(88,434)	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	53,959,176	52,914,861				1,044,315	
9. Tabular cost							
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract, and disability payments involving life contingencies	12,110,098	12,069,405				40,693	
13. Net transfers to or (from) Separate Accounts							
14. Total deductions (Lines 9 to 13)	12,110,098	12,069,405				40,693	
15. Reserve December 31 of current year	41,849,078	40,845,456				1,003,622	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	40,266,112	40,266,112					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)
(N/A FRATERNAL)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves)							
(Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year.....							
2. Tabular net premiums and considerations.....							
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....							
5. Tabular less actual reserve released.....							
6. Increase in reserve on account of change in valuation basis.....							
7. Other increases (net).....							
8. Totals (Lines 1 to 7).....							
9. Tabular cost.....							
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....							
12. Annuity, supplementary contract, and disability payments involving life contingencies.....							
13. Net transfers to or (from) Separate Accounts.....							
14. Total deductions (Lines 9 to 13).....							
15. Reserve December 31 of current year.....							
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year.....							
17. Amount Available for Policy Loans Based upon Line 16 CSV.....							

NONE

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 11,396	..... 11,404
1.1	Bonds exempt from U. S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) 3,747,013	..... 3,714,432
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) 2,744	..... 2,744
4.	Real estate	(d) .....	.....
5.	Contract loans .....	..... 62,366	..... 62,366
6.	Cash, cash equivalents and short-term investments	(e) 10,134	..... 10,134
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	..... 40,358	..... 40,358
10.	Total gross investment income .....	..... 3,874,012	..... 3,841,439
11.	Investment expenses .....	.....	(g) 115,981
12.	Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13.	Interest expense .....	.....	(h)
14.	Depreciation on real estate and other invested assets .....	.....	(i)
15.	Aggregate write-ins for deductions from investment income .....	.....	.....
16.	Total deductions (Lines 11 through 15) .....	.....	..... 115,981
17.	Net investment income (Line 10 minus Line 16) .....	.....	..... 3,725,458
Details of Write-Ins			
0901.	Miscellaneous Income .....	..... 40,358	..... 40,358
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	..... 40,358	..... 40,358
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above) .....	.....	.....

- (a) Includes \$29,991 accrual of discount less \$431,379 amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U. S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	..... (83,870)	.....	..... (83,870)	.....	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses) .....	..... (83,870)	.....	..... (83,870)	.....	.....
Details of Write-Ins						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	.....	.....	.....	.....	.....

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

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)									
1.	Uncollected.....	372	372						
2.	Deferred and accrued.....								
3.	Deferred, accrued and uncollected:								
3.1	Direct.....	372	372						
3.2	Reinsurance assumed.....								
3.3	Reinsurance ceded.....								
3.4	Net (Line 1 + Line 2).....	372	372						
4.	Advance.....								
5.	Line 3.4 - Line 4.....	372	372						
6.	Collected during year:								
6.1	Direct.....	10,076,681	74,974		10,001,707				
6.2	Reinsurance assumed.....								
6.3	Reinsurance ceded.....								
6.4	Net.....	10,076,681	74,974		10,001,707				
7.	Line 5 + Line 6.4.....	10,077,053	75,346		10,001,707				
8.	Prior year (uncollected + deferred and accrued - advance).....	1,720	1,720						
9.	First year premiums and considerations:								
9.1	Direct.....	10,075,333	73,626		10,001,707				
9.2	Reinsurance assumed.....								
9.3	Reinsurance ceded.....								
9.4	Net (Line 7 - Line 8).....	10,075,333	73,626		10,001,707				
SINGLE									
10.	Single premiums and considerations:								
10.1	Direct.....	211,778	211,778						
10.2	Reinsurance assumed.....								
10.3	Reinsurance ceded.....								
10.4	Net.....	211,778	211,778						
RENEWAL									
11.	Uncollected.....	5,812	5,812						
12.	Deferred and accrued.....								
13.	Deferred, accrued and uncollected:								
13.1	Direct.....	5,812	5,812						
13.2	Reinsurance assumed.....								
13.3	Reinsurance ceded.....								
13.4	Net (Line 11 + Line 12).....	5,812	5,812						
14.	Advance.....	15,766	15,766						
15.	Line 13.4 - Line 14.....	(9,954)	(9,954)						
16.	Collected during year:								
16.1	Direct.....	2,611,585	1,641,107		970,478				
16.2	Reinsurance assumed.....								
16.3	Reinsurance ceded.....	769,622	45,812		723,811				
16.4	Net.....	1,841,962	1,595,295		246,667				
17.	Line 15 + Line 16.4.....	1,832,008	1,585,341		246,667				
18.	Prior year (uncollected + deferred and accrued - advance).....	(8,424)	(8,424)						
19.	Renewal premiums and considerations:								
19.1	Direct.....	2,611,585	1,641,107		970,478				
19.2	Reinsurance assumed.....								
19.3	Reinsurance ceded.....	771,122	47,312		723,811				
19.4	Net (Line 17 - Line 18).....	1,840,432	1,593,765		246,667				
TOTAL									
20.	Total premiums and annuity considerations:								
20.1	Direct.....	12,898,696	1,926,511		10,972,185				
20.2	Reinsurance assumed.....								
20.3	Reinsurance ceded.....	771,122	47,312		723,811				
20.4	Net (Lines 9.4 + 10.4 + 19.4).....	12,127,544	1,879,170		10,248,374				

EXHIBIT 1 - PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (DIRECT BUSINESS ONLY)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums.....								
22. All other.....								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....								
23.2 Reinsurance assumed.....								
23.3 Net ceded less assumed.....								
24. Single:								
24.1 Reinsurance ceded.....								
24.2 Reinsurance assumed.....								
24.3 Net ceded less assumed.....								
25. Renewal:								
25.1 Reinsurance ceded.....	612,852			612,852				
25.2 Reinsurance assumed.....								
25.3 Net ceded less assumed.....	612,852			612,852				
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	612,852			612,852				
26.2 Reinsurance assumed (Page 6, Line 22).....								
26.3 Net ceded less assumed.....	612,852			612,852				
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	230,487	64,295		166,192				
28. Single.....	5,645	5,645						
29. Renewal.....	38,560	36,848		1,712				
30. Deposit-type contract funds.....								
31. Totals (to agree with Page 6, Line 21).....	274,692	106,788		167,904				

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	215,280						215,280
2.	Salaries and wages	964,823					225,648	1,190,472
3.11	Contributions for benefit plans for employees	110,434					29,939	140,373
3.12	Contributions for benefit plans for agents	—						—
3.21	Payments to employees under non-funded benefit plans	18,902						18,902
3.22	Payments to agents under non-funded benefit plans							
3.31	Other employee welfare	10,919						10,919
3.32	Other agent welfare							
4.1	Legal fees and expenses	72,778						72,778
4.2	Medical examination fees	7,896						7,896
4.3	Inspection report fees							
4.4	Fees of public accountants and consulting actuaries	276,315						276,315
4.5	Expense of investigation and settlement of policy claims							
5.1	Traveling expenses	118,363					52,987	171,350
5.2	Advertising	6,423					250	6,673
5.3	Postage, express, telegraph and telephone	46,144						46,144
5.4	Printing and stationery	5,366						5,366
5.5	Cost or depreciation of furniture and equipment							
5.6	Rental of equipment	18,751						18,751
5.7	Cost or depreciation of EDP equipment and software	86,061						86,061
6.1	Books and periodicals							
6.2	Bureau and association fees	119,724						119,724
6.3	Insurance, except on real estate	56,951						56,951
6.4	Miscellaneous losses	3,555				518		4,073
6.5	Collection and bank service charges	21,760						21,760
6.6	Sundry general expenses	31,495						31,495
6.7	Group service and administration fees							
6.8	Reimbursements by uninsured plans							
7.1	Agency expense allowance	3,004						3,004
7.2	Agents' balances charged off (less \$..... recovered)							
7.3	Agency conferences other than local meetings							
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	88,693	88,693
8.2	Expense of supreme lodge meetings(Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses							
9.2	Investment expenses not included elsewhere					115,463		115,463
9.3	Aggregate write-ins for expenses	7,213					182,470	189,683
10.	General expenses incurred	2,202,157				115,981	(b) 579,987	(a) 2,898,125
11.	General expenses unpaid December 31, prior year	21,339						21,339
12.	General expenses unpaid December 31, current year	27,837						27,837
13.	Amounts receivable relating to uninsured plans, prior year							
14.	Amounts receivable relating to uninsured plans, current year							
15.	General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	2,195,659				115,981	579,987	2,891,627
Details of Write-Ins								
09.301.	Training and Education	4,138						4,138
09.302.	Proposing Members Fees	3,075						3,075
09.303.	Sales and Promo Brochures							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page						182,470	182,470
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	7,213					182,470	189,683
(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.								
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):								
1. Charitable	\$ 117	2. Institutional	\$ 194,186	3. Recreational and Health	\$ 176,401	4. Educational		\$ 31,451
5. Religious	\$	6. Membership	\$ 177,831	7. Other	\$	8. Total		\$ 579,987

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						
2.	State insurance department licenses and fees	68,822				68,822	
3.	State taxes on premiums						
4.	Other state taxes, incl. \$..... for employee benefits	1,474				1,474	
5.	U.S. Social Security taxes	62,376			12,402	74,778	
6.	All other taxes	546				546	
7.	Taxes, licenses and fees incurred	133,218			12,402	145,620	
8.	Taxes, licenses and fees unpaid December 31, prior year						
9.	Taxes, licenses and fees unpaid December 31, current year	704				704	
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	132,514			12,402	144,916	

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance					
2017 CSO 3.00% Semi-Continuous CRVM	131,291		131,291		
2017 CSO 3.00% Semi-Continuous NLP	370,239		370,239		
2017 CSO 3.50% Semi-Continuous CRVM	111,157		111,157		
2017 CSO 3.50% Continuous NLP	73,022		73,022		
2001 CSO 3.50% Semi-Continuous CRVM	2,673,708		2,673,708		
2001 CSO 3.50% Semi Continuous NLP	445,971		445,971		
2001 CSO 3.50% Continuous NLP	98,173		98,173		
2001 CSO 4.00% Semi-Continuous CRVM	4,326,560		4,326,560		
2001 CSO 4.00% Semi-Continuous NLP	308,961		308,961		
2001 CSO 4.00% Continuous CRVM	95,704		95,704		
2001 CSO 4.00% Continuous NLP	339,590		339,590		
1980 CSO 4.00% Continuous CRVM	116,679		116,679		
1980 CSO 4.00% Continous NLP	265,739		265,739		
1980 CET 4.00% Continuous NLP	3,283		3,283		
1980 CSO 4.50% Continuous CRVM	5,728,284		5,728,284		
1980 CSO 4.50% Continuous NLP	3,981,531		3,981,531		
1980 CET 4.50% Continuous NLP	156,975		156,975		
1980 CSO 5.00% Continuous CRVM	1,173,238		1,173,238		
1980 CSO 5.00% Continuous NLP	1,788,417		1,788,417		
1980 CET 5.00% Continuous NLP	29,299		29,299		
1980 CSO 5.50% Continuous CRVM	2,520,421		2,520,421		
1980 CSO 5.50% Continuous NLP	7,381,532		7,381,532		
1980 CET 5.50% Continuous NLP	151,098		151,098		
1980 CSO 6.00% Continuous CRVM	1,031,171		1,031,171		
1980 CSO 6.00% Continuous NLP	4,154,582		4,154,582		
1980 CET 6.00% Continuous NLP	54,591		54,591		
1958 CET 4.50% Curtate CRVM	720,902		720,902		
1958 CET 4.50% Curtate NLP	90,705		90,705		
1958 CSO 2.50% Curtate CRVM	2,557,323		2,557,323		
1958 CSO 2.50% Curtate NLP	3,893,374		3,893,374		
1958 CET 2.50% Curtate NLP	530,818		530,818		
1941 CSO 2.50% Curtate CRVM	2,778		2,778		
1941 CSO 2.50% Curtate NLP	71,578		71,578		
130% 1941 CSO 2.50% Curtate NLP	3,557		3,557		
American Experience 3.00% Curtate IL	2,020		2,020		
American Experience 3.00% Curtate NLP	93,170		93,170		
American Men 3.00% Curtate IL	20,141		20,141		
American Men 3.00% Curtate NLP	2,507,684		2,507,684		
0199997 – Totals (Gross)	48,005,266		48,005,266		
0199998 – Reinsurance ceded	29,119		29,119		
0199999 – Totals (Net)	47,976,147		47,976,147		
Annuities (excluding supplementary contracts with life contingencies):					
FLEXIBLE PREMIUM DEFERRED ANNUITY - 4.5%	7,978,234	XXX	7,978,234	XXX	
FLEXIBLE PREMIUM DEFERRED ANNUITY - 3.5%	477,698	XXX	477,698	XXX	
FLEXIBLE PREMIUM DEFERRED ANNUITY - 3.0%	43,066,069	XXX	43,066,069	XXX	
FLEXIBLE PREMIUM DEFERRED ANNUITY - 2.0%	19,273,713	XXX	19,273,713	XXX	
FLEXIBLE PREMIUM DEFERRED ANNUITY - 1.0%	4,830,791	XXX	4,830,791	XXX	
0299997 – Totals (Gross)	75,626,505	XXX	75,626,505	XXX	
0299998 – Reinsurance ceded	34,781,049	XXX	34,781,049	XXX	
0299999 – Totals (Net)	40,845,456	XXX	40,845,456	XXX	
Supplementary Contracts with Life Contingencies:					
SPIA - 83 A (M/F) 8.50%	31,757		31,757		
SPIA - 83 A (M/F) 6.75%	19,681		19,681		
SPIA - 83 A (M/F) 6.50%	9,284		9,284		
SPIA - 83 A (M/F) 6.00%	8,406		8,406		
SPIA - 83 A (M/F) 4.50%	58,419		58,419		
SPIA - A2000 (M/F) 6.00%	69,789		69,789		
SPIA - A2000 (M/F) 5.85%	19,301		19,301		
SPIA - A2000 (M/F) 5.00%	57,190		57,190		
SPIA - A2000 (M/F) 4.50%	211,386		211,386		
SPIA - A2000 (M/F) 3.00%	495,002		495,002		
SPIA - A2000 (M/F) 2.00%	23,406		23,406		
0399997 – Totals (Gross)	1,003,621		1,003,621		
0399998 – Reinsurance ceded					
0399999 – Totals (Net)	1,003,621		1,003,621		
Accidental Death Benefits:					
1926-33 ADB 41 CSO 3.00%	268		268		
1959 ADB & 1980 CSO 4.00%	29,265		29,265		
0499997 – Totals (Gross)	29,533		29,533		
0499998 – Reinsurance ceded					
0499999 – Totals (Net)	29,533		29,533		
Disability-Active Lives:					
1952 INTCO DISA (BEN 5/PER 2) & 2001 CSO 3.5%	1,920		1,920		
1952 INTCO DISA (BEN 5/PER 2) & 1958 CSO 3.0%	8,286		8,286		
0599997 – Totals (Gross)	10,206		10,206		
0599998 – Reinsurance ceded					
0599999 – Totals (Net)	10,206		10,206		
Disability-Disabled Lives:					
1952 INTCO DISA (BEN 5/PER 2) & 1958 CSO 3.0%	33,004		33,004		
0699997 – Totals (Gross)	33,004		33,004		
0699998 – Reinsurance ceded					
0699999 – Totals (Net)	33,004		33,004		
Miscellaneous Reserves					
Sub Standard	19,300		19,300		
UDI	6,032		6,032		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
Unearned Premium.....	74,956		74,956		
NDDP.....	102,212		102,212		
IPDC.....	132,180		132,180		
Addl Mortality.....	100,000		100,000		
0799997 – Totals (Gross).....	434,680		434,680		
0799998 – Reinsurance ceded.....					
0799999 – Totals (Net).....	434,680		434,680		
9999999 – Totals (Net)-Page 3, Line 1.....	90,332,647		90,332,647		

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

EXHIBIT 5 - INTERROGATORIES

- 1.1

Has the reporting entity ever issued both participating and non-participating contracts?

YES
- 1.2

If not, state which kind is issued:
- 2.1

Does the reporting entity at present issue both participating and non-participating contracts?

YES
- 2.2

If not, state which kind is issued:
3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

NO
4.

Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

NO

4.1

Amount of insurance:

\$

4.2

Amount of reserve:

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year:

\$
5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts:
6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

NO

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: Attach statement of methods employed in their valuation.

\$
7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

NO

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements:

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount.

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank
8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

NO

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:
9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

NO

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set upon a basis other than that used to determine benefits) (Exhibit 5)			
0199999 – Subtotal (Page 7, Line 6)	XXX	XXX	
ACCIDENT AND HEALTH CONTRACTS (Exhibit 6)			
0299999 – Subtotal	XXX	XXX	
DEPOSIT-TYPE CONTRACTS (Exhibit 7)			
0399999 – Subtotal	XXX	XXX	
9999999 – TOTAL (Column 4 only)	XXX	XXX	

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

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

NONE

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

		1	2	3	4	5	6
		Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1.	Balance at the beginning of the year before reinsurance.....	2,631,178		869,467	330,614	1,417,994	13,103
2.	Deposits received during the year.....	104,389			100,087		4,302
3.	Investment earnings credited to the account.....	49,635		32,183	8,511	8,133	810
4.	Other net change in reserves.....						
5.	Fees and other charges assessed.....						
6.	Surrender charges.....						
7.	Net surrender or withdrawal payments.....	485,851		186,263	189,426	109,060	1,101
8.	Other net transfers to or (from) Separate Accounts.....						
9.	Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a).....	2,299,352		715,387	249,785	1,317,066	17,114
10.	Reinsurance balance at the beginning of the year.....						
11.	Net change in reinsurance assumed.....						
12.	Net change in reinsurance ceded.....						
13.	Reinsurance balance at the end of the year (Lines 10+11-12).....						
14.	Net balance at the end of current year after reinsurance (Lines 9+13).....	2,299,352		715,387	249,785	1,317,066	17,114

- (a) FHLB funding agreements:
1. Reported as GICs (captured in column 2).....

2. Reported as Annuities Certain (captured in column 3).....

3. Reported as Supplemental Contracts (captured in column 4).....

4. Reported as Dividend Accumulations or Refunds (captured in column 5).....

5. Reported as Premium or Other Deposit Funds (captured in column 6).....

6. Total reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5).....
- \$

\$

\$

\$

\$

\$

NONE

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct.....	41,970	41,260		710				
	1.2 Reinsurance assumed.....								
	1.3 Reinsurance ceded.....								
	1.4 Net.....	41,970	41,260		710				
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct.....								
	2.12 Reinsurance assumed.....								
	2.13 Reinsurance ceded.....								
	2.14 Net.....		(b)	(b)	(b)				
	2.2 Other								
	2.21 Direct.....								
	2.22 Reinsurance assumed.....								
	2.23 Reinsurance ceded.....								
	2.24 Net.....		(b)	(b)	(b)		(b)		
3.	Incurred but unreported:								
	3.1 Direct.....	143,822	143,822						
	3.2 Reinsurance assumed.....								
	3.3 Reinsurance ceded.....								
	3.4 Net.....	143,822	(b) 143,822	(b)	(b)		(b)		
4.	TOTALS								
	4.1 Direct.....	185,792	185,082		710				
	4.2 Reinsurance assumed.....								
	4.3 Reinsurance ceded.....								
	4.4 Net.....	185,792	(a) 185,082	(a)	710				

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

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

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

		1	2	3	4	5	6	7	8
		Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Settlements during the year:								
1.1	Direct.....	4,745,623	2,433,151		2,302,219		10,253		
1.2	Reinsurance assumed.....								
1.3	Reinsurance ceded.....	1,371,434			1,361,181		10,253		
1.4	Net.....	(c) 3,374,189	2,433,151		941,038		—		
2.	Liability December 31, current year from Part 1:								
2.1	Direct.....	185,792	185,082		710				
2.2	Reinsurance assumed.....								
2.3	Reinsurance ceded.....								
2.4	Net.....	185,792	185,082		710				
3.	Amounts recoverable from reinsurers December 31, current year.....								
4.	Liability December 31, prior year:								
4.1	Direct.....	185,919	175,666				10,253		
4.2	Reinsurance assumed.....								
4.3	Reinsurance ceded.....	10,253					10,253		
4.4	Net.....	175,666	175,666				—		
5.	Amounts recoverable from reinsurers December 31, prior year.....								
6.	Incurred benefits:								
6.1	Direct.....	4,745,496	2,442,567		2,302,929		—		
6.2	Reinsurance assumed.....								
6.3	Reinsurance ceded.....	1,361,181			1,361,181		—		
6.4	Net.....	3,384,315	2,442,567		941,748		—		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$50,531 in Line 1.1, \$50,531 in Line 1.4.
\$50,531 in Line 6.1 and \$50,531 in Line 6.4.

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

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

EXHIBIT OF NONADMITTED ASSETS

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D).....			
2.	Stocks (Schedule D):			
2.1	Preferred stocks.....			
2.2	Common stocks.....			
3.	Mortgage loans on real estate (Schedule B):			
3.1	First liens.....			
3.2	Other than first liens.....			
4.	Real estate (Schedule A):			
4.1	Properties occupied by the company.....			
4.2	Properties held for the production of income.....			
4.3	Properties held for sale.....			
5.	Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			
6.	Contract loans.....			
7.	Derivatives (Schedule DB).....			
8.	Other invested assets (Schedule BA).....			
9.	Receivables for securities.....			
10.	Securities lending reinvested collateral assets (Schedule DL).....			
11.	Aggregate write-ins for invested assets.....			
12.	Subtotals, cash and invested assets (Lines 1 to 11).....			
13.	Title plants (for Title insurers only).....			
14.	Investment income due and accrued.....			
15.	Premiums and considerations:			
15.1	Uncollected premiums and agents' balances in the course of collection.....			
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
15.3	Accrued retrospective premiums and contracts subject to redetermination.....			
16.	Reinsurance:			
16.1	Amounts recoverable from reinsurers.....			
16.2	Funds held by or deposited with reinsured companies.....			
16.3	Other amounts receivable under reinsurance contracts.....			
17.	Amounts receivable relating to uninsured plans.....			
18.1	Current federal and foreign income tax recoverable and interest thereon.....			
18.2	Net deferred tax asset.....			
19.	Guaranty funds receivable or on deposit.....			
20.	Electronic data processing equipment and software.....			
21.	Furniture and equipment, including health care delivery assets.....			
22.	Net adjustment in assets and liabilities due to foreign exchange rates.....			
23.	Receivables from parent, subsidiaries and affiliates.....			
24.	Health care and other amounts receivable.....			
25.	Aggregate write-ins for other-than-invested assets.....	220,720	112,046	(108,674)
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	220,720	112,046	(108,674)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28.	Total (Lines 26 and 27).....	220,720	112,046	(108,674)
Details of Write-Ins				
1101.	.....		
1102.	.....		
1103.	.....		
1198.	Summary of remaining write-ins for Line 11 from overflow page.....			
1199.	Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....			
2501.	Negative IMR.....	180,036	—	(180,036)
2502.	Prepaid Expenses.....	32,282	94,148	61,865
2503.	Advance Commission.....	8,402	17,898	9,496
2598.	Summary of remaining write-ins for Line 25 from overflow page.....			
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	220,720	112,046	(108,674)

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (1,398,404)	\$ (1,451,422)
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (1,398,404)</u>	<u>\$ (1,451,422)</u>
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,060,356	\$ 2,919,415
(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	<u>\$ 1,060,356</u>	<u>\$ 2,919,415</u>

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses are incurred in connection with acquiring new business, including acquisition costs such as sales commissions, are charged to operations as incurred.

(1) Basis for Short-Term Investments

Stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule

Bonds not backed by other loans are stated at amortized cost using the interest method.

(3) Basis for Common Stocks

Stated at market rate.

(4) Basis for Preferred Stocks

Stated at cost.

(5) Basis for Mortgage Loans

Stated at the aggregate carrying value less accrued interest.

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

Stated at the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative. Those are valued using the prospective method.

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

The Society has no non-insurance entity.

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

The Society has no minor ownership interest in joint ventures.

(9) Accounting Policies for Derivatives

The Society has no derivatives.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Society anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.

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

Unpaid losses and loss adjustment expenses include an amount determined from the individual case estimates and loss reports and an amount based on past experiences, for losses incurred but not reported. Such liabilities are necessarily based on the assumption and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount projected. The methods of making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

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

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

The Society has not modified its capitalization policy from the prior year.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

The Society has no pharmaceutical rebate receivables.

D. Going Concern - Not Applicable

2. Accounting Changes and Corrections of Errors

Accounting changes adopted to conform to the provision of the NAIC Accounting Practices and Procedures Manual are reported as changes in the accounting principles. The cumulative effect of the change in accounting principles would be reported as an adjustment to unassigned (funds) surplus in the period of the change of the accounting principles. The cumulative effect would be the difference between the amount of surplus at the beginning of the year and the amount of surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all periods.

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations - Not Applicable

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum loan rates for mortgage loans issued during 2024 were 8.00% and 7.75%, respectively.

There were 2 new mortgages during 2024 with a principal amount of \$400,000.

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was: 39%

(3) Taxes, assessments and any amounts advanced and not included in mortgage loan total - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

(4) Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement

		Residential		Commercial		Mezzanine	Total
		Farm	Insured	All Other	Insured	All Other	
a.	Current Year						
1.	Recorded Investment (All)						
(a)	Current	\$	\$	\$	\$	400,000	\$ 400,000
(b)	30 - 59 days past due						
(c)	60 - 89 days past due						
(d)	90 - 179 days past due						
(e)	180+ days past due						
2.	Accruing Interest 90-179 Days Past Due						
(a)	Recorded investment	\$	\$	\$	\$		\$
(b)	Interest accrued						
3.	Accruing Interest 180+ Days Past Due						
(a)	Recorded investment	\$	\$	\$	\$		\$
(b)	Interest accrued						
4.	Interest Reduced						
(a)	Recorded investment	\$	\$	\$	\$		\$
(b)	Number of loans						
(c)	Percent reduced	%	%	%	%	%	%
5.	Participant or Co-lender in a Mortgage Loan Agreement						
(a)	Recorded investment	\$	\$	\$	\$		\$
b.	Prior Year						
1.	Recorded Investment						
(a)	Current	\$	\$	\$	\$		\$
(b)	30 - 59 days past due						
(c)	60 - 89 days past due						
(d)	90 - 179 days past due						
(e)	180+ days past due						
2.	Accruing Interest 90-179 Days Past Due						
(a)	Recorded investment	\$	\$	\$	\$		\$
(b)	Interest accrued						
3.	Accruing Interest 180+ Days Past Due						
(a)	Recorded investment	\$	\$	\$	\$		\$
(b)	Interest accrued						
4.	Interest Reduced						
(a)	Recorded investment	\$	\$	\$	\$		\$
(b)	Number of loans						
(c)	Percent reduced	%	%	%	%	%	%
5.	Participant or Co-lender in a Mortgage Loan Agreement						
(a)	Recorded investment	\$	\$	\$	\$		\$

(5) Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan - Not Applicable

(6) Investment in impaired loans - average recorded investment, interest income recognized, recorded investment on nonaccrual status and amount of interest income recognized using a cash-basis method of accounting - Not Applicable

(7) Allowance for credit losses - Not Applicable

(8) Mortgage loans derecognized as a result of foreclosure - Not Applicable

(9) Policy for recognizing interest income and impaired loans - Not Applicable

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Loan-Backed Securities

(1) Prepayment assumptions were obtained from the broker dealer survey values.

Notes to the Financial Statements

5. Investments (Continued)

(2) Loan-backed and structured securities with a recognized other-than-temporary impairment (OTTI)

	(1)	(2)		(3)
	Amortized Cost Basis Before Other- Than-Temporary Impairment	Other-Than-Temporary Impairment Recognized in Loss		Fair Value 1 - (2a + 2b)
		(2a) Interest	(2b) Noninterest	
OTTI Recognized 1st Quarter				
a. Intent to sell	\$	\$	\$	\$
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis				
c. Total 1st Quarter (a+b)	\$	\$	\$	\$
OTTI Recognized 2nd Quarter				
d. Intent to sell	\$	\$	\$	\$
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis				
f. Total 2nd Quarter (d+e)	\$	\$	\$	\$
OTTI Recognized 3rd Quarter				
g. Intent to sell	\$	\$	\$	\$
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis				
i. Total 3rd Quarter (g+h)	\$	\$	\$	\$
OTTI Recognized 4th Quarter				
j. Intent to sell	\$	\$	\$	\$
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis				
l. Total 4th Quarter (j+k)	\$	\$	\$	\$
m. Annual aggregate total (c+f+i+l)		\$	\$	

(3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
Total			\$			

(4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

a. The aggregate amount of unrealized losses:	
1. Less than 12 months	\$ 15,647
2. 12 months or longer	490,067
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	\$ 185,642
2. 12 months or longer	1,708,505

(5) The Society takes into consideration the cash flows of the loan-backed securities under various scenarios to determine if an impairment is other-than-temporary.

- 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) - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

L. Restricted Assets

(1) Restricted assets (including pledged)

Gross (Admitted & Nonadmitted) Restricted											
Current Year							Current Year				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown.....	\$	\$	\$	\$	\$	\$	\$	\$	\$%%
b. Collateral held under security lending agreements.....
c. Subject to repurchase agreements.....
d. Subject to reverse repurchase agreements.....
e. Subject to dollar repurchase agreements.....
f. Subject to dollar reverse repurchase agreements.....
g. Placed under option contracts.....
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock.....
i. FHLB capital stock.....
j. On deposit with states.....
k. On deposit with other regulatory bodies.....
l. Pledged as collateral to FHLB (including assets backing funding agreements).....
m. Pledged as collateral not captured in other categories.....
n. Other restricted assets.....
o. Total restricted assets (Sum of a through n).....	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>.....%</u>	<u>.....%</u>

- (2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable
- (3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable
- (4) Collateral received and reflected as assets within the reporting entity's financial statements - Not Applicable

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

	General Account	Separate Account
(1) Number of CUSIPs.....	5 .....	.....
(2) Aggregate amount of investment income.....	\$..... 42,651	\$.....

R. Reporting Entity's Share of Cash Pool by Asset Type

Asset Type	Percent Share
(1) Cash.....	83.000 %
(2) Cash Equivalents.....	17.000 %
(3) Short-Term Investments.....%
(4) Total (Must Equal 100%).....	<u>100.000 %</u>

Notes to the Financial Statements

5. Investments (Continued)

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)	Bonds			
	a. Affiliated			
	b. Unaffiliated			
(3)	Loan-Backed and Structured 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	\$	\$	\$

6. Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

7. Investment Income

A. Due and Accrued Income Excluded from Surplus

The bases, by category of investment income, for excluding (non-admitting) any investment income due and accrued:

Due and Accrued income was excluded from surplus on the following basis. All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

B. Total Amount Excluded - Not Applicable

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

Interest Income Due and Accrued		Amount
1.	Gross	\$ 904,484
2.	Nonadmitted	\$
3.	Admitted	\$ 904,484

D. The aggregate deferred interest

		Amount
Aggregate Deferred Interest		\$

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

		Amount
Cumulative amounts of PIK interest included in the current principal balance		\$

8. Derivative Instruments - Not Applicable

9. Income Taxes - Not Applicable

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties - Not Applicable

11. Debt - Not Applicable

Notes to the Financial Statements

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - Not Applicable

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations - Not Applicable

14. Liabilities, Contingencies and Assessments - Not Applicable

15. Leases

A. Lessee Operating Lease

(1) Leasing arrangements

(a) Rental Expense

Extended lease on office space to now expire in March, 2028

(b) Rental payment contingencies - Not Applicable

(c) Terms of renewal or purchase options and escalation clauses - Not Applicable

(d) Restrictions Imposed by Lease Agreements

A 10 month lease abatement was received and lessee must stay in property for 5 years otherwise abatement would have to be paid.

(e) Early termination of lease agreements - Not Applicable

(2) For leases having initial or remaining noncancelable lease terms in excess of one year

4+ years remain on lease (recently extended)

(a) Minimum aggregate rental commitments at year end

	Year Ending December 31	Operating Leases
1. 2025		\$ 89,375
2. 2026		123,200
3. 2027		127,250
4. 2028		32,800
5. 2029		
6. Thereafter		
7. Total (sum of 1 through 6)		<u>\$ 372,625</u>

(b) Sublease minimum rentals to be received - Not Applicable

(3) For sale-leaseback transactions - Not Applicable

B. Lessor Leases - Not Applicable

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - Not Applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - Not Applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

20. Fair Value Measurements

A. Fair Value Measurement

(1) Fair value 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					
	Cash and Cash Equivalents	\$ 72,543	\$	\$	\$	\$ 72,543
	Total assets at fair value/NAV	<u>\$ 72,543</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$ 72,543</u>
b.	Liabilities at fair value					
	Total liabilities at fair value	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>

(2) Fair value measurements in Level 3 of the fair value hierarchy - Not Applicable

(3) Policy on transfers into and out of Level 3 - Not Applicable

(4) Inputs and techniques used for Level 2 and Level 3 fair values - Not Applicable

(5) Derivatives - Not Applicable

B. Other Fair Value Disclosures - Not Applicable

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bond.....	\$ 73,463,106	\$ 88,518,528	\$	\$ 73,463,106	\$	\$	\$
CMO.....	1,402,266	1,731,938		1,402,266			
MBS.....	449,670	582,692		449,670			
Cash and Cash Equivalents.....	72,543	72,543	72,543				

D. Not Practicable to Estimate Fair Value - Not Applicable

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items

- A. Unusual or Infrequent Items - Not Applicable
- B. Troubled Debt Restructuring - Not Applicable
- C. Other Disclosures - Not Applicable
- D. Business Interruption Insurance Recoveries - Not Applicable
- E. State Transferable and Non-Transferable Tax Credits - Not Applicable
- F. Subprime-Mortgage-Related Risk Exposure - Not Applicable
- G. Retained Assets - Not Applicable
- H. Insurance-Linked Securities (ILS) Contracts - Not Applicable
- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable
- J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

The Company admitted a portion of its negative IMR in the general account at December 31, 2024,. There was a total gross negative IMR of \$446,233 with the admitted portion being \$266,197 and with \$180,036 being non-admitted. Of the \$446,233 gross asset balance for negative IMR, \$156,757 related to cumulative realized gains on bonds and \$602,990 relates to cumulative realized losses on bonds. There were no IMR losses generated for fixed income related derivates as of December 31, 2024. The Company's IMR balance includes interest-related realized gains and losses arising from sales of its fixed income investments that are made in compliance with the Company's investment management policies. The Company engages in portfolio management that occasionally requires sales of its fixed income investments and generally reinvested in similar assets or helps the company realign the duration of the bond portfolio with the normal withdrawal characteristics on the annuity business. The Company did not have any excess withdrawals as of December 31, 2024. IMR was admitted up to 10% of the Company's adjusted Capital and Surplus. The adjusted capital and surplus is only adjusted for the negative IMR as the company does not have goodwill, EDP equipment, operating system software or deferred tax assets on the balance sheet.

(1) Net negative (disallowed) IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$	\$	\$	\$

(2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$	\$	\$	\$

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus.....	\$
From Prior Period SAP Financials	
b. Net Positive Goodwill (admitted).....	
c. EDP Equipment & Operating System Software (admitted).....	
d. Net DTAs (admitted).....	
e. Net Negative (disallowed) IMR (admitted).....	
f. Adjusted Capital & Surplus (a-(b+c+d+e)).....	\$

(4) Percentage of adjusted capital and surplus

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

Notes to the Financial Statements

21. Other Items (Continued)

(5) Allocated gains/losses to IMR from derivatives

	Gains	Losses
a. General Account		
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period		
3. Fair Value Derivative Gains & Losses Amortized Over Current Period		
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$	\$
b. Separate Account - Insulated		
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period		
3. Fair Value Derivative Gains & Losses Amortized Over Current Period		
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$	\$
c. Separate Account – Non-Insulated		
1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Prior Period	\$	\$
2. Fair Value Derivative Gains & Losses Realized to IMR – Added in Current Period		
3. Fair Value Derivative Gains & Losses Amortized Over Current Period		
4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR – Current Period Total	\$	\$

22. Events Subsequent - Not Applicable

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1)

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

Yes () No (X)
- (2)

Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

- (1)

Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)
- (2)

Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1)

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

Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

B. Uncollectible Reinsurance

- (1)

The Company has written off in the current year reinsurance balances due (from the companies listed below) in the amount of , which is reflected as:
- | | Amount |
|--|--------|
| a. Claims incurred | \$ |
| b. Claims adjustment expenses incurred | |
| c. Premiums earned | |
| d. Other | |
| e. Company | |

Notes to the Financial Statements

23. Reinsurance (Continued)

C. Commutation of Reinsurance Reflected in Income and Expenses

The company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

	Amount
(1) Claims incurred	\$
(2) Claims adjustment expenses incurred
(3) Premiums earned
(4) Other
(5) Company	

- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None
- E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - None
- F. Reinsurance Agreement with an Affiliated Captive Reinsurer - None
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - Not Applicable
- H. Reinsurance Credit - None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable

25. Change in Incurred Losses and Loss Adjustment Expenses - Not Applicable

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies

The Society's current Whole life block of business is participating yet we have chosen to not pay dividends on that block nor any block that is currently being marketed but still has life insurance in force.

30. Premium Deficiency Reserves - Not Applicable

31. Reserves for Life Contracts and Annuity Contracts

1. Reserve Practices

The Society waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death . Surrender values are not promised is excess of the legally computed reserve.

2. Valuation of Substandard Policies

Substandard reserves are determined by computing the regular mid-terminal reserve for the plan at the rated age and holding in addition the unearned portion of the standard and extra premium.

3. Amount of Insurance Where Gross Premiums are Less than the Net Premiums

As of December 31, 2024, the Society had no insurance in force to which the gross premiums are less than the net premiums according to standard valuation set by the State of Illinois.

4. Method Used to Determine Tabular Interest, Reserves Released, and Cost

The tabular interest (Page 7, Line 4) Tabular Less Actual Reserves (page 7, line 5) and the Tabular Cost (Page 7, Line 9) have been determined by formula as described in the instructions for Page 7. For life insurance tabular cost as determined by formula is validated by and independent tabular cost calculation.

5. Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

Tabular interest on funds not involving life contingencies (page 7, Line 3) has been determined by formula as described in the instructions. Tabular interest is determined by formula and then validated by an independent calculation using appropriate valuation rates and mean liabilities.

6. Details for Other Changes - Not Applicable

Notes to the Financial Statements

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

A. Individual Annuities

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$	\$	\$	\$	%
b. At book value less current surrender charge of 5% or more	20,279,100			20,279,100	26.464
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)	20,279,100			20,279,100	26.464
e. At book value without adjustment (minimal or no charge or adjustment)	55,347,405			55,347,405	72.227
(2) Not subject to discretionary withdrawal	1,003,621			1,003,621	1.310
(3) Total (gross: direct + assumed)	\$ 76,630,126	\$	\$	\$ 76,630,126	100.000 %
(4) Reinsurance ceded	34,781,049			34,781,049	
(5) Total (net) (3 - 4)	\$ 41,849,077	\$	\$	\$ 41,849,077	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ 7,343,940	\$	\$	\$ 7,343,940	

B. Group Annuities - Not Applicable

C. Deposit-Type Contracts (no life contingencies)

	General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal					
a. With market value adjustment	\$	\$	\$	\$	%
b. At book value less current surrender charge of 5% or more					
c. At fair value	965,172			965,172	41.976
d. Total with market value adjustment or at fair value (total of a through c)	965,172			965,172	41.976
e. At book value without adjustment (minimal or no charge or adjustment)					
(2) Not subject to discretionary withdrawal	1,334,180			1,334,180	58.024
(3) Total (gross: direct + assumed)	\$ 2,299,352	\$	\$	\$ 2,299,352	100.000 %
(4) Reinsurance ceded					
(5) Total (net) (3 - 4)	\$ 2,299,352	\$	\$	\$ 2,299,352	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$	\$	\$	\$	

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts

	Amount
Life & Accident & Health Annual Statement	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 40,845,456
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	1,003,621
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	2,299,352
(4) Subtotal (1+2+3)	\$ 44,148,429
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	
(11) Subtotal (5+6+7+8+9+10)	\$
(12) Combined Total (4+11)	\$ 44,148,429

Notes to the Financial Statements

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$	\$	\$
b. Universal Life		5,685,941	5,685,941
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		40,126,745	42,238,679
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	80,645
b. Accidental Death Benefits	XXX	XXX	29,533
c. Disability – Active Lives	XXX	XXX	10,206
d. Disability – Disabled Lives	XXX	XXX	33,004
e. Miscellaneous Reserves	XXX	XXX	434,680
(3) Total (gross: direct + assumed)		45,812,686	48,512,688
(4) Reinsurance Ceded			29,119
(5) Total (net) (3) - (4)	\$	\$ 45,812,686	\$ 48,483,569

B. Separate Account with Guarantees - Not Applicable

C. Separate Account Nonguaranteed - Not Applicable

D. Reconciliation of Total Life Insurance Reserves

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Life Insurance Section, Total (net)	\$ 47,976,147
2. Exhibit 5, Accidental Death Benefits Section, Total (net)	29,533
3. Exhibit 5, Disability – Active Lives Section, Total (net)	10,206
4. Exhibit 5, Disability – Disabled Lives Section, Total (net)	33,004
5. Exhibit 5, Miscellaneous Reserves Section, Total (net)	
6. Subtotal (1+2+3+4+5)	\$ 48,048,890
Separate Accounts Annual Statement:	
7. Exhibit 3, Line 0199999, Column 2	
8. Exhibit 3, Line 0499999, Column 2	
9. Exhibit 3, Line 0599999, Column 2	
10. Subtotal (7+8+9)	\$
11. Combined Total (6+10)	\$ 48,048,890

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Type	Gross	Net of Loading
(1) Industrial	\$	\$
(2) Ordinary new business	644	547
(3) Ordinary renewal	6,838	5,812
(4) Credit life		
(5) Group life		
(6) Group annuity		
(7) Totals (1+2+3+4+5+6)	\$ 7,482	\$ 6,359

35. Separate Accounts - Not Applicable

36. Loss/Claim Adjustment Expenses - Not Applicable

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

1.1.

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

NO

If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.

1.2.

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

N/A

1.3.

State Regulating?

N/A

1.4.

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

NO

1.5.

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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?

NO

2.2.

If yes, date of change:

3.1.

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

12/31/2022

3.2.

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

12/31/2022

3.3.

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

05/17/2024

3.4.

By what department or departments?

Illinois Department of Insurance

3.5.

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

YES

3.6.

Have all of the recommendations within the latest financial examination report been complied with?

YES

4.1.

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11.

sales of new business?

NO

4.12.

renewals?

NO

4.2.

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21.

sales of new business?

NO

4.22.

renewals?

NO

5.1.

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

NO

If yes, complete and file the merger history data file with the NAIC.

5.2.

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

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

6.1.

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

NO

6.2.

If yes, give full information

7.1.

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

NO

7.2.

If yes,

7.21.

State the percentage of foreign control

%

7.22.

State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity

8.1.

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

NO

8.2.

If response to 8.1 is yes, please identify the name of the DIHC.

8.3.

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

NO

8.4.

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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

- 8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?.....NO
- 8.6. If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?.....N/A
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Hosack, Specht, Muetzel, & Wood LLP 2 Penn Center West, Suite 326, Pittsburgh, PA 15276
- 10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?.....NO
- 10.2. If the response to 10.1 is yes, provide information related to this exemption:
- 10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?.....NO
- 10.4. If the response to 10.3 is yes, provide information related to this exemption:
- 10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?YES
- 10.6. If the response to 10.5 is no or n/a, please explain.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Steimla & Associates, Inc 2867 Gypsum Circle Naperville, IL 60564
- 12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?.....NO
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved.....
- 12.13 Total book / adjusted carrying value.....\$
- 12.2. If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?.....
- 13.3. Have there been any changes made to any of the trust indentures during the year?
- 13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?
- 14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?.....YES
- 14.1.1 Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- 14.1.2 Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- 14.1.3 Compliance with applicable governmental laws, rules and regulations;
- 14.1.4 The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- 14.1.5 Accountability for adherence to the code.
- 14.11. If the response to 14.1 is no, please explain:
- 14.2. Has the code of ethics for senior managers been amended?.....NO
- 14.21. If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3. Have any provisions of the code of ethics been waived for any of the specified officers?.....NO
- 14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?.....NO
- 15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

BOARD OF DIRECTORS

- | | | |
|-----|--|-----|
| 16. | Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?..... | YES |
| 17. | Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?..... | YES |
| 18. | Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?..... | YES |

FINANCIAL

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

1	2
Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- | | | |
|--------|---|-----------|
| 25.01. | Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... | NO |
| 25.02. | If no, give full and complete information, relating thereto | |
| 25.03. | For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) | |
| 25.04. | For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions..... | \$ |
| 25.05. | For the reporting entity's securities lending program, report amount of collateral for other programs..... | \$ |
| 25.06. | Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?..... | N/A |
| 25.07. | Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?..... | N/A |
| 25.08. | Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?..... | N/A |

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

25.09. For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:.....
25.091. Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.....\$
25.092. Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.....\$
25.093. Total payable for securities lending reported on the liability page.....\$

26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).....NO

26.2. If yes, state the amount thereof at December 31 of the current year:
26.21. Subject to repurchase agreements.....\$
26.22. Subject to reverse repurchase agreements.....\$
26.23. Subject to dollar repurchase agreements.....\$
26.24. Subject to reverse dollar repurchase agreements.....\$
26.25. Placed under option agreements.....\$
26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock.....\$
26.27. FHLB Capital Stock.....\$
26.28. On deposit with states.....\$
26.29. On deposit with other regulatory bodies.....\$
26.30. Pledged as collateral - excluding collateral pledged to an FHLB.....\$
26.31. Pledged as collateral to FHLB - including assets backing funding agreements.....\$
26.32. Other.....\$

26.3. For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
		\$.....

27.1. Does the reporting entity have any hedging transactions reported on Schedule DB?.....NO

27.2. If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.....N/A

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

27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?.....NO

27.4. If the response to 27.3 is YES, does the reporting entity utilize:
27.41 Special accounting provision of SSAP No. 108.....
27.42 Permitted accounting practice.....
27.43 Other accounting guidance.....

27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:.....
• The reporting entity has obtained explicit approval from the domiciliary state.
• Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
• Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
• Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?.....NO

28.2. If yes, state the amount thereof at December 31 of the current year.....\$

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

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

1	2
Name of Custodian(s)	Custodian's Address
Bank of America.....	135 S LaSalle Street Chicago IL 60603.....

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

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

29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?.....NO

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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

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

1	2
Name of Firm or Individual	Affiliation
Parkway Advisors LLP 6550 Directors Parkway Abilen	U

29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) manage more than 10% of the reporting entity’s invested assets? YES

29.0598. For firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? YES

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed

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

30.2. If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 TOTAL		\$

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds	\$	\$	\$
31.2. Preferred Stocks			
31.3. Totals	\$	\$	\$

31.4. Describe the sources or methods utilized in determining the fair values:
Values were determined by IDC Ratings were determined by Multiple Rating Agencies

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? YES

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

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

33.1. Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? YES

33.2. If no, list exceptions:

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

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?.....NO.....

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?.....NO.....

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?.....NO.....

38.1. Does the reporting entity directly hold cryptocurrencies?.....NO.....

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

39.1. Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?.....NO.....

39.2. If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly.....

39.22 Immediately converted to U.S. dollars.....

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

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

OTHER

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

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

1	2
Name	Amount Paid
AFA.....	\$.....

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

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

1	2
Name	Amount Paid
Todd Martin.....	\$.....
Stanley Papuga.....	

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

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

1	2
Name	Amount Paid
	\$.....

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

YES

1.2

If yes, indicate premium earned on U.S. business only.

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years:

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years:

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2. Health Test:

		1	2
		Current Year	Prior Year
2.1	Premium Numerator	\$	\$
2.2	Premium Denominator	\$ 12,127,544	\$ 14,956,542
2.3	Premium Ratio (2.1/2.2)	%	%
2.4	Reserve Numerator	\$	\$
2.5	Reserve Denominator	\$ 90,518,439	\$ 91,372,947
2.6	Reserve Ratio (2.4/2.5)	%	%

3.1

Does this reporting entity have Separate Accounts?

NO

3.2

If yes, has a Separate Accounts statement been filed with this Department?

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4

State the authority under which Separate Accounts are maintained:

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

NO

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

\$

4.

For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1

Amount of loss reserves established by these annuities during the current year:

\$

4.2

List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

5.1

Do you act as a custodian for health savings accounts?

NO

5.2

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

\$

5.3

Do you act as an administrator for health savings accounts?

NO

5.4

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

\$

6.1

Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?

N/A

6.2

If the answer to 6.1 is yes, please provide the following:

GENERAL INTERROGATORIES

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written

7.2 Total Incurred Claims

7.3 Number of Covered Lives
- \$

\$

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? YES
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.

b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon a derivative termination.

c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.

d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria?

10. Provide the current-year amounts at risk for the following categories.

Individual and Industrial Life	Amount at Risk
10.01 Individual and Industrial Life - Modified Coinsurance Assumed Reserves	\$
10.02 Individual and Industrial Life - Modified Coinsurance Ceded Reserves	\$
Individual and Industrial Life Policies With Pricing Flexibility	Amount of Risk
10.03 Net Amount (Direct + Assumed – Ceded) in Force	\$
10.04 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.06 Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.07 Life Reserves (10.04 + 10.05 + 10.06)	\$
10.08 Life Net Amount at Risk (10.03 – 10.07)	\$
Individual and Industrial Term Life Policies Without Pricing Flexibility	Amount of Risk
10.09 Net Amount (Direct + Assumed – Ceded) in Force	\$
10.10 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.12 Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.13 Life Reserves (10.10 + 10.11 + 10.12)	\$
10.14 Life Net Amount at Risk (10.09 – 10.13)	\$
Group and Credit Life (Excluding FEGLI/SGLI)	Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$
10.16 Modified Coinsurance Ceded Reserves	\$
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under	Amount of Risk
10.17 Net Amount (Direct + Assumed – Ceded) in Force	\$
10.18 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.20 Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.21 Life Reserves (10.18 + 10.19 + 10.20)	\$
10.22 Life Net Amount at Risk (10.17 – 10.21)	\$
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months	Amount of Risk
10.23 Net Amount (Direct + Assumed – Ceded) in Force	\$

GENERAL INTERROGATORIES

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

10.24	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.26	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$
10.28	Life Net Amount at Risk (10.23 – 10.27)	\$

Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility		Amount of Risk
10.29	Net Amount (Direct + Assumed – Ceded) in Force	\$
10.30	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$
10.32	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$
10.34	Life Net Amount at Risk (10.29 – 10.33)	\$

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?
- 11.2 Net reimbursement of such expenses between reporting entities:

11.21 Paid\$

11.22 Received\$
- 12.1 Does the reporting entity write any guaranteed interest contracts?
- 12.2 If yes, what amount pertaining to these items is included in:

12.21 Page 3, Line 1\$

12.22 Page 4, Line 1\$
13. For stock reporting entities only:

13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$

14. Total dividends paid stockholders since organization of the reporting entity:

14.11 Cash\$

14.12 Stock\$

15.1 Does the reporting entity reinsure any Workers Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers compensation insurance.

15.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement?

15.3 If 15.1 is Yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|---------------------|-------------------|--------------|
| | Reinsurance Assumed | Reinsurance Ceded | Net Retained |
| 15.31 Earned premium | \$ | \$ | \$ |
| 15.32 Paid claims | | | |
| 15.33 Claim liability and reserve (beginning of year) | | | |
| 15.34 Claim liability and reserve (end of year) | | | |
| 15.35 Incurred claims | | | |
- 15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:
- | | 1 | 2 |
|---------------------------|----------------|-----------------------------|
| Attachment Point | Earned Premium | Claim Liability and Reserve |
| 15.41 <\$25,000 | \$ | \$ |
| 15.42 \$25,000 – 99,999 | | |
| 15.43 \$100,000 – 249,999 | | |
| 15.44 \$250,000 – 999,999 | | |
| 15.45 \$1,000,000 or more | | |
- 15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools?\$
- Fraternal Benefit Societies Only:
16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?YES

17. How often are meetings of the subordinate branches required to be held?

18. How are the subordinate branches represented in the supreme or governing body?

19. What is the basis of representation in the governing body?
- 21.2

GENERAL INTERROGATORIES

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

- 20.1 How often are regular meetings of the governing body held?
- 20.2 When was the last regular meeting of the governing body held?
- 20.3 When and where will the next regular or special meeting of the governing body be held?
- 20.4 How many members of the governing body attended the last regular meeting?
- 20.5 How many of the same were delegates of the subordinate branches?
21. How are the expenses of the governing body defrayed?
22. When and by whom are the officers and directors elected?
The President shall be appointed by the Board of Directors. The Secretary and Treasurer are hired by the President with the approval of the Board of Directors
23. What are the qualifications for membership?
A benefit member is a member who has been accepted for membership in accordance wiht the eligible rules of the Society and has a valid CSA Fraternal Life certificate of life insurance or annuity
24. What are the limiting ages for admission?
0-80
25. What is the minimum and maximum insurance that may be issued on any one life?
Minimum \$5,000 Maximum \$1,000,000.
26. Is a medical examination required before issuing a benefit certificate to applicants?NO
27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?NO
- 28.1 Are notices of the payments required sent to the members?YES
- 28.2 If yes, do the notices state the purpose for which the money is to be used?YES
29. What proportion of first and subsequent year’s payments may be used for management expenses?
29.11 First Year%
29.12 Subsequent Years%
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?NO
- 30.2 If so, what amount and for what purpose?\$
- 31.1 Does the reporting entity pay an old age disability benefit?NO
- 31.2 If yes, at what age does the benefit commence?
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year?
- 32.2 If yes, when?
33. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?YES
- 34.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements.NO
- 34.2 If so, was an additional reserve included in Exhibit 5?N/A
- 34.3 If yes, explain
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?NO
- 35.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?
36. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?NO
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?NO
- 37.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
	\$

FIVE-YEAR HISTORICAL DATA

SHOW AMOUNTS IN WHOLE DOLLARS ONLY, NO CENTS; SHOW PERCENTAGES TO ONE DECIMAL PLACE, I.E., 17.6
\$000 OMITTED FOR AMOUNTS OF LIFE INSURANCE

	1	2	3	4	5
	2024	2023	2022	2021	2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	164,065	165,394	168,197	171,662	174,244
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	15,344	15,556	15,657	16,067	18,726
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	179,409	180,950	183,854	187,729	192,970
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	3,819	4,295	3,880	2,332	3,233
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	760	975	625	200	600
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	4,579	5,270	4,505	2,532	3,833
Premium Income-Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	1,879,170	1,888,820	1,882,200	2,105,650	1,994,518
15. Group life (Line 20.4, Col. 3)					
16. Individual annuities (Line 20.4, Col. 4)	10,248,374	13,067,722	(26,398,936)	14,805,892	12,340,243
17. Group annuities (Line 20.4, Col. 5)					
18. Accident & Health (Line 20.4, Col. 6)					
19. Other lines of business (Line 20.4, Col. 8)					
20. Total	12,127,544	14,956,542	(24,516,736)	16,911,542	14,334,761
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	94,642,622	97,712,234	105,903,901	138,191,806	135,999,993
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	93,582,266	94,792,819	101,164,591	133,975,405	131,952,810
23. Aggregate life reserves (Page 3, Line 1)	90,332,647	91,197,280	90,243,812	129,935,964	127,444,274
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	2,299,352	2,631,178	2,839,085	3,027,858	3,162,990
26. Asset valuation reserve (Page 3, Line 24.01)	719,868	749,787	760,372	696,183	670,546
27. Capital (Page 3, Lines 29 & 30)					
28. Surplus (Page 3, Line 37)	1,060,356	2,919,415	4,739,310	4,216,401	4,047,185
Cash Flow (Page 5)					
29. Net cash from operations (Line 11)	(1,914,201)	(6,854,782)	(33,365,764)	2,965,308	1,952,686
Risk-Based Capital Analysis					
30. Total adjusted capital	1,780,224	3,669,202	5,499,682	4,912,584	4,717,731
31. Authorized control level risk-based capital	827,340	1,140,392	1,281,697	1,344,631	1,200,589
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	98.0	98.6	98.1	98.8	98.7
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.4		—	—	—
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	0.5	0.2	0.9	0.4	0.5
37. Contract loans (Line 6)	1.1	1.1	1.0	0.8	0.8
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total investment in parent included in Lines 44 to 49 above					

FIVE-YEAR HISTORICAL DATA

(CONTINUED)

	1	2	3	4	5
	2024	2023	2022	2021	2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	220,720	112,046	154,218	32,255	11,702
53. Total admitted assets (Page 2, Line 28, Col. 3)	94,642,622	97,712,234	105,903,901	138,191,806	135,999,993
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	3,725,458	3,771,506	6,032,166	6,793,655	6,879,131
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	—			(48,671)	(23,131)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	3,725,458	3,771,506	6,032,166	6,744,984	6,856,000
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	15,575,289	17,253,304	20,020,970	18,324,701	16,987,704
59. Total contract/certificate benefits-A & H (Lines 13 & 14, Col. 6)	—	—	—		
60. Increase in life reserves-other than group and annuities (Line 19, Col. 2)	(367,845)	(141,877)	(439,541)	141,886	(246,409)
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	20.2	14.5	(11.8)	16.4	18.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	1.6	2.7	2.0	1.4	2.5
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims-comprehensive group health (Sch. H, Part 3, Line 3.1, Col. 3)				XXX	XXX
69. Prior years' claim liability and reserve- comprehensive group health (Sch. H, Part 3, Line 3.2, Col. 3)				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 3)				XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 3)				XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)					
73. Individual whole life (Page 6.1, Col. 3)	(425,910)	(261,619)	(276,013)	151,950	381,393
74. Individual term life (Page 6.1, Col. 4)	(31,672)	(248,888)	(136,848)	(441,221)	(638,472)
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)	(47,627)	(35,502)	(94,703)	119,968	211,264
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)					
78. Individual variable life (Page 6.1, Col. 8)					
79. Individual variable universal life (Page 6.1, Col. 9)					
80. Individual credit life (Page 6.1, Col. 10)					
81. Individual other life (Page 6.1, Col. 11)					
82. Individual YRT mortality risk only (Page 6.1, Col. 12)					
83. Group whole life (Page 6.2, Col. 2)					
84. Group term life (Page 6.2, Col. 3)					
85. Group universal life (Page 6.2, Col.4)					
86. Group variable life (Page 6.2, Col. 5)					
87. Group variable universal life (Page 6.2, Col. 6)					
88. Group credit life (Page 6.2, Col. 7)					
89. Group other life (Page 6.2, Col. 8)					
90. Group YRT mortality risk only (Page 6.2, Col. 9)					
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	(233,825)	(417,742)	(363,684)	951,584	1,032,715
92. Individual deferred indexed annuities (Page 6.3, Col. 3)					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(66,981)	(55,352)	(16,914)	(34,310)	(86,498)
96. Individual other annuities (Page 6.3, Col. 7)					
97. Group deferred fixed annuities (Page 6.4, Col. 2)					
98. Group deferred indexed annuities (Page 6.4, Col. 3)					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)					
102. Group other annuities (Page 6.4, Col. 7)					
103. A & H-comprehensive individual (Page 6.5, Col. 2)					
104. A & H-comprehensive group (Page 6.5, Col. 3)					
105. A & H-Medicare supplement (Page 6.5, Col. 4)					
106. A & H-vision only (Page 6.5, Col. 5)					
107. A & H-dental only (Page 6.5, Col. 6)					
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)					
111. A & H-credit (Page 6.5, Col. 10)					
112. A & H-disability income (Page 6.5, Col. 11)					
113. A & H-long-term care (Page 6.5, Col. 12)					
114. A & H-other (Page 6.5, Col. 13)					
115. Aggregate of all other lines of business (Page 6, Col. 8)		50,604			
116. Fraternal (Page 6, Col. 7)	(592,389)	(482,921)	(566,986)	(483,898)	(451,552)
117. Total (Page 6, Col. 1)	(1,398,404)	(1,451,419)	(1,455,231)	264,073	448,850

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



GRAND TOTAL DURING THE YEAR 2024

LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code: 0000

NAIC Company Code: 56138

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole	1,641,107							2,040,703		2,066,967	1,376,050	5,483,720
3. Term	139,331							50,000		34,000	247,303	331,303
4. Indexed												
5. Universal	146,546							315,000				315,000
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life	1,926,984							2,405,703		2,100,967	1,623,353	6,130,023
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed	10,972,185							2,302,219		9,876,034	3,710	12,181,962
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities	10,972,185							2,302,219		9,876,034	3,710	12,181,962
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)	(e)							XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total	12,899,169 (c)							4,707,922		11,977,001	1,627,063	18,311,985

Annual Statement for the Year 2024 of the CSA Fraternal Life

GRAND TOTAL DURING THE YEAR 2024

LIFE INSURANCE (STATE PAGE) (CONTINUED)^(b)

Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits									Policy Exhibit						
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
Incurred During Current Year		Number of Pols/Certs	Amount	Number of Pols/Certs	Amount	Number of Pols/Certs	Amount	Number of Pols/Certs	Amount	Unpaid December 31, Current Year	Number of Pols/Certs	Amount	Number of Pols/Certs	Amount	Number of Pols/Certs	Amount	
Individual Life																	
1.	Industrial																
2.	Whole	5,482,904	621	5,483,720				621	5,483,720	9,727	140	3,073,556	(621)	(5,479,919)	14,269	125,369,590	
3.	Term	331,303	25	331,303				25	331,303	—	16	760,000	(25)	(331,303)	1,046	24,222,645	
4.	Indexed																
5.	Universal	315,000	11	315,000				11	315,000	—			(11)	(315,000)	863	29,065,488	
6.	Universal with secondary guarantees																
7.	Variable																
8.	Variable universal																
9.	Credit																
10.	Other																
11.	Total Individual Life	6,129,207	657	6,130,023				657	6,130,023	9,727	156	3,833,556	(657)	(6,126,222)	16,178	178,657,722	
Group Life																	
12.	Whole														—	—	
13.	Term																
14.	Universal																
15.	Variable																
16.	Variable universal																
17.	Credit															(a)	
18.	Other																
19.	Total Group Life														—	—	
Individual Annuities																	
20.	Fixed	12,179,672	204	12,178,962				204	12,178,962	710	118	9,540,563	(230)	(12,178,962)	1,791	75,551,145	
21.	Indexed																
22.	Variable with guarantees																
23.	Variable without guarantees																
24.	Life contingent payout																
25.	Other																
26.	Total Individual Annuities	12,179,672	204	12,178,962				204	12,178,962	710	118	9,540,563	(230)	(12,178,962)	1,791	75,551,145	
Group Annuities																	
27.	Fixed																
28.	Indexed																
29.	Variable with guarantees																
30.	Variable without guarantees																
31.	Life contingent payout																
32.	Other																
33.	Total Group Annuities																
Accident and Health																	
34.	Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
35.	Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
36.	Medicare Supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
37.	Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
38.	Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
39.	Federal Employees Health Benefits Plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
40.	Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
41.	Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
42.	Credit A&H	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
43.	Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
44.	Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
45.	Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
46.	Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
47.	Total	18,308,879	861	18,308,985				861	18,308,985	10,437	274	13,374,119	(887)	(18,305,184)	18,004	255,452,951	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount: \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
		1	2	3	4	5	6	7	8	9	
		Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Policies	Number of Certificates	Amount of Insurance	Total Amount of Insurance
1.	In force end of prior year			16,679	180,950						180,950
2.	Issued during year			156	4,579						4,579
3.	Reinsurance assumed										
4.	Revived during year										
5.	Increased during year (net)										
6.	Subtotals, Lines 2 to 5			156	4,579						4,579
7.	Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8.	Aggregate write-ins for increases										
9.	Totals (Lines 1 and 6 to 8)			16,835	185,529						185,529
Deductions during year:											
10.	Death			360	2,406			XXX			2,406
11.	Maturity			31	78			XXX			78
12.	Disability							XXX			
13.	Expiry			47	810						810
14.	Surrender			185	2,101						2,101
15.	Lapse			25	725						725
16.	Conversion							XXX	XXX	XXX	
17.	Decreased (net)										
18.	Reinsurance										
19.	Aggregate write-ins for decreases										
20.	Totals (Lines 10 to 19)			648	6,120						6,120
21.	In force end of year (b) (Line 9 minus Line 20)			16,187	179,409						179,409
22.	Reinsurance ceded end of year	XXX		XXX	4,760	XXX		XXX	XXX		4,760
23.	Line 21 minus Line 22	XXX		XXX	174,649	XXX	(a)	XXX	XXX		174,649
Details of Write-Ins											
0801..											
0802..											
0803..											
0898. Summary of remaining write-ins for Line 8 from overflow page											
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)											
1901..											
1902..											
1903..											
1998. Summary of remaining write-ins for Line 19 from overflow page											
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)											

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$, Additional accidental death benefits included in life certificates were in amount \$ Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? If not, how are such expenses met?

EXHIBIT OF LIFE INSURANCE
(\$000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1	2	3	4
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			11,427	68,808
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1	2	3	4
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing				
28. Term policies-other	16	760	225	15,349
29. Other term insurance-decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals, (Lines 27 to 30)	16	760	225	15,349
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	140	3,819	15,962	164,065
35. Totals (Lines 31 to 34)	156	4,579	16,187	179,414

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial				
37. Ordinary		4,579		179,414
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)		4,579		179,414

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

NONE

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	12,318,845
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1	2	3	4	5	6	7	8
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Certificates	Amount of Insurance
48. Waiver of Premium			318	994				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	318	(a)		(a)		(a)

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

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	33	33		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)	(1)	(12)		
5. Totals (Lines 1 to 4)	32	21		
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)	32	21		
10. Amount on deposit	1,003,622	(a) 715,387		(a)
11. Income now payable				
12. Amount of income payable	(a) 10,894	(a) 10,158	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	33	712		
2. Issued during year		118		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	33	830		
Deductions during year:				
6. Decreased (net)	1	117		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1	117		
9. In force end of year (line 5 minus line 8)	32	713		
Income now payable:				
10. Amount of income payable	(a) 10,894	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 42,533,227	XXX	(a)

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	15	1,995
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	15	1,995
Deductions during year:		
6. Decreased (net)		94
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		94
9. In force end of year (line 5 minus line 8)	15	1,901
10. Amount of account balance	(a)	(a) 1,317,066

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

		1
		Amount
1.	Reserve as of December 31, prior year.....	(257,448)
2.	Current year's realized pre-tax capital gains/(losses) of \$.....(83,870) transferred into the reserve net of taxes of \$.....0.....	(83,870)
3.	Adjustment for current year's liability gains/(losses) released from the reserve.....	
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	(341,318)
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	104,915
6.	Reserve as of December 31, current year (Line 4 minus Line 5).....	(446,233)

AMORTIZATION

		1	2	3	4
		Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
Year of Amortization					
1.	2024.....	108,539	(3,624)		104,915
2.	2025.....	96,582	(11,999)		84,583
3.	2026.....	78,924	(11,509)		67,415
4.	2027.....	12,856	(8,097)		4,759
5.	2028.....	(14,500)	(7,955)		(22,455)
6.	2029.....	(28,154)	(7,955)		(36,109)
7.	2030.....	(2,829)	(7,493)		(10,322)
8.	2031.....	(14,564)	(5,131)		(19,695)
9.	2032.....	(15,926)	(5,031)		(20,957)
10.	2033.....	(30,007)	(4,990)		(34,997)
11.	2034.....	(8,772)	(4,666)		(13,438)
12.	2035.....	11,078	(2,121)		8,957
13.	2036.....	(25,344)	(1,690)		(27,034)
14.	2037.....	(38,558)	(1,193)		(39,751)
15.	2038.....	(60,894)	(416)		(61,310)
16.	2039.....	(71,891)			(71,891)
17.	2040.....	(68,261)			(68,261)
18.	2041.....	(169,618)			(169,618)
19.	2042.....	(17,623)			(17,623)
20.	2043.....	700			700
21.	2044.....	(261)			(261)
22.	2045.....	3,220			3,220
23.	2046.....	236			236
24.	2047.....	(1,239)			(1,239)
25.	2048.....	(998)			(998)
26.	2049.....	(753)			(753)
27.	2050.....	385			385
28.	2051.....	223			223
29.	2052.....				
30.	2053.....				
31.	2054 and Later.....				
32.	Total (Lines 1 to 31).....	(257,448)	(83,870)		(341,318)

ASSET VALUATION RESERVE

		Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
		1	2	3	4	5	6	
		Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	
1.	Reserve as of December 31, prior year.....	749,787	—	749,787	—	—	—	749,787
2.	Realized capital gains/(losses) net of taxes-General Account.....							
3.	Realized capital gains/(losses) net of taxes-Separate Accounts.....							
4.	Unrealized capital gains/(losses) net of deferred taxes-General Account.....							
5.	Unrealized capital gains/(losses) net of deferred taxes-Separate Accounts.....							
6.	Capital gains credited/(losses charged) to contract benefits, payments or reserves.....							
7.	Basic contribution.....	128,480	120	128,600	—	—	—	128,600
8.	Accumulated balances (Lines 1 through 5 - 6 + 7).....	878,267	120	878,387	—	—	—	878,387
9.	Maximum reserve.....	719,716	440	720,156	—	—	—	720,156
10.	Reserve objective.....	388,820	280	389,100	—	—	—	389,100
11.	20% of (Line 10 - Line 8).....	(97,889)	32	(97,857)	—	—	—	(97,857)
12.	Balance before transfers (Lines 8 + 11).....	780,378	152	780,530	—	—	—	780,530
13.	Transfers.....							
14.	Voluntary contribution.....							
15.	Adjustment down to maximum/up to zero.....	(60,662)		(60,662)				(60,662)
16.	Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	719,716	152	719,868	—	—	—	719,868

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
1		LONG-TERM BONDS										
		Exempt Obligations.....	541,168	XXX	XXX	541,168	—	—	—	—	—	—
2.1	1	NAIC Designation Category 1.A.....	1,721,410	XXX	XXX	1,721,410	0.0002	344	0.0007	1,205	0.0013	2,238
2.2	1	NAIC Designation Category 1.B.....	1,154,380	XXX	XXX	1,154,380	0.0004	462	0.0011	1,270	0.0023	2,655
2.3	1	NAIC Designation Category 1.C.....	3,385,160	XXX	XXX	3,385,160	0.0006	2,031	0.0018	6,093	0.0035	11,848
2.4	1	NAIC Designation Category 1.D.....	8,531,977	XXX	XXX	8,531,977	0.0007	5,972	0.0022	18,770	0.0044	37,541
2.5	1	NAIC Designation Category 1.E.....	10,860,102	XXX	XXX	10,860,102	0.0009	9,774	0.0027	29,322	0.0055	59,731
2.6	1	NAIC Designation Category 1.F.....	21,030,044	XXX	XXX	21,030,044	0.0011	23,133	0.0034	71,502	0.0068	143,004
2.7	1	NAIC Designation Category 1.G.....	19,572,990	XXX	XXX	19,572,990	0.0014	27,402	0.0042	82,207	0.0085	166,370
2.8		Subtotal NAIC 1 (2.1 + 2.2 + 2.3 + 2.4 + 2.5 + 2.6 + 2.7).....	66,256,064	XXX	XXX	66,256,064	XXX	69,119	XXX	210,369	XXX	423,387
3.1	2	NAIC Designation Category 2.A.....	10,767,833	XXX	XXX	10,767,833	0.0021	22,612	0.0063	67,837	0.0105	113,062
3.2	2	NAIC Designation Category 2.B.....	11,348,371	XXX	XXX	11,348,371	0.0025	28,371	0.0076	86,248	0.0127	144,124
3.3	2	NAIC Designation Category 2.C.....	1,686,845	XXX	XXX	1,686,845	0.0036	6,073	0.0108	18,218	0.0180	30,363
3.4	2	Subtotal NAIC 2 (3.1 + 3.2 + 3.3).....	23,803,050	XXX	XXX	23,803,050	XXX	57,056	XXX	172,303	XXX	287,550
4.1	3	NAIC Designation Category 3.A.....		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B.....	232,877	XXX	XXX	232,877	0.0099	2,305	0.0264	6,148	0.0377	8,779
4.3	3	NAIC Designation Category 3.C.....		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1 + 4.2 + 4.3).....	232,877	XXX	XXX	232,877	XXX	2,305	XXX	6,148	XXX	8,779
5.1	4	NAIC Designation Category 4.A.....		XXX	XXX		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B.....		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C.....		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1 + 5.2 + 5.3).....		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A.....		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B.....		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C.....		XXX	XXX		0.0836		0.1498		0.2496	
6.4		Subtotal NAIC 5 (6.1 + 6.2 + 6.3).....		XXX	XXX		XXX		XXX		XXX	
7	6	NAIC 6.....		XXX	XXX		0.0000		0.2370		0.2370	
8		Total Unrated Multi-Class Securities Acquired by Conversion.....		XXX	XXX		XXX		XXX		XXX	
9		Total Long-Term Bonds (Sum of Lines 1+2.8+3.4+4.4+5.4+6.4+7+8).....	90,833,158	XXX	XXX	90,833,158	XXX	128,480	XXX	388,820	XXX	719,716
		PREFERRED STOCKS										
10	1	Highest Quality.....		XXX	XXX		0.0005		0.0016		0.0033	
11	2	High Quality.....		XXX	XXX		0.0021		0.0064		0.0106	
12	3	Medium Quality.....		XXX	XXX		0.0099		0.0263		0.0376	
13	4	Low Quality.....		XXX	XXX		0.0245		0.0572		0.0817	
14	5	Lower Quality.....		XXX	XXX		0.0630		0.1128		0.1880	
15	6	In or Near Default.....		XXX	XXX		0.0000		0.2370		0.2370	
16		Affiliated Life with AVR.....		XXX	XXX		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Lines 10 through 16).....		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (CONTINUED)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
SHORT-TERM BONDS												
18		Exempt Obligations		XXX	XXX		—		—		—	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1 + 19.2 + 19.3 + 19.4 + 19.5 + 19.6 + 19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1 + 20.2 + 20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1 + 21.2 + 21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1 + 22.2 + 22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1 + 23.2 + 23.3)		XXX	XXX		XXX		XXX		XXX	
24	6	NAIC 6		XXX	XXX		—		0.2370		0.2370	
25		Total Short-Term Bonds (18 + 19.8 + 20.4 + 21.4 + 22.4 + 23.4 + 24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32	6	In or Near Default		XXX	XXX		—		0.2370		0.2370	
33		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34		Total (Lines 9+ 17 + 25 + 33)	90,833,158	XXX	XXX	90,833,158	XXX	128,480	XXX	388,820	XXX	719,716

ASSET VALUATION RESERVE (CONTINUED)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
		MORTGAGE LOANS										
		In Good Standing:										
35		Farm Mortgages – CM1 – Highest Quality			XXX		0.0011		0.0057		0.0074	
36		Farm Mortgages – CM2 – High Quality			XXX		0.0040		0.0114		0.0149	
37		Farm Mortgages – CM3 – Medium Quality			XXX		0.0069		0.0200		0.0257	
38		Farm Mortgages – CM4 – Low Medium Quality			XXX		0.0120		0.0343		0.0428	
39		Farm Mortgages – CM5 – Low Quality			XXX		0.0183		0.0486		0.0628	
40		Residential Mortgages – Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
41		Residential Mortgages – All Other			XXX		0.0015		0.0034		0.0046	
42		Commercial Mortgages – Insured or Guaranteed	400,000		XXX	400,000	0.0003	120	0.0007	280	0.0011	440
43		Commercial Mortgages – All Other – CM1 – Highest Quality			XXX		0.0011		0.0057		0.0074	
44		Commercial Mortgages – All Other – CM2 – High Quality			XXX		0.0040		0.0114		0.0149	
45		Commercial Mortgages – All Other – CM3 – Medium Quality			XXX		0.0069		0.0200		0.0257	
46		Commercial Mortgages – All Other – CM4 – Low Medium Quality			XXX		0.0120		0.0343		0.0428	
47		Commercial Mortgages – All Other – CM5 – Low Quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
49		Residential Mortgages – Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
51		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
52		Commercial Mortgages - All Other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53		Farm Mortgages			XXX		—		0.1942		0.1942	
54		Residential Mortgages - Insured or Guaranteed			XXX		—		0.0046		0.0046	
55		Residential Mortgages - All Other			XXX		—		0.0149		0.0149	
56		Commercial Mortgages - Insured or Guaranteed			XXX		—		0.0046		0.0046	
57		Commercial Mortgages - All Other			XXX		—		0.1942		0.1942	
58		Total Schedule B Mortgages (Sum of Lines 35 through 57)	400,000		XXX	400,000	XXX	120	XXX	280	XXX	440
59		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60		Total Mortgage Loans on Real Estate (Lines 58 + 59)	400,000		XXX	400,000	XXX	120	XXX	280	XXX	440

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
COMMON STOCK												
1		Unaffiliated Public		XXX	XXX		—	—	(a)		(a)	
2		Unaffiliated Private		XXX	XXX		—	—	0.1945		0.1945	
3		Federal Home Loan Bank		XXX	XXX		—	—	0.0061		0.0097	
4		Affiliated Life with AVR		XXX	XXX		—	—	—	—	—	—
		Affiliated Investment Subsidiary:										
5		Fixed Income Exempt Obligations					XXX		XXX		XXX	
6		Fixed Income Highest Quality					XXX		XXX		XXX	
7		Fixed Income High Quality					XXX		XXX		XXX	
8		Fixed Income Medium Quality					XXX		XXX		XXX	
9		Fixed Income Low Quality					XXX		XXX		XXX	
10		Fixed Income Lower Quality					XXX		XXX		XXX	
11		Fixed Income In or Near Default					XXX		XXX		XXX	
12		Unaffiliated Common Stock Public					—	—	(a)		(a)	
13		Unaffiliated Common Stock Private					—	—	0.1945		0.1945	
14		Real Estate					(b)		(b)		(b)	
15		Affiliated-Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		—	—	0.1580		0.1580	
16		Affiliated - All Other		XXX	XXX		—	—	0.1945		0.1945	
17		Total Common Stock (Sum of Lines 1 through 16)					XXX	—	XXX	—	XXX	—
REAL ESTATE												
18		Home Office Property (General Account only)					—	—	0.0912		0.0912	
19		Investment Properties					—	—	0.0912		0.0912	
20		Properties Acquired in Satisfaction of Debt					—	—	0.1337		0.1337	
21		Total Real Estate (Sum of Lines 18 through 20)					XXX	—	XXX		XXX	
OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations		XXX	XXX		—	—	—	—	—	—
23	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
24	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
25	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
26	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
27	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
28	6	In or Near Default		XXX	XXX		—	—	0.2370		0.2370	
29		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX	—	XXX	—	XXX	—

ASSET VALUATION RESERVE (CONTINUED)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
31	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
32	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
33	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
34	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
35	6	In or Near Default		XXX	XXX		—	—	0.2370		0.2370	
36		Affiliated Life with AVR		XXX	XXX		—	—	—	—	—	—
37		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX	—	XXX	—	XXX	—
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38		Mortgages - CM1 - Highest Quality			XXX		0.0011		0.0057		0.0074	
39		Mortgages - CM2 - High Quality			XXX		0.0040		0.0114		0.0149	
40		Mortgages - CM3 - Medium Quality			XXX		0.0069		0.0200		0.0257	
41		Mortgages - CM4 - Low Medium Quality			XXX		0.0120		0.0343		0.0428	
42		Mortgages - CM5 - Low Quality			XXX		0.0183		0.0486		0.0628	
43		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
44		Residential Mortgages - All Other		XXX	XXX		0.0015		0.0034		0.0046	
45		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0007		0.0011	
Overdue, Not in Process Affiliated:												
46		Farm Mortgages			XXX		0.0480		0.0868		0.1371	
47		Residential Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
48		Residential Mortgages - All Other			XXX		0.0029		0.0066		0.0103	
49		Commercial Mortgages - Insured or Guaranteed			XXX		0.0006		0.0014		0.0023	
50		Commercial Mortgages -- All Other			XXX		0.0480		0.0868		0.1371	
In Process of Foreclosure Affiliated:												
51		Farm Mortgages			XXX		—	—	0.1942		0.1942	
52		Residential Mortgages - Insured or Guaranteed			XXX		—	—	0.0046		0.0046	
53		Residential Mortgages - All Other			XXX		—	—	0.0149		0.0149	
54		Commercial Mortgages - Insured or Guaranteed			XXX		—	—	0.0046		0.0046	
55		Commercial Mortgages - All Other			XXX		—	—	0.1942		0.1942	
56		Total Affiliated (Sum of Lines 38 through 55)			XXX		XXX	—	XXX		XXX	
57		Unaffiliated - In Good Standing With Covenants			XXX		(c)		(c)		(c)	
58		Unaffiliated - In Good Standing Defeased With Government Securities			XXX		0.0011		0.0057		0.0074	
59		Unaffiliated - In Good Standing Primarily Senior			XXX		0.0040		0.0114		0.0149	
60		Unaffiliated - In Good Standing All Other			XXX		0.0069		0.0200		0.0257	
61		Unaffiliated - Overdue, Not in Process			XXX		0.0480		0.0868		0.1371	
62		Unaffiliated - In Process of Foreclosure			XXX		—	—	0.1942		0.1942	
63		Total Unaffiliated (Sum of Lines 57 through 62)			XXX		XXX	—	XXX		XXX	
64		Total with Mortgage Loan Characteristics (Lines 56 + 63)			XXX		XXX	—	XXX		XXX	

ASSET VALUATION RESERVE (CONTINUED)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65		Unaffiliated Public		XXX	XXX		—	—	(a)	(a)		
66		Unaffiliated Private		XXX	XXX		—	—	0.1945		0.1945	
67		Affiliated Life with AVR		XXX	XXX		—	—	—		—	
68		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		—	—	0.1580		0.1580	
69		Affiliated Other - All Other		XXX	XXX		—	—	0.1945		0.1945	
70		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX	—	XXX		XXX	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71		Home Office Property (General Account only)					—	—	0.0912		0.0912	
72		Investment Properties					—	—	0.0912		0.0912	
73		Properties Acquired in Satisfaction of Debt					—	—	0.1337		0.1337	
74		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX	—	XXX		XXX	
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
76		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
77		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
RESIDUAL TRANCHES OR INTERESTS												
81		Fixed Income Instruments – Unaffiliated		XXX			—	—	0.1580		0.1580	
82		Fixed Income Instruments – Affiliated		XXX	XXX		—	—	0.1580		0.1580	
83		Common Stock – Unaffiliated		XXX	XXX		—	—	0.1580		0.1580	
84		Common Stock – Affiliated		XXX	XXX		—	—	0.1580		0.1580	
85		Preferred Stock – Unaffiliated		XXX	XXX		—	—	0.1580		0.1580	
86		Preferred Stock – Affiliated		XXX	XXX		—	—	0.1580		0.1580	
87		Real Estate – Unaffiliated					—	—	0.1580		0.1580	
88		Real Estate – Affiliated					—	—	0.1580		0.1580	
89		Mortgage Loans – Unaffiliated		XXX	XXX		—	—	0.1580		0.1580	
90		Mortgage Loans – Affiliated		XXX	XXX		—	—	0.1580		0.1580	
91		Other – Unaffiliated		XXX	XXX		—	—	0.1580		0.1580	
92		Other – Affiliated		XXX	XXX		—	—	0.1580		0.1580	
93		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX	—	XXX		XXX	
ALL OTHER INVESTMENTS												
94		NAIC 1 Working Capital Finance Investments		XXX			—	—	0.0042		0.0042	
95		NAIC 2 Working Capital Finance Investments		XXX			—	—	0.0137		0.0137	
96		Other Invested Assets - Schedule BA		XXX			—	—	0.1580		0.1580	
97		Other Short-Term Invested Assets - Schedule DA		XXX			—	—	0.1580		0.1580	
98		Total All Other (Sum of Lines 94, 95, 96 and 97)		XXX			XXX	—	XXX		XXX	
99		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)		XXX	XXX		XXX	—	XXX	—	XXX	—

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

REPLICATIONS (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
0599999 – Totals.....								

NONE

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and
all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
5399999 – Totals							XXX

NONE

(38) Schedule H - Part 1

NONE

(38) Write-Ins for Line 11

NONE

(39) Schedule H - Part 2 - Reserves and Liabilities

NONE

(39) Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

(39) Schedule H - Part 4 - Reinsurance

NONE

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health	Total
A. Direct:													
1. Incurred Claims												—	—
2. Beginning Claim Reserves and Liabilities												10,253	10,253
3. Ending Claim Reserves and Liabilities													
4. Claims Paid												10,253	10,253
B. Assumed Reinsurance:													
1. Incurred Claims													
2. Beginning Claim Reserves and Liabilities													
3. Ending Claim Reserves and Liabilities													
4. Claims Paid													
C. Ceded Reinsurance:													
1. Incurred Claims												—	—
2. Beginning Claim Reserves and Liabilities												10,253	10,253
3. Ending Claim Reserves and Liabilities													
4. Claims Paid												10,253	10,253
D. Net:													
1. Incurred Claims												—	—
2. Beginning Claim Reserves and Liabilities												—	—
3. Ending Claim Reserves and Liabilities													
4. Claims Paid												—	—
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred Claims and Cost Containment Expenses													
2. Beginning Reserves and Liabilities													
3. Ending Reserves and Liabilities													
4. Paid Claims and Cost Containment Expenses													

(41) Schedule S - Part 1 - Section 1

NONE

(42) Schedule S - Part 1 - Section 2

NONE

(43) Schedule S - Part 2

NONE

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
General Account, Authorized, Affiliates, U.S., Other														
88099	75-1608507	01/01/2006	Optimum Re Insurance Company	TX	YRT/I	OL	602,835	12,538	28,266	47,312				
88099	75-1608507	01/01/2006	Optimum Re Insurance Company	TX	OTH/I	ADB	4,157,215	16,581	6					
64394	86-0165716	12/31/2022	Heritage Life Insurance	AZ	CO/I	FA		34,781,049	36,398,860	723,811				
0299999 – General Account, Authorized, Affiliates, U.S., Other							4,760,050	34,810,168	36,427,132	771,122				
0399999 – General Account, Authorized, Affiliates, U.S., Total							4,760,050	34,810,168	36,427,132	771,122				
0799999 – General Account, Authorized, Total Authorized Affiliates							4,760,050	34,810,168	36,427,132	771,122				
1199999 – Total General Account Authorized							4,760,050	34,810,168	36,427,132	771,122				
4599999 – Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							4,760,050	34,810,168	36,427,132	771,122				
9199999 – Total U.S.							4,760,050	34,810,168	36,427,132	771,122				
9999999 – Total (Sum of 4599999 and 9099999)							4,760,050	34,810,168	36,427,132	771,122				

(45) Schedule S - Part 3 - Section 2

NONE

(46) Schedule S - Part 4

NONE

(46) Schedule S - Part 4 - Bank Information

NONE

(47) Schedule S - Part 5

NONE

(47) Schedule S - Part 5 - Bank Information

NONE

SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1	2	3	4	5
	2024	2023	2022	2021	2020
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	771	655	39,211	46	41
2. Commissions and reinsurance expense allowances	613	627	—		
3. Contract claims	1,361	4	3	6	5
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded					
7. Increase in aggregate reserves for life and accident and health contracts					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected					
9. Aggregate reserves for life and accident and health contracts	34,810	36,427	39,190		33
10. Liability for deposit-type contracts					
11. Contract claims unpaid		10	10	10	10
12. Amounts recoverable on reinsurance					
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					
17. Offset for reinsurance with Certified Reinsurers					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)					
19. Letters of credit (L)					
20. Trust agreements (T)					
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust					
23. Funds deposited by and withheld from (F)					
24. Letters of credit (L)					
25. Trust agreements (T)					
26. Other (O)					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	92,699,789		92,699,789
2. Reinsurance (Line 16)			
3. Premiums and considerations (Line 15)	6,360		6,360
4. Net credit for ceded reinsurance	XXX		
5. All other admitted assets (balance)	1,936,473		1,936,473
6. Total assets excluding Separate Accounts (Line 26)	94,642,622		94,642,622
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	94,642,622		94,642,622
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	90,332,647		90,332,647
10. Liability for deposit-type contracts (Line 3)	2,299,352		2,299,352
11. Claim reserves (Line 4)	185,792		185,792
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)			
13. Premium & annuity considerations received in advance (Line 8)	15,766		15,766
14. Other contract liabilities (Line 9)	—		—
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	748,709		748,709
20. Total liabilities excluding Separate Accounts (Line 26)	93,582,266		93,582,266
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	93,582,266		93,582,266
23. Capital & surplus (Line 38)	1,060,356	XXX	1,060,356
24. Total liabilities, capital & surplus (Line 39)	94,642,622		94,642,622
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves		XXX	XXX
26. Claim reserves		XXX	XXX
27. Policyholder dividends/reserves		XXX	XXX
28. Premium & annuity considerations received in advance		XXX	XXX
29. Liability for deposit-type contracts		XXX	XXX
30. Other contract liabilities		XXX	XXX
31. Reinsurance ceded assets		XXX	XXX
32. Other ceded reinsurance recoverables		XXX	XXX
33. Total ceded reinsurance recoverables		XXX	XXX
34. Premiums and considerations		XXX	XXX
35. Reinsurance in unauthorized companies		XXX	XXX
36. Funds held under reinsurance treaties with unauthorized reinsurers		XXX	XXX
37. Reinsurance with Certified Reinsurers		XXX	XXX
38. Funds held under reinsurance treaties with Certified Reinsurers		XXX	XXX
39. Other ceded reinsurance payables/offsets		XXX	XXX
40. Total ceded reinsurance payable/offsets		XXX	XXX
41. Total net credit for ceded reinsurance		XXX	XXX

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

			1	Direct Business Only				
				Life Contracts		4	5	6
				2	3			
States, Etc.			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)
1.	Alabama	AL	N					
2.	Alaska	AK	N					
3.	Arizona	AZ	N					
4.	Arkansas	AR	N					
5.	California	CA	L	23,623	283			23,906
6.	Colorado	CO	L	5,151	1,000			6,151
7.	Connecticut	CT	L	4,731				4,731
8.	Delaware	DE	N					
9.	District of Columbia	DC	L					
10.	Florida	FL	L	45,726	3,450			49,176
11.	Georgia	GA	N					
12.	Hawaii	HI	N					
13.	Idaho	ID	N					
14.	Illinois	IL	L	699,043	4,778,428			5,477,470
15.	Indiana	IN	L	23,906	3,000			26,906
16.	Iowa	IA	L	62,081	144,901			206,982
17.	Kansas	KS	L	5,473				5,473
18.	Kentucky	KY	N					
19.	Louisiana	LA	N					
20.	Maine	ME	N					
21.	Maryland	MD	L	10,217	1,955			12,172
22.	Massachusetts	MA	N					
23.	Michigan	MI	L	48,921	89,984			138,905
24.	Minnesota	MN	L	2,071				2,071
25.	Mississippi	MS	N					
26.	Missouri	MO	L	26,449	512,792			539,241
27.	Montana	MT	N					
28.	Nebraska	NE	L	2,827				2,827
29.	Nevada	NV	N					
30.	New Hampshire	NH	N					
31.	New Jersey	NJ	L	214,507	747,368			961,875
32.	New Mexico	NM	N					
33.	New York	NY	L	446,067	2,859,421			3,305,488
34.	North Carolina	NC	N					
35.	North Dakota	ND	N					
36.	Ohio	OH	L	129,527	1,052,610			1,182,137
37.	Oklahoma	OK	N					
38.	Oregon	OR	N					
39.	Pennsylvania	PA	L	110,086	33,537			143,623
40.	Rhode Island	RI	N					
41.	South Carolina	SC	N					
42.	South Dakota	SD	N					
43.	Tennessee	TN	N					
44.	Texas	TX	L	29,095				29,095
45.	Utah	UT	N					
46.	Vermont	VT	N					
47.	Virginia	VA	L	22,963	173,481			196,443
48.	Washington	WA	N					
49.	West Virginia	WV	N					
50.	Wisconsin	WI	L	14,519	569,976			584,495
51.	Wyoming	WY	N					
52.	American Samoa	AS	N					
53.	Guam	GU	N					
54.	Puerto Rico	PR	N					
55.	U.S. Virgin Islands	VI	N					
56.	Northern Mariana Islands	MP	N					
57.	Canada	CAN	N					
58.	Aggregate Other Alien	OT	XXX					
59.	Subtotal	XXX		1,926,984	10,972,185			12,899,169
90.	Reporting entity contributions for employee benefits plans	XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX						
94.	Aggregate other amounts not allocable by State	XXX						
95.	Totals (Direct Business)	XXX		1,926,984	10,972,185			12,899,169
96.	Plus Reinsurance Assumed	XXX						
97.	Totals (All Business)	XXX		1,926,984	10,972,185			12,899,169
98.	Less Reinsurance Ceded	XXX		45,812	723,811			769,622
99.	Totals (All Business) less Reinsurance Ceded	XXX		1,881,172	10,248,374	(c)		12,129,547
Details of Write-Ins								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX						
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)	XXX						

(a) Active Status Counts
1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG 21 4. Q – Qualified - Qualified or accredited reinsurer –
2. R – Registered – Non-domiciled RRGs – 5. N – None of the above - Not allowed to write business in the state 36
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state –

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
Allocation of Premiums are based on the State that the policy was written in and the application was signed in.

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

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN
Allocated By States And Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL						
2.	Alaska	AK						
3.	Arizona	AZ						
4.	Arkansas	AR						
5.	California	CA	23,623	283				23,906
6.	Colorado	CO	5,151	1,000				6,151
7.	Connecticut	CT	4,731					4,731
8.	Delaware	DE						
9.	District of Columbia	DC						
10.	Florida	FL	45,726	3,450				49,176
11.	Georgia	GA						
12.	Hawaii	HI						
13.	Idaho	ID						
14.	Illinois	IL	699,043	4,778,428				5,477,470
15.	Indiana	IN	23,906	3,000				26,906
16.	Iowa	IA	62,081	144,901				206,982
17.	Kansas	KS	5,473					5,473
18.	Kentucky	KY						
19.	Louisiana	LA						
20.	Maine	ME						
21.	Maryland	MD	10,217	1,955				12,172
22.	Massachusetts	MA						
23.	Michigan	MI	48,921	89,984				138,905
24.	Minnesota	MN	2,071					2,071
25.	Mississippi	MS						
26.	Missouri	MO	26,449	512,792				539,241
27.	Montana	MT						
28.	Nebraska	NE	2,827					2,827
29.	Nevada	NV						
30.	New Hampshire	NH						
31.	New Jersey	NJ	214,507	747,368				961,875
32.	New Mexico	NM						
33.	New York	NY	446,067	2,859,421				3,305,488
34.	North Carolina	NC						
35.	North Dakota	ND						
36.	Ohio	OH	129,527	1,052,610				1,182,137
37.	Oklahoma	OK						
38.	Oregon	OR						
39.	Pennsylvania	PA	110,086	33,537				143,623
40.	Rhode Island	RI						
41.	South Carolina	SC						
42.	South Dakota	SD						
43.	Tennessee	TN						
44.	Texas	TX	29,095					29,095
45.	Utah	UT						
46.	Vermont	VT						
47.	Virginia	VA	22,963	173,481				196,443
48.	Washington	WA						
49.	West Virginia	WV						
50.	Wisconsin	WI	14,519	569,976				584,495
51.	Wyoming	WY						
52.	American Samoa	AS						
53.	Guam	GU						
54.	Puerto Rico	PR						
55.	U.S. Virgin Islands	VI						
56.	Northern Mariana Islands	MP						
57.	Canada	CAN						
58.	Aggregate Other Alien	OT						
59.	Totals		1,926,984	10,972,185				12,899,169

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

NONE

(53) Schedule Y - Part 1A - Detail of Insurance Holding Company System

NONE

(53) Schedule Y - Part 1A - Explanation

NONE

(54) Schedule Y - Part 2

NONE

(55) Schedule Y - Part 3

NONE

SUPPLEMENTAL EXHIBIT AND SCHEDULE INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** 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
March Filing		
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
April Filing		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	WAIVED
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
June Filing		
8.	Will an audited financial report be filed by June 1?	YES
9.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your statement filing if your company is engaged in the type of business covered by the supplement. 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.



























March Filing		
10.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies)	NO
11.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	YES
12.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	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 by March 1?	NO
20.	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 by March 1?	NO
21.	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 by March 1?	NO
22.	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 by March 1?	NO
23.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
26.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Workers' Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	NO
35.	Will the Health Supplement be filed with the state of domicile and the NAIC by March 1?	NO
36.	Will the Market Conduct Annual Statement (MCAS) Premium exhibit for the Year be filed with appropriate jurisdictions and with the NAIC by March 1?	NO
April Filing		
37.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
38.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
39.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	NO

SUPPLEMENTAL EXHIBIT AND SCHEDULE INTERROGATORIES

		Response
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?.....	YES
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?.....	NO
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?.....	NO
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?.....	NO
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?.....	NO
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?.....	NO

August Filing

48.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?.....	NO
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Explanation	Barcode
1.	
2.	
3.	
4.	
5.	
6.	 5 6 1 3 8 2 0 2 4 2 9 0 0 0 0 0 0
7.	
8.	
9.	
10.	 5 6 1 3 8 2 0 2 4 4 2 0 0 0 0 0 0
11.	
12.	 5 6 1 3 8 2 0 2 4 4 9 0 0 0 0 0 0
13.	
14.	
15.	 5 6 1 3 8 2 0 2 4 4 4 2 0 0 0 0 0
16.	 5 6 1 3 8 2 0 2 4 4 4 3 0 0 0 0 0
17.	 5 6 1 3 8 2 0 2 4 4 4 4 0 0 0 0 0
18.	 5 6 1 3 8 2 0 2 4 4 4 5 0 0 0 0 0
19.	 5 6 1 3 8 2 0 2 4 4 4 6 0 0 0 0 0
20.	 5 6 1 3 8 2 0 2 4 4 4 7 0 0 0 0 0
21.	 5 6 1 3 8 2 0 2 4 4 4 8 0 0 0 0 0
22.	 5 6 1 3 8 2 0 2 4 4 4 9 0 0 0 0 0
23.	
24.	 5 6 1 3 8 2 0 2 4 4 5 1 0 0 0 0 0
25.	 5 6 1 3 8 2 0 2 4 4 5 2 0 0 0 0 0
26.	 5 6 1 3 8 2 0 2 4 4 5 3 0 0 0 0 0
27.	 5 6 1 3 8 2 0 2 4 4 5 4 0 0 0 0 0
28.	 5 6 1 3 8 2 0 2 4 4 9 5 0 0 0 0 0
29.	
30.	 5 6 1 3 8 2 0 2 4 3 6 5 0 0 0 0 0
31.	 5 6 1 3 8 2 0 2 4 2 2 4 0 0 0 0 0
32.	 5 6 1 3 8 2 0 2 4 2 2 5 0 0 0 0 0
33.	 5 6 1 3 8 2 0 2 4 2 2 6 0 0 0 0 0
34.	 5 6 1 3 8 2 0 2 4 4 5 6 0 0 0 0 0
35.	 5 6 1 3 8 2 0 2 4 4 7 5 0 0 0 0 0
36.	 5 6 1 3 8 2 0 2 4 6 0 0 0 0 0 0 0
37.	
38.	 5 6 1 3 8 2 0 2 4 3 0 6 0 0 0 0 0
39.	 5 6 1 3 8 2 0 2 4 2 3 0 0 0 0 0 0
40.	
41.	
42.	 5 6 1 3 8 2 0 2 4 4 3 5 0 0 0 0 0

SUPPLEMENTAL EXHIBIT AND SCHEDULE INTERROGATORIES

Explanation	Barcode
43.	 5 6 1 3 8 2 0 2 4 3 4 5 0 0 0 0 0
44.	 5 6 1 3 8 2 0 2 4 2 8 6 0 0 0 0 0
45.	 5 6 1 3 8 2 0 2 4 4 5 7 0 0 0 0 0
46.	 5 6 1 3 8 2 0 2 4 4 5 8 0 0 0 0 0
47.	 5 6 1 3 8 2 0 2 4 4 5 9 0 0 0 0 0
48.	 5 6 1 3 8 2 0 2 4 2 2 3 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

ASSETS				
	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1197. Summary of remaining write-ins for Line 11 from overflow page				
2504. Accounts Receivable	765,793		765,793	619,098
2597. Summary of remaining write-ins for Line 25 from overflow page	765,793		765,793	619,098

SUMMARY OF OPERATIONS		
	1	2
	Current Year	Prior Year
08.397. Summary of remaining write-ins for Line 8.3 from overflow page		
2797. Summary of remaining write-ins for Line 27 from overflow page		
5304. Admitted Disallowed IMR		
5397. Summary of remaining write-ins for Line 53 from overflow page		

EXHIBIT 2 - GENERAL EXPENSES								
		Insurance			5	6	7	
		1	Accident and Health					4
			2	3				
			Life	Cost Containment				
				All Other Lines of Business	Investment	Fraternal	Total	
09.304.	Charitable Contributions					117	117	
09.305.	Monthly Funding to Lodges					11,802	11,802	
09.306.	Annual Allocation to Ldges					33,336	33,336	
09.307.	Miss CSA Contest							
09.308.	National Project					13,777	13,777	
09.309.	Bowling Tournament							
09.310.	CSA Get Together					58,926	58,926	
09.311.	Giveaway Items					188	188	
09.312.	Fraternalist of the Year							
09.313.	Lodge Recognition Program					12,288	12,288	
09.314.	Photo Contest					1,500	1,500	
09.315.	Misc Fraternal Expenses					19,085	19,085	
09.316.	Scholarship Expense					31,451	31,451	
09.397.	Summary of remaining write-ins for Line 9.3 from overflow page					182,470	182,470	

OVERFLOW PAGE FOR WRITE-INS

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
08.304. ERC Income									
08.397. Summary of remaining write-ins for Line 8.3 from overflow page									
2797. Summary of remaining write-ins for Line 27 from overflow page									

SUMMARY INVESTMENT SCHEDULE

		Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
		1	2	3	4	5	6
Investment Categories		Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3+4) Amount	Percentage of Column 5 Line 13
1.	Long-term bonds (Schedule D, Part 1):						
1.01	U.S. governments	541,168	0.6	541,168		541,168	0.6
1.02	All other governments						
1.03	U.S. states, territories and possessions, etc. guaranteed	1,044,462	1.1	1,044,462		1,044,462	1.1
1.04	U.S. political subdivisions of states, territories, and possessions, guaranteed	1,014,756	1.1	1,014,756		1,014,756	1.1
1.05	U.S. special revenue and special assessment obligations, etc. non-guaranteed	5,278,892	5.7	5,278,892		5,278,892	5.7
1.06	Industrial and miscellaneous	82,953,880	89.5	82,953,880		82,953,880	89.5
1.07	Hybrid securities						
1.08	Parent, subsidiaries and affiliates						
1.09	SVO identified funds						
1.10	Unaffiliated bank loans						
1.11	Unaffiliated certificates of deposit						
1.12	Total long-term bonds	90,833,158	98.0	90,833,158		90,833,158	98.0
2.	Preferred stocks (Schedule D, Part 2, Section 1):						
2.01	Industrial and miscellaneous (Unaffiliated)						
2.02	Parent, subsidiaries and affiliates						
2.03	Total preferred stocks						
3.	Common stocks (Schedule D, Part 2, Section 2):						
3.01	Industrial and miscellaneous Publicly traded (Unaffiliated)						
3.02	Industrial and miscellaneous Other (Unaffiliated)						
3.03	Parent, subsidiaries and affiliates Publicly traded						
3.04	Parent, subsidiaries and affiliates Other						
3.05	Mutual funds						
3.06	Unit investment trusts						
3.07	Closed-end funds						
3.08	Exchange traded funds						
3.09	Total common stocks						
4.	Mortgage loans (Schedule B):						
4.01	Farm mortgages						
4.02	Residential mortgages						
4.03	Commercial mortgages	400,000	0.4	400,000		400,000	0.4
4.04	Mezzanine real estate loans						
4.05	Total valuation allowance						
4.06	Total mortgage loans	400,000	0.4	400,000		400,000	0.4
5.	Real estate (Schedule A):						
5.01	Properties occupied by company						
5.02	Properties held for production of income						
5.03	Properties held for sale						
5.04	Total real estate						
6.	Cash, cash equivalents and short-term investments:						
6.01	Cash (Schedule E, Part 1)	361,867	0.4	361,867		361,867	0.4
6.02	Cash equivalents (Schedule E, Part 2)	72,543	0.1	72,543		72,543	0.1
6.03	Short-term investments (Schedule DA)						
6.04	Total cash, cash equivalents and short-term investments	434,410	0.5	434,410		434,410	0.5
7.	Contract loans	1,032,221	1.1	1,032,221		1,032,221	1.1
8.	Derivatives (Schedule DB)						
9.	Other invested assets (Schedule BA)						
10.	Receivables for securities						
11.	Securities lending (Schedule DL, Part 1)				XXX	XXX	XXX
12.	Other invested assets (Page 2, Line 11)						
13.	Total invested assets	92,699,789	100.0	92,699,789		92,699,789	100.0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 6).....		
2.2	Additional investment made after acquisition (Part 2, Column 9).....		
3.	Current year change in encumbrances:		
3.1	Totals, Part 1, Column 13.....		
3.2	Totals, Part 3, Column 11.....		
4.	Total gain (loss) on disposals, Part 3, Column 18.....		
5.	Deduct amounts received on disposals, Part 3, Column 15.....		
6.	Total foreign exchange change in book / adjusted carrying value.....		
6.1	Totals, Part 1, Column 15.....		
6.2	Totals, Part 3, Column 13.....		
7.	Deduct current year's other-than-temporary impairment recognized:		
7.1	Totals, Part 1, Column 12.....		
7.2	Totals, Part 3, Column 10.....		
8.	Deduct current year's depreciation:		
8.1	Totals, Part 1, Column 11.....		
8.2	Totals, Part 3, Column 9.....		
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 BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....		—
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 7).....	400,000	
2.2	Additional investment made after acquisition (Part 2, Column 8).....		400,000
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 12.....		
3.2	Totals, Part 3, Column 11.....		
4.	Accrual of discount.....		
5.	Unrealized valuation increase / (decrease):		
5.1	Totals, Part 1, Column 9.....		
5.2	Totals, Part 3, Column 8.....		
6.	Total gain (loss) on disposals, Part 3, Column 18.....		
7.	Deduct amounts received on disposals, Part 3, Column 15.....		
8.	Deduct amortization of premium and mortgage interest points and commitment fees.....		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1	Totals, Part 1, Column 13.....		
9.2	Totals, Part 3, Column 13.....		
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 11.....		
10.2	Totals, Part 3, Column 10.....		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		400,000
12.	Total valuation allowance.....		
13.	Subtotal (Line 11 plus Line 12).....		400,000
14.	Deduct total nonadmitted amounts.....		
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....		400,000

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8).....		
2.2	Additional investment made after acquisition (Part 2, Column 9).....		
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16.....		
3.2	Totals, Part 3, Column 12.....		
4.	Accrual of discount.....		
5.	Unrealized valuation increase / (decrease):		
5.1	Totals, Part 1, Column 13.....		
5.2	Totals, Part 3, Column 9.....		
6.	Total gain (loss) on disposals, Part 3, Column 19.....		
7.	Deduct amounts received on disposals, Part 3, Column 16.....		
8.	Deduct amortization of premium and depreciation.....		
9.	Total foreign exchange change in book / adjusted carrying value:		
9.1	Totals, Part 1, Column 17.....		
9.2	Totals, Part 3, Column 14.....		
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15.....		
10.2	Totals, Part 3, Column 11.....		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		
12.	Deduct total nonadmitted amounts.....		
13.	Statement value at end of current period (Line 11 minus Line 12).....		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....	94,592,292
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....	965,173
3.	Accrual of discount.....	29,991
4.	Unrealized valuation increase / (decrease):	
4.1	Part 1, Column 12.....	
4.2	Part 2, Section 1, Column 15.....	
4.3	Part 2, Section 2, Column 13.....	
4.4	Part 4, Column 11.....	
5.	Total gain (loss) on disposals, Part 4, Column 19.....	(77,221)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....	4,288,349
7.	Deduct amortization of premium.....	431,379
8.	Total foreign exchange change in book / adjusted carrying value:	
8.1	Part 1, Column 15.....	
8.2	Part 2, Section 1, Column 19.....	
8.3	Part 2, Section 2, Column 16.....	
8.4	Part 4, Column 15.....	
9.	Deduct current year's other-than-temporary impairment recognized:	
9.1	Part 1, Column 14.....	
9.2	Part 2, Section 1, Column 17.....	
9.3	Part 2, Section 2, Column 14.....	
9.4	Part 4, Column 13.....	
	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q,	
10.	Line 2.....	42,651
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10).....	90,833,159
12.	Deduct total nonadmitted amounts.....	
13.	Statement value at end of current period (Line 11 minus Line 12).....	90,833,159

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book / Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (including all obligations guaranteed by governments)				
1. United States	541,168	393,297	554,441	561,224
2. Canada				
3. Other Countries				
4. Totals	541,168	393,297	554,441	561,224
U.S. States, Territories and Possessions (direct and guaranteed)				
5. Totals	1,044,462	1,027,662	1,125,799	992,857
U.S. Political Subdivisions of States, Territories and Possessions (direct and guaranteed)				
6. Totals	1,014,756	897,039	1,056,140	988,701
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions				
7. Totals	5,278,892	4,735,577	5,398,668	5,262,173
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)				
8. United States	73,568,423	60,605,548	75,358,856	67,079,664
9. Canada	2,755,727	2,413,224	2,804,737	2,582,840
10. Other Countries	6,629,731	5,242,696	6,765,636	5,938,555
11. Totals	82,953,880	68,261,468	84,929,230	75,601,059
Parent, Subsidiaries and Affiliates				
12. Totals				
13. Total Bonds	90,833,158	75,315,042	93,064,278	83,406,015
PREFERRED STOCKS				
Industrial and Miscellaneous (unaffiliated)				
14. United States				XXX
15. Canada				XXX
16. Other Countries				XXX
17. Totals				XXX
Parent, Subsidiaries and Affiliates				
18. Totals				XXX
19. Total Preferred Stocks				XXX
COMMON STOCKS				
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds				
20. United States				XXX
21. Canada				XXX
22. Other Countries				XXX
23. Totals				XXX
Parent, Subsidiaries and Affiliates				
24. Totals				XXX
25. Total Common Stocks				XXX
26. Total Stocks				XXX
27. Total Bonds and Stocks	90,833,158	75,315,042	93,064,278	XXX

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation		1	2	3	4	5	6	7	8	9	10	11	12
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1.	U.S. Governments												
1.1	NAIC 1.....	68,991	190,814	139,600	141,764	—	XXX	541,168	0.6	538,296	0.6	541,168	
1.2	NAIC 2.....						XXX						
1.3	NAIC 3.....						XXX						
1.4	NAIC 4.....						XXX						
1.5	NAIC 5.....						XXX						
1.6	NAIC 6.....						XXX						
1.7	Totals.....	68,991	190,814	139,600	141,764	—	XXX	541,168	0.6	538,296	0.6	541,168	
2.	All Other Governments												
2.1	NAIC 1.....						XXX						
2.2	NAIC 2.....						XXX						
2.3	NAIC 3.....						XXX						
2.4	NAIC 4.....						XXX						
2.5	NAIC 5.....						XXX						
2.6	NAIC 6.....						XXX						
2.7	Totals.....						XXX						
3.	U.S. States, Territories and Possessions, etc., Guaranteed												
3.1	NAIC 1.....	36,481	701,532	269,968	36,481		XXX	1,044,462	1.2	1,092,910	1.2	1,044,462	
3.2	NAIC 2.....						XXX						
3.3	NAIC 3.....						XXX						
3.4	NAIC 4.....						XXX						
3.5	NAIC 5.....						XXX						
3.6	NAIC 6.....						XXX						
3.7	Totals.....	36,481	701,532	269,968	36,481		XXX	1,044,462	1.2	1,092,910	1.2	1,044,462	
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1	NAIC 1.....	127,811	480,603	406,342			XXX	1,014,756	1.1	1,045,921	1.1	1,014,756	
4.2	NAIC 2.....						XXX						
4.3	NAIC 3.....						XXX						
4.4	NAIC 4.....						XXX						
4.5	NAIC 5.....						XXX						
4.6	NAIC 6.....						XXX						
4.7	Totals.....	127,811	480,603	406,342			XXX	1,014,756	1.1	1,045,921	1.1	1,014,756	
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1	NAIC 1.....	495,424	1,557,638	2,178,133	599,370	248,609	XXX	5,079,175	5.6	5,622,858	5.9	5,079,175	
5.2	NAIC 2.....		93,822	105,895			XXX	199,717	0.2			199,717	
5.3	NAIC 3.....						XXX						
5.4	NAIC 4.....						XXX						
5.5	NAIC 5.....						XXX						
5.6	NAIC 6.....						XXX						
5.7	Totals.....	495,424	1,651,460	2,284,029	599,370	248,609	XXX	5,278,892	5.8	5,622,858	5.9	5,278,892	

SCHEDULE D - PART 1A - SECTION 1 (CONTINUED)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation		1	2	3	4	5	6	7	8	9	10	11	12
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6.	Industrial and Miscellaneous (unaffiliated)												
6.1	NAIC 1.....	583,810	3,052,571	6,670,272	30,798,709	18,012,310	XXX	59,117,671	65.1	62,010,958	65.6	46,414,120	12,703,551
6.2	NAIC 2.....	475,184	1,322,261	3,139,469	16,863,562	1,802,857	XXX	23,603,332	26.0	24,281,349	25.7	21,378,768	2,224,564
6.3	NAIC 3.....			232,877			XXX	232,877	0.3			232,877	
6.4	NAIC 4.....						XXX						
6.5	NAIC 5.....						XXX						
6.6	NAIC 6.....						XXX						
6.7	Totals.....	1,058,994	4,374,832	10,042,618	47,662,271	19,815,166	XXX	82,953,880	91.3	86,292,307	91.2	68,025,765	14,928,115
7.	Hybrid Securities												
7.1	NAIC 1.....						XXX						
7.2	NAIC 2.....						XXX						
7.3	NAIC 3.....						XXX						
7.4	NAIC 4.....						XXX						
7.5	NAIC 5.....						XXX						
7.6	NAIC 6.....						XXX						
7.7	Totals.....						XXX						
8.	Parent, Subsidiaries and Affiliates												
8.1	NAIC 1.....						XXX						
8.2	NAIC 2.....						XXX						
8.3	NAIC 3.....						XXX						
8.4	NAIC 4.....						XXX						
8.5	NAIC 5.....						XXX						
8.6	NAIC 6.....						XXX						
8.7	Totals.....						XXX						
9.	SVO Identified Funds												
9.1	NAIC 1.....	XXX	XXX	XXX	XXX	XXX							
9.2	NAIC 2.....	XXX	XXX	XXX	XXX	XXX							
9.3	NAIC 3.....	XXX	XXX	XXX	XXX	XXX							
9.4	NAIC 4.....	XXX	XXX	XXX	XXX	XXX							
9.5	NAIC 5.....	XXX	XXX	XXX	XXX	XXX							
9.6	NAIC 6.....	XXX	XXX	XXX	XXX	XXX							
9.7	Totals.....	XXX	XXX	XXX	XXX	XXX							
10.	Unaffiliated Bank Loans												
10.1	NAIC 1.....						XXX						
10.2	NAIC 2.....						XXX						
10.3	NAIC 3.....						XXX						
10.4	NAIC 4.....						XXX						
10.5	NAIC 5.....						XXX						
10.6	NAIC 6.....						XXX						
10.7	Totals.....						XXX						
11.	Unaffiliated Certificates of Deposit												
11.1	NAIC 1.....						XXX						
11.2	NAIC 2.....						XXX						
11.3	NAIC 3.....						XXX						
11.4	NAIC 4.....						XXX						
11.5	NAIC 5.....						XXX						
11.6	NAIC 6.....						XXX						
11.7	Totals.....						XXX						

SCHEDULE D - PART 1A - SECTION 1 (CONTINUED)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

		1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12.	Total Bonds Current Year												
12.1	NAIC 1.....	(d) 1,312,516	5,983,158	9,664,315	31,576,324	18,260,918		66,797,232	73.5	XXX	XXX	54,093,681	12,703,551
12.2	NAIC 2.....	(d) 475,184	1,416,083	3,245,364	16,863,562	1,802,857		23,803,050	26.2	XXX	XXX	21,578,486	2,224,564
12.3	NAIC 3.....	(d)		232,877				232,877	0.3	XXX	XXX	232,877	
12.4	NAIC 4.....	(d)								XXX	XXX		
12.5	NAIC 5.....	(d)						(c)		XXX	XXX		
12.6	NAIC 6.....	(d)						(c)		XXX	XXX		
12.7	Totals.....	1,787,700	7,399,240	13,142,556	48,439,886	20,063,775		(b) 90,833,158	100.0	XXX	XXX	75,905,043	14,928,115
12.8	Line 12.7 as a % of Col. 7.....	2.0	8.1	14.5	53.3	22.1		100.0	XXX	XXX	XXX	83.6	16.4
13.	Total Bonds Prior Year												
13.1	NAIC 1.....	1,032,097	7,488,603	9,161,577	30,310,697	22,317,970		XXX	XXX	70,310,943	74.3	57,782,903	12,528,040
13.2	NAIC 2.....	55,603	1,206,914	2,455,923	18,122,323	2,440,586		XXX	XXX	24,281,349	25.7	21,473,049	2,808,300
13.3	NAIC 3.....							XXX	XXX				
13.4	NAIC 4.....							XXX	XXX				
13.5	NAIC 5.....							XXX	XXX	(c)			
13.6	NAIC 6.....							XXX	XXX	(c)			
13.7	Totals.....	1,087,700	8,695,517	11,617,499	48,433,019	24,758,556		XXX	XXX	(b) 94,592,291	100.0	79,255,952	15,336,339
13.8	Line 13.7 as a % of Col. 9.....	1.2	9.2	12.3	51.2	26.2		XXX	XXX	100.0	XXX	83.8	16.2
14.	Total Publicly Traded Bonds												
14.1	NAIC 1.....	1,051,054	4,582,282	7,665,757	25,415,530	15,379,058		54,093,681	59.6	57,782,903	61.1	54,093,681	XXX
14.2	NAIC 2.....	48,592	1,346,222	2,689,784	16,019,839	1,474,049		21,578,486	23.8	21,473,049	22.7	21,578,486	XXX
14.3	NAIC 3.....			232,877				232,877	0.3			232,877	XXX
14.4	NAIC 4.....												XXX
14.5	NAIC 5.....												XXX
14.6	NAIC 6.....												XXX
14.7	Totals.....	1,099,646	5,928,504	10,588,418	41,435,368	16,853,107		75,905,043	83.6	79,255,952	83.8	75,905,043	XXX
14.8	Line 14.7 as a % of Col. 7.....	1.4	7.8	14.0	54.6	22.2		100.0	XXX	XXX	XXX	100.0	XXX
14.9	Line 14.7 as a % of Line 12.7, Col. 7, Section 12.....	1.2	6.5	11.7	45.6	18.6		83.6	XXX	XXX	XXX	83.6	XXX
15.	Total Privately Placed Bonds												
15.1	NAIC 1.....	261,462	1,400,876	1,998,559	6,160,794	2,881,860		12,703,551	14.0	12,528,040	13.2	XXX	12,703,551
15.2	NAIC 2.....	426,592	69,860	555,580	843,723	328,808		2,224,564	2.4	2,808,300	3.0	XXX	2,224,564
15.3	NAIC 3.....											XXX	
15.4	NAIC 4.....											XXX	
15.5	NAIC 5.....											XXX	
15.6	NAIC 6.....											XXX	
15.7	Totals.....	688,054	1,470,736	2,554,139	7,004,517	3,210,668		14,928,115	16.4	15,336,339	16.2	XXX	14,928,115
15.8	Line 15.7 as a % of Col. 7.....	4.6	9.9	17.1	46.9	21.5		100.0	XXX	XXX	XXX	XXX	100.0
15.9	Line 15.7 as a % of Line 12.7, Col. 7, Section 12.....	0.8	1.6	2.8	7.7	3.5		16.4	XXX	XXX	XXX	XXX	16.4

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes \$ current year of bonds with 5GI designations, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$.

SCHEDULE D – PART 1A – SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11	12
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments												
1.01	Issuer Obligations						XXX						
1.02	Residential Mortgage-Backed Securities	68,991	190,814	139,600	141,764		XXX	541,168	0.6	538,296	0.6	541,168	
1.03	Commercial Mortgage-Backed Securities						XXX						
1.04	Other Loan-Backed and Structured Securities						XXX						
1.05	Totals	68,991	190,814	139,600	141,764		XXX	541,168	0.6	538,296	0.6	541,168	
2.	All Other Governments												
2.01	Issuer Obligations						XXX						
2.02	Residential Mortgage-Backed Securities						XXX						
2.03	Commercial Mortgage-Backed Securities						XXX						
2.04	Other Loan-Backed and Structured Securities						XXX						
2.05	Totals						XXX						
3.	U.S. States, Territories and Possessions, Guaranteed												
3.01	Issuer Obligations	36,481	701,532	269,968	36,481		XXX	1,044,462	1.2	1,092,910	1.2	1,044,462	
3.02	Residential Mortgage-Backed Securities						XXX						
3.03	Commercial Mortgage-Backed Securities						XXX						
3.04	Other Loan-Backed and Structured Securities						XXX						
3.05	Totals	36,481	701,532	269,968	36,481		XXX	1,044,462	1.2	1,092,910	1.2	1,044,462	
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01	Issuer Obligations	127,811	480,603	406,342			XXX	1,014,756	1.1	1,045,921	1.1	1,014,756	
4.02	Residential Mortgage-Backed Securities						XXX						
4.03	Commercial Mortgage-Backed Securities						XXX						
4.04	Other Loan-Backed and Structured Securities						XXX						
4.05	Totals	127,811	480,603	406,342			XXX	1,014,756	1.1	1,045,921	1.1	1,014,756	
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.01	Issuer Obligations	352,222	1,507,290	2,095,969	392,012	248,609	XXX	4,596,103	5.1	4,927,582	5.2	4,596,103	
5.02	Residential Mortgage-Backed Securities	143,202	144,170	188,059	207,358		XXX	682,790	0.8	695,277	0.7	682,790	
5.03	Commercial Mortgage-Backed Securities						XXX						
5.04	Other Loan-Backed and Structured Securities						XXX						
5.05	Totals	495,424	1,651,460	2,284,029	599,370	248,609	XXX	5,278,892	5.8	5,622,858	5.9	5,278,892	
6.	Industrial and Miscellaneous												
6.01	Issuer Obligations	790,836	3,889,623	9,711,522	47,474,747	19,735,925	XXX	81,602,652	89.8	84,702,346	89.5	67,765,209	13,837,443
6.02	Residential Mortgage-Backed Securities						XXX						
6.03	Commercial Mortgage-Backed Securities	21,985	68,253	62,308	73,670	49,334	XXX	275,550	0.3	274,012	0.3		275,550
6.04	Other Loan-Backed and Structured Securities	246,174	416,955	268,788	113,854	29,908	XXX	1,075,679	1.2	1,315,949	1.4	260,556	815,123
6.05	Totals	1,058,994	4,374,832	10,042,618	47,662,271	19,815,166	XXX	82,953,880	91.3	86,292,307	91.2	68,025,765	14,928,115
7.	Hybrid Securities												
7.01	Issuer Obligations						XXX						
7.02	Residential Mortgage-Backed Securities						XXX						
7.03	Commercial Mortgage-Backed Securities						XXX						
7.04	Other Loan-Backed and Structured Securities						XXX						
7.05	Totals						XXX						
8.	Parent, Subsidiaries and Affiliates												
8.01	Issuer Obligations						XXX						
8.02	Residential Mortgage-Backed Securities						XXX						
8.03	Commercial Mortgage-Backed Securities						XXX						
8.04	Other Loan-Backed and Structured Securities						XXX						
8.05	Affiliated Bank Loans-Issued						XXX						
8.06	Affiliated Bank Loans-Acquired						XXX						
8.07	Totals						XXX						

SCHEDULE D – PART 1A – SECTION 2 (CONTINUED)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11	12
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9.	SVO Identified Funds												
9.01	Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10.	Unaffiliated Bank Loans												
10.01	Unaffiliated Bank Loans - Issued						XXX						
10.02	Unaffiliated Bank Loans - Acquired						XXX						
10.03	Totals						XXX						
11.	Unaffiliated Certificates of Deposit												
11.01	Totals						XXX						
12.	Total Bonds Current Year												
12.01	Issuer Obligations	1,307,349	6,579,048	12,483,802	47,903,239	19,984,534	XXX	88,257,972	97.2	XXX	XXX	74,420,530	13,837,443
12.02	Residential Mortgage-Backed Securities	212,193	334,984	327,659	349,123		XXX	1,223,958	1.3	XXX	XXX	1,223,958	
12.03	Commercial Mortgage-Backed Securities	21,985	68,253	62,308	73,670	49,334	XXX	275,550	0.3	XXX	XXX		275,550
12.04	Other Loan-Backed and Structured Securities	246,174	416,955	268,788	113,854	29,908	XXX	1,075,679	1.2	XXX	XXX	260,556	815,123
12.05	SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06	Affiliated Bank Loans						XXX			XXX	XXX		
12.07	Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08	Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09	Totals	1,787,700	7,399,240	13,142,556	48,439,886	20,063,775		90,833,158	100.0	XXX	XXX	75,905,043	14,928,115
12.10	Lines 12.09 as a % Col. 7	2.0	8.1	14.5	53.3	22.1		100.0	XXX	XXX	XXX	83.6	16.4
13.	Total Bonds Prior Year												
13.01	Issuer Obligations	688,702	7,633,819	10,892,772	47,878,875	24,674,591	XXX	XXX	XXX	91,768,759	97.0	77,742,980	14,025,779
13.02	Residential Mortgage-Backed Securities	226,117	351,435	328,631	327,389		XXX	XXX	XXX	1,233,572	1.3	1,233,572	
13.03	Commercial Mortgage-Backed Securities	20,103	67,850	62,015	73,510	50,533	XXX	XXX	XXX	274,012	0.3		274,012
13.04	Other Loan-Backed and Structured Securities	152,777	642,413	334,081	153,245	33,432	XXX	XXX	XXX	1,315,949	1.4	279,400	1,036,549
13.05	SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06	Affiliated Bank Loans						XXX	XXX	XXX				
13.07	Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08	Unaffiliated Certificates of Deposit						XXX	XXX	XXX				
13.09	Totals	1,087,700	8,695,517	11,617,499	48,433,019	24,758,556		XXX	XXX	94,592,291	100.0	79,255,952	15,336,339
13.10	Line 13.09 as a % of Col. 9	1.2	9.2	12.3	51.2	26.2		XXX	XXX	100.0	XXX	83.8	16.2
14.	Total Publicly Traded Bonds												
14.01	Issuer Obligations	865,301	5,498,207	10,124,987	41,078,927	16,853,107	XXX	74,420,530	81.9	77,742,980	82.2	74,420,530	XXX
14.02	Residential Mortgage-Backed Securities	212,193	334,984	327,659	349,123		XXX	1,223,958	1.3	1,233,572	1.3	1,223,958	XXX
14.03	Commercial Mortgage-Backed Securities						XXX						XXX
14.04	Other Loan-Backed and Structured Securities	22,152	95,314	135,772	7,318		XXX	260,556	0.3	279,400	0.3	260,556	XXX
14.05	SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06	Affiliated Bank Loans						XXX						XXX
14.07	Unaffiliated Bank Loans						XXX						XXX
14.08	Unaffiliated Certificates of Deposit						XXX						XXX
14.09	Totals	1,099,646	5,928,504	10,588,418	41,435,368	16,853,107		75,905,043	83.6	79,255,952	83.8	75,905,043	XXX
14.10	Line 14.09 as a % of Col. 7	1.4	7.8	14.0	54.6	22.2		100.0	XXX	XXX	XXX	100.0	XXX
14.11	Line 14.09 as a % of Line 12.09, Col. 7, Section 12	1.2	6.5	11.7	45.6	18.6		83.6	XXX	XXX	XXX	83.6	XXX
15.	Total Privately Placed Bonds												
15.01	Issuer Obligations	442,048	1,080,841	2,358,814	6,824,312	3,131,427	XXX	13,837,443	15.2	14,025,779	14.8	XXX	13,837,443
15.02	Residential Mortgage-Backed Securities						XXX					XXX	
15.03	Commercial Mortgage-Backed Securities	21,985	68,253	62,308	73,670	49,334	XXX	275,550	0.3	274,012	0.3	XXX	275,550
15.04	Other Loan-Backed and Structured Securities	224,021	321,642	133,017	106,535	29,908	XXX	815,123	0.9	1,036,549	1.1	XXX	815,123
15.05	SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06	Affiliated Bank Loans						XXX					XXX	
15.07	Unaffiliated Bank Loans						XXX					XXX	
15.08	Unaffiliated Certificates of Deposit						XXX					XXX	
15.09	Totals	688,054	1,470,736	2,554,139	7,004,517	3,210,668		14,928,115	16.4	15,336,339	16.2	XXX	14,928,115
15.10	Line 15.09 as a % of Col. 7	4.6	9.9	17.1	46.9	21.5		100.0	XXX	XXX	XXX	XXX	100.0
15.11	Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.8	1.6	2.8	7.7	3.5		16.4	XXX	XXX	XXX	XXX	16.4

(SI-10) Schedule DA - Short-Term Investments

NONE

(SI-11) Schedule DB - Part A - Verification Between Years - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-11) Schedule DB - Part B - Verification Between Years - Futures Contracts

NONE

(SI-12) Schedule DB - Part C - Section 1

NONE

(SI-13) Schedule DB - Part C - Section 2

NONE

(SI-14) Schedule DB - Verification

NONE

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS
(Cash Equivalents)

		1	2	3	4
		Total	Bonds	Money Market Mutual Funds	Other (a)
1.	Book/adjusted carrying value, December 31 of prior year.....	36,087		36,087	
2.	Cost of cash equivalents acquired.....	7,457,738		7,457,738	
3.	Accrual of discount.....				
4.	Unrealized valuation increase / (decrease).....				
5.	Total gain (loss) on disposals.....				
6.	Deduct consideration received on disposals.....	7,421,281		7,421,281	
7.	Deduct amortization of premium.....				
8.	Total foreign exchange change in book / adjusted carrying value.....				
9.	Deduct current year's other-than-temporary impairment recognized.....				
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	72,543		72,543	
11.	Deduct total nonadmitted amounts.....				
12.	Statement value at end of current period (Line 10 minus Line 11).....	72,543		72,543	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

(E-01) Schedule A - Part 1

NONE

(E-02) Schedule A - Part 2

NONE

(E-03) Schedule A - Part 3

NONE

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	2	Location		5	6	7	8	Change in Book Value/Recorded Investment					14	15
		3	4					9	10	11	12	13		
Loan Number	Code	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value / Recorded Investment Excluding Accrued Interest	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other- Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book Value	Value of Land and Buildings	Date of Last Appraisal or Valuation
Mortgages in Good Standing - Commercial Mortgages - All Other														
SJF000003		Oswego												
1LASALLE1		County	NY		10/24/2024	8.00	200,000						364,235	09/04/2024
		Chicago	IL		12/05/2024	7.75	200,000						673,504	11/11/2024
0599999 – Mortgages in Good Standing - Commercial Mortgages - All Other							400,000						1,037,740	XXX
0899999 – Total Mortgages in Good Standing							400,000						1,037,740	XXX
3399999 – Total Mortgages							400,000						1,037,740	XXX

General Interrogatory:

1. Mortgages in good standing \$400,000 unpaid taxes \$ interest due and unpaid.
2. Restructured mortgages \$ unpaid taxes \$ interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.
4. Mortgages in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9
	2	3						
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Value of Land and Buildings
Mortgages in Good Standing - Commercial Mortgages - All Other								
SJF000003	Oswego County	NY		10/24/2024	8.00	200,000		364,235
1LASALLE1	Chicago	IL		12/05/2024	7.75	200,000		673,504
0599999 – Mortgages in Good Standing - Commercial Mortgages - All Other						400,000		1,037,740
0899999 – Total Mortgages in Good Standing						400,000		1,037,740
3399999 – Total Mortgages						400,000		1,037,740

(E-06) Schedule B - Part 3

NONE

(E-07) Schedule BA - Part 1

NONE

(E-08) Schedule BA - Part 2

NONE

(E-09) Schedule BA - Part 3

NONE

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
U.S. Governments, Residential Mortgage-Backed Securities																					
38378H-MM-5	GNMA GTD REMIC 1.500% 9/20/42			4	1.A	179,716	79.710	149,219	187,205	185,529		191			1.500	1.670	MON	231	2,808	09/25/2012	09/20/2042
38378M-ST-3	GNMA GTD REMIC 4.000% 4/20/43			2,3	1.A	238,217	55.490	133,611	240,776	240,776						1.225	MON			04/22/2013	04/20/2043
38377N-G7-3	GNMA GTD REMIC 9.618% 12/20/40			2,3	1.A	103,967	78.230	79,158	101,185	85,238		6,938			0.083	3.774	MON	7	43	12/14/2011	12/20/2040
38375Y-NF-5	GNMA GTD REMIC 6.6142% 6/20/35			2,3	1.A	32,541	97.660	31,309	32,060	29,625		437			1.926	4.105	MON	19	478	06/28/2011	06/20/2035
0029999999 – U.S. Governments, Residential Mortgage-Backed Securities						554,441	XXX	393,297	561,224	541,168		7,566			XXX	XXX	XXX	257	3,329	XXX	XXX
0109999999 – Subtotals – U.S. Governments						554,441	XXX	393,297	561,224	541,168		7,566			XXX	XXX	XXX	257	3,329	XXX	XXX
U.S. States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations																					
20772J-7U-0	CONNECTICUT ST-BAM 5.632 12/1/2029			1	1.C FE	358,164	101.968	305,904	300,000	321,197		(5,791)			5.632	3.411	JD	1,408	16,896	09/19/2017	12/01/2029
452152-GS-4	ILLINOIS ST BUILD 7.350% 7/01/			1,3	1.G FE	409,180	106.615	418,845	392,857	401,286		(586)			7.350	6.850	JJ	14,438	28,875	08/12/2010	07/01/2035
70914P-MJ-8	PA TXB-BBAB			1	1.C FE	358,455	100.971	302,913	300,000	321,979		(5,537)			5.450	3.316	FA	6,177	16,350	06/14/2017	02/15/2030
0419999999 – U.S. States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations						1,125,799	XXX	1,027,662	992,857	1,044,462		(11,914)			XXX	XXX	XXX	22,022	62,121	XXX	XXX
0509999999 – Subtotals – U.S. States, Territories and Possessions (Direct and Guaranteed)						1,125,799	XXX	1,027,662	992,857	1,044,462		(11,914)			XXX	XXX	XXX	22,022	62,121	XXX	XXX
U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations																					
44256P-A2-9	HOWARD CO-REF-F-TXBL 2.5 8/15/204				1.A FE	303,918	64.674	194,022	300,000	302,345		(386)			2.500	2.351	FA	2,833	7,500	10/07/2020	08/15/2044
602245-UM-2	MILWAUKEE CNTY WIS TAXABLE GO	R		1,3	1.C FE	396,476	104.379	405,723	388,701	390,415		(522)			6.840	6.643	JD	2,216	26,587	03/24/2009	12/01/2028
64966H-MV-9	NYC SER A2 5.206 10/1/2031			2	1.C FE	355,746	99.098	297,294	300,000	321,996		(5,229)			5.206	3.188	AO	3,905	15,618	06/21/2017	10/01/2031
0619999999 – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations						1,056,140	XXX	897,039	988,701	1,014,756		(6,137)			XXX	XXX	XXX	8,953	49,705	XXX	XXX
0709999999 – Subtotals – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						1,056,140	XXX	897,039	988,701	1,014,756		(6,137)			XXX	XXX	XXX	8,953	49,705	XXX	XXX
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions, Issuer Obligations																					
052404-NM-8	AUSTIN CCD TAXABLE			2,3	1.D FE	300,000	91.294	273,882	300,000	300,000		–			4.066	4.066	FA	5,083	12,198	05/01/2016	02/01/2036
165754-BH-4	CHESTER FACS CORP 4.25 9/1/2035				1.C FE	301,362	90.166	270,498	300,000	300,152		(219)			4.250	4.172	MS	4,250	12,750	08/23/2018	09/01/2035
20281P-KR-2	CMWLTH FING AUTH-A 3.731 6/1/2030				1.D FE	280,000	95.352	266,986	280,000	280,000		–			3.731	3.731	JD	871	10,447	01/11/2018	06/01/2030
378294-DM-1	GLENDALE MUN PTTY-B			1	1.C FE	369,492	104.801	314,403	300,000	334,626		(5,435)			6.157	3.849	JJ	9,236	18,471	05/09/2017	07/01/2033
434682-AA-8	HOKE CNTY N C LTD OBIG TAXABLE LTD			1	1.E FE	325,155	99.197	297,591	300,000	314,062		(1,587)			4.914	4.173	JD	1,229	14,742	12/14/2016	06/01/2032
452024-HH-8	ILLINOIS MUN ELEC 7.288% 2/01/ LEHIGH CO AUTH WTR 3.482			1,3	1.E FE	300,948	107.377	322,131	300,000	300,463		(64)			7.288	7.254	FA	9,110	21,864	11/24/2010	02/01/2035
524803-BB-8	12/1/2055				1.C FE	308,073	71.006	213,018	300,000	305,040		(763)			3.482	3.168	JD	871	10,446	10/28/2020	12/01/2055
574218-NF-6	MARYLAND ST HLTH & HGR EDUCTNL FAC				1.F FE	397,000	95.167	380,668	400,000	398,343		164			4.665	4.727	JJ	9,330	18,660	05/16/2013	07/01/2036
652579-BT-9	NEWTON SOLID WST-B 4.15 5/1/2042			2	1.B FE	302,736	85.111	255,333	300,000	300,852		(342)			4.150	4.021	MN	2,075	12,450	08/23/2018	05/01/2042
658203-W2-6	NORTH CAROLINA ST 3.922% 1/01/				1.F FE	211,995	92.957	195,210	210,000	210,905		(111)			3.922	3.851	JJ	4,118	8,236	12/06/2012	01/01/2032
735541-GP-3	PORT VANCOUVER WA REV 3.903 12/1/2			1	1.D FE	308,604	94.974	284,922	300,000	302,475		(964)			3.903	3.544	JD	976	11,709	05/18/2017	12/01/2030
74442P-QB-4	PUB FIN AUTH-TXBL 3.127 7/1/2050				1.B FE	306,699	68.297	204,891	300,000	305,980		(185)			3.127	3.004	JJ	4,691	9,381	12/08/2020	07/01/2050
83759R-AJ-8	S DAVIS SWR-A-TXBL 4.125 12/1/2032			1	2.A FE	199,428	94.006	188,012	200,000	199,717		45			4.125	4.154	JD	688	8,250	05/10/2017	12/01/2032
87354T-BG-9	TACOMA WTR-TXB-B-BABS			1	1.B FE	249,720	99.911	229,795	230,000	243,486		(775)			5.621	4.980	JD	1,077	12,928	07/26/2013	12/01/2040
958638-QL-5	WESTERN MICH UNIV REV5 REV				1.D FE	500,000	101.682	508,410	500,000	500,000		–			5.420	5.420	MN	3,463	27,100	01/13/2005	11/15/2032

Annual Statement for the Year 2024 of the CSA Fraternal Life

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
0819999999 – U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions, Issuer Obligations						4,661,212	XXX	4,205,750	4,520,000	4,596,103		(10,235)			XXX	XXX	XXX	57,065	209,632	XXX	XXX
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions, Residential Mortgage-Backed Securities																					
3137AY-4T-5	FHLMC MLTCL MT 5.15856% 1/15/43			2,3	1.A	17,924	47.663	8,830	18,526	12,580		(442)				2.871	MON	–	–	02/22/2013	01/15/2043
	FHLMC MLTCL MT 6.63825% 6/15/42			2,3	1.A	4,224	41.597	1,718	4,131	2,971		(37)				3.806	MON	–	–	08/30/2012	06/15/2042
3137AR-CX-2	FHLMC MLTCL MTG			2,3	1.A	105,426	69.412	73,316	105,624	94,468		626				1.508	MON	–	–	09/29/2011	09/15/2041
3137AE-YH-2	FHLMC MLTCL MTG 3808 SH			2,3	1.A	35,852	59.854	23,581	39,397	39,397		–				5.435	MON	–	–	08/16/2011	02/15/2041
3137A6-WD-0	FHLMC MLTCL MTG 3946 HS			2,3	1.A	10,113	75.169	7,669	10,203	7,546		(187)				3.484	MON	–	–	10/07/2011	10/15/2041
3137AG-KJ-8	FHLMC MLTCL MTG 8.834% 10/15/42			2,3	1.A	3,015	52.998	1,541	2,907	2,389		74				5.639	MON	–	–	10/12/2012	10/15/2042
3137AU-TY-5	FHLMC REMIC SERIES 3005			2,3	1.A	21,270	93.791	18,302	19,513	18,086		589			4.028	7.875	MON	35	655	09/17/2009	07/15/2035
31395W-JS-7	FHLMC SERIES 1514			2,3	1.A	–	100.000	–	–	–		–			14.125	12.798	MON	–	–	02/18/2009	05/15/2035
312915-XQ-9	FHR 4010 KM			3	1.A	55,891	93.138	52,752	56,638	56,638		–			3.000	2.960	MON	142	1,699	10/02/2013	01/15/2042
3137BQ-LJ-4	FHR 4594 KT			2,3	1.A	72,478	82.492	58,796	71,275	60,897		890				2.470	MON	–	–	06/16/2016	05/15/2033
3136A3-AG-6	FNMA GTD REMIC 2011-145 KB				1.A	18,095	93.664	16,885	18,027	18,027		–			3.500	3.469	MON	52	631	01/06/2012	01/25/2032
31397U-M5-5	FNMA GTD REMIC 9.610% 7/25/41			4	1.A	36,898	71.255	26,161	36,714	30,336		2,447			0.057	4.195	MON	–	11	06/17/2011	07/25/2041
31397U-N4-7	FNMA GTD REMIC 9.610% 7/25/41			4	1.A	29,085	74.156	21,528	29,030	24,819		1,986			0.057	3.446	MON	–	9	06/06/2011	07/25/2041
	FNMA GTD REMIC 5.15076% 2/25/43			4	1.A	29,201	51.103	15,098	29,543	29,543		–				3.304	MON	–	–	05/01/2014	02/25/2043
3136AC-AF-8	FNMA GTD REMIC 5.160% 3/25/43			4	1.A	89,386	59.683	54,716	91,678	91,678		–				1.677	MON	–	–	03/01/2013	03/25/2043
3136AC-GU-9	FNMA GTD REMIC 5.68545% 11/25/			4	1.A	132,470	64.115	84,933	132,470	132,470		–				1.791	MON	–	–	01/17/2013	11/25/2042
3136A9-PC-6	FNMA GTD REMIC 5.69745% 1/25/43			4	1.A	5,322	47.515	2,580	5,431	3,821		(3)				3.334	MON	–	–	02/19/2013	01/25/2043
3136AA-6G-5	FNMA GTD REMIC 7.95952% 1/25/33			4	1.A	58,895	83.728	48,111	57,461	46,927		(481)				3.689	MON	–	–	03/15/2013	01/25/2033
3136AB-AP-8	FNMA GTD REMIC 13.25467% 10/25/35			4	1.A	11,911	104.825	11,615	11,080	10,195		26			5.548	8.152	MON	10	544	07/09/2010	10/25/2035
31394F-W8-4	FNMA REMIC TRUST 2011-40				1.A	–	67.218	1,695	2,521	–		–				–	MON	–	–	04/01/2011	11/25/2040
0829999999 – U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions, Residential Mortgage-Backed Securities						737,456	XXX	529,827	742,173	682,790		5,486			XXX	XXX	XXX	239	3,549	XXX	XXX
0909999999 – Subtotals – U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						5,398,668	XXX	4,735,577	5,262,173	5,278,892		(4,749)			XXX	XXX	XXX	57,304	213,181	XXX	XXX
Industrial and Miscellaneous (Unaffiliated), Issuer Obligations																					
01609W-AR-3	ALIBABA GROUP HOLDING		D	1	1.E FE	334,953	92.535	277,605	300,000	322,421		(1,974)			4.500	3.558	MN	1,238	13,500	11/28/2017	11/28/2034
056752-AL-2	BAIDU INC 4.375 3/29/2028		D	1,2,3	1.G FE	298,677	98.283	294,849	300,000	299,501		140			4.375	4.431	MS	3,354	13,125	05/07/2018	03/29/2028
21987B-BA-5	CODELCO INC 3.7 1/30/2050		D		2.A FE	331,896	66.730	200,190	300,000	328,808		(746)			3.700	3.144	JJ	4,625	11,100	08/21/2020	01/30/2050
606822-BB-9	MITSUB UFJ FIN 4.286 7/26/2038		D		1.G FE	123,123	91.216	91,216	100,000	119,167		(1,164)			4.286	2.601	JJ	1,845	4,286	06/28/2021	07/26/2038
80414L-2E-4	SAUDI ARAB OIL 4.25 4/16/2039		D		1.E FE	294,843	85.526	256,578	300,000	295,886		203			4.250	4.380	AO	2,656	12,750	05/03/2019	04/16/2039
	TYCO ELECTRONICS 7.125 10/1/2037		D		1.G FE	71,731	113.924	56,962	50,000	66,872		(1,014)			7.125	3.768	AO	891	3,563	10/29/2019	10/01/2037
88579E-AC-9	3M COMPANY				1.G FE	359,733	102.537	307,611	300,000	344,350		(2,743)			5.700	4.145	MS	5,035	17,100	10/09/2018	03/15/2037
002824-BH-2	ABBOTT LABS 4.9 11/30/2046				1.D FE	428,496	93.343	280,029	300,000	413,163		(3,778)			4.900	2.625	MN	1,225	14,700	10/08/2020	11/30/2046
	ADVANCED MICRO 3.924 6/1/2032				1.G FE	267,720	92.816	278,448	300,000	273,731		2,816			3.924	5.371	JD	981	11,772	10/18/2022	06/01/2032
008252-AP-3	AFFIL MANAGERS 3.3 6/15/2030				1.G FE	294,492	91.486	274,458	300,000	296,174		625			3.300	3.559	JD	440	9,900	03/22/2022	06/15/2030
001192-AH-6	AGL CAP CORP			1	2.A FE	282,320	101.189	252,973	250,000	273,683		(974)			5.875	4.997	MS	4,325	14,688	06/21/2013	03/15/2041
009158-AZ-9	AIR PROD & CHEM 2.7 5/15/2040				1.F FE	280,089	71.327	213,981	300,000	282,529		869			2.700	3.182	MN	1,035	8,100	02/10/2022	05/15/2040
01166V-AA-7	ALK 2020 TRUST 4.8 8/15/2027				1.F FE	213,399	99.187	204,260	205,934	208,388		(1,264)			4.800	3.945	FA	3,734	9,885	07/28/2020	08/15/2027

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
01959L-AB-8	ALLINA HEALTH 4.43 4/15/2047			1	1.E FE	309,387	83.206	249,618	300,000	307,978		(212)			4.430	4.244	AO	2,806	13,290	05/19/2017	04/15/2047
020002-BA-8	ALLSTATE CORP 4.5 6/15/2043				2.A FE	131,375	85.286	126,849	100,000	126,849		(1,115)			4.500	2.651	JD	200	4,500	10/07/2020	06/15/2043
02209S-AR-4	ALTRIA GROUP INC				2.B FE	356,838	93.381	280,143	300,000	346,665		(1,573)			5.375	4.184	JJ	6,719	16,125	08/25/2017	01/31/2044
02378A-AA-5	AM AIRLN 17-1 A 4 2/15/2029				2.B FE	191,604	93.970	180,070	191,625	191,614		2			4.000	4.002	FA	2,896	7,665	08/23/2018	02/15/2029
023135-AQ-9	AMAZON.COM INC			1	1.E FE	434,202	95.302	285,906	300,000	416,104		(4,623)			4.950	2.437	JD	1,073	14,850	12/09/2020	12/05/2044
02361D-AM-2	AMEREN ILLINOIS CO			1	1.F FE	386,697	88.162	264,486	300,000	373,904		(2,946)			4.800	3.045	JD	640	14,400	06/02/2020	12/15/2043
025816-AZ-2	AMERICAN EXPRESS CO.				1.F FE	159,051	123.782	123,782	100,000	147,290		(2,747)			8.150	3.617	MS	2,309	8,150	06/10/2020	03/19/2038
026351-AZ-9	AMERICAN GENERAL FINANCE				2.B FE	239,483	103.954	207,908	200,000	213,783		(2,958)			6.625	4.764	FA	5,006	13,250	03/01/2014	02/15/2029
031162-BH-2	AMGEN INC 5.650% 6/15/			1	2.A FE	442,340	97.860	391,440	400,000	432,081		(1,135)			5.650	4.958	JD	1,004	22,600	06/12/2013	06/15/2042
032654-AP-0	ANALOG DEVICES 4.5 12/5/2036				1.G FE	124,190	94.217	94,217	100,000	118,564		(1,378)			4.500	2.611	JD	325	4,500	09/28/2020	12/05/2036
035229-DA-8	ANHEUSER-BUSCH COS LLC			1	1.G FE	358,434	101.998	305,994	300,000	337,159		(2,513)			5.750	4.346	AO	4,313	17,250	10/03/2014	04/01/2036
03765H-AB-7	APOLLO MANAGEMENT				1.F FE	404,120	99.201	396,804	400,000	400,689		(466)			4.400	4.272	MN	1,662	17,600	05/25/2016	05/27/2026
038222-AG-0	APPLIED MATERIALS INC			1	1.F FE	356,988	103.709	311,127	300,000	346,541		(1,875)			5.850	4.505	JD	780	17,550	10/04/2018	06/15/2041
04248N-AA-1	ARMY HAWAII FAMILY HSG			1	1.D FE	442,842	101.319	448,211	442,377	442,689		(9)			5.524	5.517	JD	1,086	24,437	04/14/2005	06/15/2050
04621X-AD-0	ASSURANT INC				2.B FE	222,603	107.816	215,632	200,000	212,919		(1,047)			6.750	5.827	FA	5,100	13,500	06/01/2012	02/15/2034
04621W-AA-8	ASSURED GUARANTY US HLDG			1	1.G FE	137,500	109.667	109,667	100,000	129,659		(2,644)			7.000	3.309	JD	583	7,000	12/07/2021	06/01/2034
00206R-AS-1	AT&T INC			1	2.B FE	47,118	106.997	42,799	40,000	45,418		(255)			6.550	5.185	FA	990	2,620	02/06/2017	02/15/2039
04685A-2Y-6	ATHENE GLOBAL FU 2.673 6/7/2031				1.E FE	300,435	84.960	254,880	300,000	300,306		(43)			2.673	2.656	JD	535	8,019	12/08/2021	06/07/2031
04686J-AB-7	ATHENE HOLDING 6.15 4/3/2030		D		2.A FE	116,175	103.892	103,892	100,000	109,274		(1,637)			6.150	4.084	AO	1,503	6,150	06/24/2020	04/03/2030
048677-AB-4	ATLANTIC MARINE CORP 5.343% 12/01/			1,3	1.G FE	380,892	90.783	324,469	357,410	374,334		(483)			5.343	4.890	JD	1,591	19,096	05/08/2013	12/01/2050
049560-AL-9	ATMOS ENERGY CORP			1	1.E FE	299,484	82.922	248,766	300,000	299,573		16			4.150	4.161	JJ	5,741	12,450	09/12/2018	01/15/2043
05348E-BE-8	AVALONBAY COMMUN 4.35 4/15/2048				1.G FE	384,870	82.658	247,974	300,000	377,617		(2,405)			4.350	2.806	AO	2,755	13,050	11/23/2021	04/15/2048
05379B-AQ-0	AVISTA CORP 4.35 6/1/2048				1.G FE	362,499	81.941	245,823	300,000	355,272		(1,561)			4.350	3.223	JD	1,088	13,050	01/28/2020	06/01/2048
05723K-AF-7	BAKER HUGHES 4.08 12/15/2047				1.G FE	318,651	78.680	236,040	300,000	316,582		(451)			4.080	3.720	JD	544	12,240	01/28/2020	12/15/2047
06048W-N7-1	BANK OF AMER CRP 2.25 9/15/2033				1.E FE	286,800	76.962	230,886	300,000	289,930		1,014			2.250	2.685	MS	1,988	6,750	10/27/2021	09/15/2033
06050X-A9-4	BANK OF AMERICA CORP				1.G FE	26,878	103.088	25,772	25,000	26,338		(68)			6.050	5.477	MON	67	1,512	12/01/2014	02/15/2038
06684N-AL-3	BAP HLTH OBL GP 4.1 12/1/2049				1.F FE	293,955	71.745	215,235	300,000	294,817		185			4.100	4.237	JD	1,025	12,300	12/05/2019	12/01/2049
066836-AB-3	BAPTIST HEALTH 4.342 11/15/2041			1	1.E FE	334,770	84.487	253,461	300,000	329,357		(1,250)			4.342	3.565	MN	1,664	13,026	05/21/2020	11/15/2041
070101-AH-3	BASIN ELEC POWER 4.75 4/26/2047				1.F FE	368,355	83.628	250,884	300,000	360,464		(1,837)			4.750	3.430	AO	2,573	14,250	06/10/2020	04/26/2047
07274N-AZ-6	BAYER US FINANCE II LLC			1,2,3	2.B FE	487,686	86.028	430,140	500,000	492,414		628			4.200	4.396	JJ	9,683	21,000	10/16/2015	07/15/2034
07284R-AA-0	BAYLOR COLLEGE OF MEDICINE			1	1.F FE	463,784	91.739	412,826	450,000	460,735		(364)			5.259	5.054	MN	3,024	23,666	06/03/2013	11/15/2046
072863-AE-3	BAYLOR SCOTT & W 2.65 11/15/2026			1	1.D FE	287,742	95.625	286,875	300,000	297,295		1,381			2.650	3.149	MN	1,016	7,950	05/03/2017	11/15/2026
349631-AN-1	BEAM INC			1	2.A FE	128,030	98.920	98,920	100,000	121,619		(1,580)			5.875	3.497	JJ	2,709	5,875	09/16/2020	01/15/2036
09062X-AD-5	BIOGEN INC			1	2.A FE	365,379	90.579	271,737	300,000	356,629		(1,826)			5.200	3.848	MS	4,593	15,600	10/25/2019	09/15/2045
09256B-AG-2	BLACKSTONE HLDGS 5 6/15/2044			1	1.E FE	301,839	90.802	255,154	281,000	297,954		(534)			5.000	4.530	JD	624	14,050	06/08/2016	06/15/2044
05565E-BL-8	BMW US CAP LLC 4.15 4/9/2030				1.F FE	325,956	95.569	286,707	300,000	314,392		(2,608)			4.150	3.111	AO	2,836	12,450	04/22/2020	04/09/2030
115637-AL-4	BROWN-FORMAN CORP			1	1.G FE	288,975	78.454	235,362	300,000	291,094		332			3.750	3.982	JJ	5,188	11,250	10/26/2017	01/15/2043
133131-AY-8	CAMDEN PROP TRST 3.35 11/1/2049			1,2	1.G FE	326,400	68.773	206,319	300,000	324,291		(681)			3.350	2.885	MN	1,675	10,050	10/20/2021	11/01/2049
133434-AC-4	CAMERON LNG 3.402 1/15/2038				1.F FE	302,535	82.988	248,964	300,000	301,973		(119)			3.402	3.339	JJ	4,706	10,206	12/17/2019	01/15/2038
14020A-CY-8	CAPITAL IMPACT 2.7 9/15/2035				1.E FE	100,000	74.058	74,058	100,000	100,000		-			2.700	2.700	MJSD	120	2,700	09/16/2020	09/15/2035
141781-AU-8	CARGILL INC 6.125 9/15/2036				1.F FE	376,002	100.416	301,248	300,000	356,901		(3,728)			6.125	4.072	MS	5,410	18,375	05/21/2019	09/15/2036
14310F-AA-0	CARLYLE HOLDINGS II FIN			1	1.G FE	444,304	96.237	384,948	400,000	435,624		(1,189)			5.625	4.882	MS	5,625	22,500	04/05/2016	03/30/2043
149123-BK-6	CATERPILLAR INC			1	1.F FE	439,980	113.592	340,776	300,000	410,953		(4,376)			6.950	3.977	MN	3,475	20,850	06/26/2017	05/01/2042
151020-AU-8	CELGENE CORP				1.G FE	380,226	83.654	250,962	300,000	369,504		(2,288)			5.000	3.424	FA	5,667	15,000	12/27/2019	08/15/2045

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Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
15189Y-AD-8	CENTERPOINT ENER 6.25 2/1/2037				2.A FE	47,023	103.292	41,317	40,000	45,351		(321)			6.250	4.780	FA	1,042	2,500	03/05/2019	02/01/2037
155431-AA-7	CENTRAL STORAGE 4.823 2/1/2038				1.C FE	263,714	90.699	212,018	233,760	257,643		(1,642)			4.823	2.995	FMAN	1,879	11,274	05/12/2021	02/01/2038
166756-AH-9	CHEVRON USA INC 2.343 8/12/2050				1.D FE	289,134	56.207	168,621	300,000	290,185		270			2.343	2.517	FA	2,714	7,029	12/16/2020	08/12/2050
171232-AS-0	CHUBB CORP 6.5% 5/15/38			1	1.F FE	454,443	110.305	330,915	300,000	427,634		(7,835)			6.500	2.691	MN	2,492	19,500	06/17/2021	05/15/2038
17275R-AD-4	CISCO SYSTEMS INC			1	1.D FE	394,515	105.670	317,010	300,000	370,001		(3,698)			5.900	3.756	FA	6,687	17,700	07/19/2017	02/15/2039
185508-AE-8	CLECO POWER LLC 6.5 12/1/2035				1.G FE	108,800	106.345	106,345	100,000	108,502		(298)			6.500	5.456	JD	542	3,250	06/21/2024	12/01/2035
12572Q-AF-2	CME GROUP INC			1	1.D FE	451,374	100.000	300,000	300,000	429,330		(5,622)			5.300	2.371	MS	4,682	15,900	12/08/2020	09/15/2043
191216-DL-1	COCA-COLA CO/THE 3 3/5/2051				1.E FE	213,826	65.839	131,678	200,000	212,835		(336)			3.000	2.658	MS	1,933	6,000	12/20/2021	03/05/2051
195869-AL-6	COLONIAL PIPELIN 6.375 8/1/2037			1	1.G FE	472,688	100.530	402,120	400,000	450,600		(2,828)			6.375	5.008	FA	10,625	25,500	06/08/2015	08/01/2037
198280-AE-9	COLUMBIA PIPELINE				2.A FE	304,107	99.735	299,205	300,000	300,208		(484)			4.500	4.330	JD	1,125	13,500	05/19/2015	06/01/2025
200340-AT-4	COMERICA INC 4 2/1/2029				2.B FE	308,337	94.817	284,451	300,000	304,185		(934)			4.000	3.629	FA	5,000	12,000	04/02/2020	02/01/2029
20369E-AE-2	COMMUNITY HEALTH 3.099 5/1/2050			1,2	1.F FE	297,234	63.514	190,542	300,000	297,496		64			3.099	3.147	MN	1,550	9,297	09/09/2020	05/01/2050
207597-DV-4	CONNECTICUT LT & PWR CO MTG 6.35			1	1.E FE	404,259	106.297	318,891	300,000	372,313		(4,996)			6.350	3.737	JD	1,588	19,050	11/09/2017	06/01/2036
20825C-AP-9	CONOCOPHILLIPS 5.9 5/15/2038				1.F FE	378,675	103.428	310,284	300,000	360,795		(3,397)			5.900	3.936	MN	2,262	17,700	03/26/2019	05/15/2038
209111-EM-1	CONS EDISON CO OF NY			1	1.G FE	368,445	105.886	317,658	300,000	350,691		(3,358)			6.200	4.315	JD	827	18,600	02/26/2019	06/15/2036
210518-DB-9	CONSUMERS ENERGY 4.05 5/15/2048				1.E FE	370,935	79.608	238,824	300,000	364,471		(1,995)			4.050	2.775	MN	1,553	12,150	08/27/2021	05/15/2048
219350-AX-3	CORNING INC				2.A FE	524,505	92.024	460,120	500,000	516,081		(980)			4.700	4.357	MS	6,919	23,500	11/17/2014	03/15/2037
224044-BY-2	COX COMMUNICATIONS 4.700% 12/15/			4	2.B FE	134,154	80.263	107,552	134,000	134,117		(4)			4.700	4.693	JD	280	6,298	05/14/2013	12/15/2042
224399-AP-0	CRANE CO			1	2.C FE	71,443	98.142	49,071	50,000	67,469		(1,206)			6.550	3.025	MN	418	3,275	08/02/2021	11/15/2036
22541L-AE-3	CREDIT SUISSE USA INC			1	1.E FE	371,580	110.770	332,310	300,000	355,582		(6,141)			7.125	4.229	JJ	9,856	21,375	04/20/2022	07/15/2032
231021-AQ-9	CUMMINS INC			1	1.F FE	334,914	91.650	274,950	300,000	328,929		(1,046)			4.875	4.118	AO	3,656	14,625	08/16/2018	10/01/2043
126650-CM-0	CVS HEALTH CORP 4.875 7/20/2035			1,2	2.B FE	92,048	90.841	90,841	100,000	92,353		305			4.875	5.857	JJ	2,180	2,438	05/29/2024	07/20/2035
126650-BS-8	CVS PASS-THROUGH 7.507 1/10/2032			1	2.B FE	62,026	105.296	51,849	49,241	57,074		(1,114)			7.507	3.017	MON	216	3,697	07/23/2020	01/10/2032
237194-AN-5	DARDEN RESTAURAN 6.3 10/10/2033				2.B FE	102,178	104.892	104,892	100,000	102,070		(108)			6.300	5.987	AO	1,418	3,150	05/29/2024	10/10/2033
386088-AH-1	DIAGEO INVESTMENTS CORP				1.G FE	415,299	116.203	348,609	300,000	375,670		(5,711)			7.450	4.379	AO	4,718	22,350	12/16/2016	04/15/2035
257375-AF-2	DOMINION GAS HLDGS LLC			1	2.A FE	423,680	83.648	334,592	400,000	418,868		(657)			4.800	4.422	MN	3,200	19,200	04/19/2016	11/01/2043
260543-CE-1	DOW CHEMICAL CO 5.250% 11/15/				2.B FE	421,360	92.767	371,068	400,000	415,951		(597)			5.250	4.900	MN	2,683	21,000	06/11/2013	11/15/2041
26078J-AE-0	DOWDUPONT INC				2.A FE	75,546	100.296	62,184	62,000	72,777		(585)			5.319	3.705	MN	421	3,466	11/26/2019	11/15/2038
26442U-AQ-7	DUKE ENERGY PROG 5.25 3/15/2033				1.F FE	265,648	100.209	250,523	250,000	263,371		(1,373)			5.250	4.445	MS	3,865	13,125	04/25/2023	03/15/2033
277432-AL-4	EASTMAN CHEMICAL 4.8 9/1/2042				2.B FE	88,875	87.057	87,057	100,000	89,094		219			4.800	5.794	MS	1,600	2,400	05/16/2024	09/01/2042
278062-AE-4	EATON CORP 4.15 11/2/2042				1.G FE	270,003	84.314	252,942	300,000	271,407		979			4.150	4.961	MN	2,040	12,450	07/19/2023	11/02/2042
278642-AF-0	EBAY INC NOTE			1	2.A FE	271,176	79.516	238,548	300,000	277,054		832			4.000	4.642	JJ	5,533	12,000	09/13/2016	07/15/2042
278865-AM-2	ECOLAB INC			1	1.G FE	342,951	99.834	299,502	300,000	335,476		(1,373)			5.500	4.495	JD	1,054	16,500	12/04/2018	12/08/2041
532457-BT-4	ELI LILLY & CO 3.95 3/15/2049				1.E FE	381,090	78.229	234,687	300,000	372,217		(2,184)			3.950	2.585	MS	3,489	11,850	10/07/2020	03/15/2049
291011-BD-5	EMERSON ELECTRIC CO			1	1.F FE	350,043	98.917	296,751	300,000	337,742		(1,810)			5.250	4.111	MN	2,013	15,750	03/24/2017	11/15/2039
29250R-AT-3	ENBRIDGE ENERGY PTNR 5.500% 9/15/				2.A FE	357,854	95.720	311,090	325,000	348,785		(993)			5.500	4.830	MS	5,263	17,875	05/01/2014	09/15/2040
29273R-AP-4	ENERGY TRAN PTNR 6.050% 6/01/				2.B FE	231,236	99.641	199,282	200,000	223,005		(886)			6.050	5.014	JD	1,008	12,100	12/19/2012	06/01/2041
29364D-AT-7	ENTERGY ARKANSAS INC			1	1.F FE	401,252	90.053	360,212	400,000	400,000		(211)			4.950	4.893	JD	880	19,800	12/03/2014	12/15/2044

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Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
29379V-AG-8	ENTERPRISE PRODUCTS 6.125 10/15/39				1.G FE	465,432	103.668	414,672	400,000	446,608		(2,087)			6.125	5.001	AO	5,172	24,500	06/14/2013	10/15/2039
26875P-AT-8	EOG RESOURCES IN 4.95 4/15/2050				1.G FE	406,830	88.920	266,760	300,000	398,669		(2,550)			4.950	3.070	AO	3,135	14,850	09/08/2021	04/15/2050
26884T-AE-2	ERAC USA FIN CO 5.625% 3/15/				1.G FE	406,148	99.378	397,512	400,000	437,567		(1,377)			5.625	4.816	MS	6,625	22,500	05/20/2013	03/15/2042
29736R-AC-4	ESTEE LAUDER COS INC			1	1.F FE	360,234	102.184	306,552	300,000	345,408		(2,710)			6.000	4.401	MN	2,300	18,000	11/27/2018	05/15/2037
30161M-AJ-2	EXELON GENERATION CO LLC				2.A FE	29,112	97.595	24,399	25,000	28,106		(120)			5.750	4.673	AO	359	1,438	05/01/2014	10/01/2041
30231G-BF-8	EXXON MOBIL CORP 4.227 3/19/2040				1.D FE	242,794	87.681	175,362	200,000	234,685		(1,884)			4.227	2.783	MS	2,395	8,454	06/25/2020	03/19/2040
313747-AV-9	FEDERAL REALTY INVESTMENT			1	2.A FE	212,484	83.686	167,372	200,000	210,309		(341)			4.500	4.112	JD	750	9,000	10/04/2017	12/01/2044
31428X-AX-4	FEDEX CORP			1	2.B FE	417,844	97.318	389,272	400,000	410,712		(940)			4.900	4.536	JJ	9,038	19,600	12/22/2015	01/15/2034
316500-AC-1	FIDUS INV CORP 3.5 11/15/2026				2.C FE	303,000	94.556	283,668	300,000	301,159		(590)			3.500	3.286	MN	1,342	10,500	10/06/2021	11/15/2026
341081-EX-1	FLORIDA POWER & LIGHT			1	1.E FE	248,090	105.395	210,790	200,000	234,931		(2,334)			6.200	4.253	JD	1,033	12,400	09/19/2018	06/01/2036
30251B-AE-8	FMR LLC 5.150% 2/01/ FORT SAM HOUSTON FAMILY HSG LP MIL			1	1.E FE	354,480	93.609	314,526	336,000	350,083		(480)			5.150	4.801	FA	7,210	17,304	05/15/2013	02/01/2043
348609-AC-2	FRED HUTCH 3.949 1/1/2050				1.C FE	291,500	99.553	263,815	265,000	279,181		(1,253)			5.625	4.516	MS	4,389	14,906	04/16/2014	03/15/2035
355611-AA-2	GBG 4.1 9/1/2050				1.E FE	346,143	77.939	233,817	300,000	340,844		(1,278)			3.949	3.092	JJ	5,924	11,847	08/20/2020	01/01/2050
36150J-AE-0	GE GLOBAL INSURANCE			1	1.F FE	335,400	77.239	231,717	300,000	331,150		(1,105)			4.100	3.375	MON	1,025	12,300	12/14/2020	09/01/2050
36158F-AD-2	GENERAL DYNAMICS 4.25 4/1/2040				1.F FE	143,486	110.756	110,756	100,000	125,160		(4,218)			7.750	2.752	JD	344	7,750	06/10/2020	06/15/2030
369550-BH-0	GENERAL ELECTRIC CAPITAL CORP				1.F FE	375,270	87.275	261,825	300,000	360,807		(3,347)			4.250	2.588	AO	3,188	12,750	06/24/2020	04/01/2040
36966T-GY-2	GEORGIA PAC CORP				2.A FE	51,499	90.999	45,500	50,000	50,765		(98)			3.500	3.250	MN	224	1,750	07/22/2016	11/15/2031
373298-BP-2	GOLDMAN SACHS			1	1.G FE	378,252	107.312	321,936	300,000	330,815		(8,256)			7.250	4.004	JD	1,813	21,750	08/16/2018	06/01/2028
38143Y-AC-7	GOLDMAN SACHS GROUP INC				2.B FE	25,816	105.564	26,391	25,000	25,551		(33)			6.450	6.177	MN	269	1,613	05/01/2014	05/01/2036
38141E-2E-8	HARRIMACK HLDS 3.5 4/1/2031				2.A FE	126,667	102.911	25,728	25,000	26,370		(62)			5.750	5.208	MON	64	1,437	05/01/2014	05/15/2039
413707-AA-8	HARRIS CORP				1.F PL	470,000	94.148	119,254	126,667	126,667		-			3.500	3.500	MON	369	4,433	03/11/2021	04/01/2031
413875-AN-5	HARTFORD HEALTHCARE CORP			1	2.B FE	370,518	104.039	416,156	400,000	452,562		(2,122)			6.150	4.949	JD	1,093	24,600	10/27/2014	12/15/2040
41652P-AB-5	HEALTH CARE REIT 5.125% 3/15/ HEALTH CARE SVCS 3.2 6/1/2050				1.F FE	198,152	95.405	286,215	300,000	358,108		(1,917)			5.746	4.261	AO	4,310	17,238	08/15/2017	04/01/2044
42217K-BB-1	HERSHEY COMPANY 2.65 6/1/2050				2.A FE	191,838	91.862	183,724	200,000	198,578		46			5.125	5.186	MS	3,018	10,250	12/01/2012	03/15/2043
42218S-AH-1	HEWLETT PACKARD CO				1.G FE	319,626	63.946	191,838	300,000	317,687		(467)			3.200	2.872	JD	800	9,600	08/25/2020	06/01/2050
427866-BG-2	HOME DEPOT INC 4.4 3/15/2045				1.F FE	253,212	59.703	179,109	300,000	256,032		1,055			2.650	3.528	JD	663	7,950	03/29/2022	06/01/2050
428236-BR-3	HONEYWELL INTERNATIONAL HOSPITAL SPE SUR 2.667 10/1/2050			1	2.B FE	52,799	101.382	50,691	50,000	52,277		(81)			6.000	5.577	MS	883	3,000	04/20/2017	09/15/2041
437076-BF-8	IDAHO POWER CO 6.25 10/15/2037				1.F FE	327,705	85.409	256,227	300,000	322,990		(741)			4.400	3.851	MS	3,887	13,200	11/13/2017	03/15/2045
438516-AT-3	ILLINOIS TOOL WKS INC				1.F FE	361,647	102.692	308,076	300,000	345,634		(2,830)			5.700	4.103	MS	5,035	17,100	09/19/2018	03/15/2037
44107H-AF-9	INDIANAPOLIS PWR & LIGHT				1.E FE	293,478	60.413	181,239	300,000	294,109		155			2.667	2.774	AO	2,000	8,001	09/28/2020	10/01/2050
44891A-BL-0	INGERSOLL-RAND 4.3 2/21/2048				1.G FE	129,323	104.454	104,454	100,000	116,772		(3,072)			6.375	2.774	AO	1,470	6,375	09/23/2020	04/08/2030
459200-KB-6	INSTITUTE ADV 4.394 12/1/2045			1	1.G FE	267,750	86.032	258,096	300,000	270,142		1,376			4.150	5.138	MN	1,591	12,450	03/23/2023	05/15/2039
45138L-AT-0	INTEGRIS BAPTIST 3.875 8/15/2050				1.F FE	382,167	102.812	308,436	300,000	361,676		(3,589)			6.250	4.161	AO	3,958	18,750	08/22/2018	10/15/2037
452308-AQ-2	INTERNATIONAL TR 4.625			1	1.E FE	134,721	93.541	93,541	100,000	129,938		(1,409)			4.875	2.646	MS	1,435	4,875	06/28/2021	09/15/2041
455434-BS-8	INTEL CORP 4.1 5/19/2046				1.F FE	361,665	83.755	251,265	300,000	353,132		(1,794)			4.700	3.472	MS	4,700	14,100	11/26/2019	09/01/2045
45687A-AN-2	JEFFERIES GROUP INC				2.A FE	123,656	82.860	82,860	100,000	121,169		(624)			4.300	3.022	FA	1,553	4,300	10/28/2020	02/21/2048
45780D-BX-9	JEFFERIES GROUP INC				1.A FE	53,125	80.894	40,447	50,000	52,701		(92)			4.394	3.988	JD	183	2,197	01/17/2020	12/01/2045
45834Q-AA-7	JEFFERIES GROUP INC				1.G FE	349,764	72.422	217,266	300,000	345,723		(1,204)			3.875	3.006	FA	4,392	11,625	07/08/2021	08/15/2050
458140-AV-2	JEFFERIES GROUP INC			1,2,3	2.A FE	368,385	71.256	213,768	300,000	359,437		(2,061)			4.100	2.836	MN	1,435	12,300	06/09/2020	05/19/2046
46051M-AF-9	JEFFERIES GROUP INC			1,2	1.F FE	127,070	84.693	84,693	100,000	123,168		(954)			4.625	2.964	FA	1,747	4,625	09/16/2020	08/15/2043
460146-CF-8	JEFFERIES GROUP INC				2.B FE	136,080	113.718	113,718	100,000	129,618		(1,369)			7.300	4.540	MN	933	7,300	10/29/2019	11/15/2039
472319-AC-6	JEFFERIES GROUP INC			1	2.B FE	25,796	102.740	25,685	25,000	25,527		(33)			6.250	5.986	JJ	720	1,563	05/01/2014	01/15/2036

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
477164-AA-5	JETBLUE AIRWAYS 4 11/15/2032				2.B FE	229,227	93.986	208,156	221,476	227,054		(506)			4.000	3.459	MN	1,132	8,859	09/23/2020	11/15/2032
478160-CG-7	JOHNSON&JOHNSON 3.75				1.A FE	322,416	78.775	236,325	300,000	320,634		(643)			3.750	3.303	MS	3,688	11,250	02/23/2022	03/03/2047
46625H-LL-2	JPMORGAN CHASE 4.95 6/1/2045				1.G FE	419,184	90.795	272,385	300,000	404,257		(3,775)			4.950	2.720	JD	1,238	14,850	11/17/2020	06/01/2045
48203R-AD-6	JUNIPER NETWORKS			1	2.B FE	547,748	98.572	487,931	495,000	534,800		(1,533)			5.950	5.209	MS	8,672	29,453	10/01/2016	03/15/2041
485260-BM-4	KANSAS GAS & EL 4.3 7/15/2044			1.2	1.F FE	324,021	79.468	238,404	300,000	319,701		(694)			4.300	3.812	JJ	5,948	12,900	01/09/2018	07/15/2044
491674-BG-1	KENTUCKY UTILITIES CO			1	1.F FE	396,300	94.682	284,046	300,000	382,857		(4,243)			5.125	2.884	MN	2,563	15,375	09/23/2021	11/01/2040
494368-BC-6	KIMBERLY CLARK CORP			1	1.F FE	419,478	113.020	339,060	300,000	386,470		(5,297)			6.625	3.734	FA	8,281	19,875	01/24/2018	08/01/2037
494550-BK-1	KINDER MORGAN ENER 5.625%				2.B FE	172,500	94.282	141,423	150,000	166,557		(645)			5.625	4.665	MS	2,813	8,438	05/13/2013	09/01/2041
494550-BH-8	KINDER MORGAN ENER 6.375%				2.B FE	240,218	102.163	204,326	200,000	229,519		(1,161)			6.375	5.030	MS	4,250	12,750	02/01/2013	03/01/2041
48249D-AA-9	KKR GROUP FIN CO II			1	1.F FE	613,500	95.825	574,950	600,000	610,903		(367)			5.500	5.339	FA	13,750	33,000	04/05/2016	02/01/2043
482480-AF-7	KLA-TENCOR CORP			2	1.F FE	337,806	102.848	308,544	300,000	323,913		(1,966)			5.650	4.605	MN	2,825	16,950	08/18/2016	11/01/2034
501044-CK-5	KROGER CO NOTE			1	2.A FE	132,445	109.951	109,951	100,000	125,769		(1,409)			6.900	4.330	AO	1,457	6,900	10/29/2019	04/15/2038
512807-AT-5	LAM RESEARCH 4.875 3/15/2049				1.G FE	428,424	89.769	269,307	300,000	415,088		(3,330)			4.875	2.705	MS	4,306	14,625	10/27/2020	03/15/2049
524901-AR-6	LEGG MASON INC			1	1.F FE	146,250	97.836	146,754	150,000	146,302		52			5.625	5.841	JJ	3,891	4,219	07/02/2024	01/15/2044
534187-BA-6	LINCOLN NATIONAL CORPORATION			1	2.B FE	76,963	109.329	54,665	50,000	72,763		(1,120)			7.000	3.234	JD	156	3,500	01/27/2021	06/15/2040
571676-AF-2	MARS INC 3.95 4/1/2049				1.E FE	367,680	76.712	230,136	300,000	360,006		(1,761)			3.950	2.792	AO	2,963	11,850	06/03/2020	04/01/2049
57636Q-AK-0	MASTERCARD INC 3.95 2/26/2048				1.D FE	356,697	80.135	240,405	300,000	351,893		(1,551)			3.950	2.917	FA	4,115	11,850	10/20/2021	02/26/2048
578454-AB-6	MAYO CLINIC 3.774 11/15/2043			1.3	1.C FE	119,375	82.226	82,226	100,000	116,394		(734)			3.774	2.600	MN	482	3,774	10/07/2020	11/15/2043
582839-AF-3	MEAD JOHNSON NUTRITION C			1	1.G FE	617,702	102.609	564,350	550,000	599,177		(2,186)			5.900	5.037	MN	5,408	32,450	08/26/2015	11/01/2039
58506Y-AS-1	MEDSTAR HEALTH 3.626				1.F FE	324,000	71.777	215,331	300,000	321,643		(593)			3.626	3.193	FA	4,109	10,878	10/28/2020	08/15/2049
585055-AQ-9	MEDTRONIC INC			1	1.G FE	215,840	108.187	216,374	200,000	214,935		(666)			6.500	5.725	MS	3,828	13,000	08/17/2023	03/15/2039
58942H-AB-7	MERCY HEALTH 3.555 8/1/2027			1	1.F FE	304,416	96.708	290,124	300,000	301,327		(484)			3.555	3.375	FA	4,444	10,665	12/13/2017	08/01/2027
30303M-8N-5	META PLATFORMS 4.95 5/15/2033				1.D FE	298,374	100.140	300,420	300,000	298,584		133			4.950	5.020	MN	1,898	14,850	05/23/2023	05/15/2033
594457-BT-9	MICHIGAN CONS GAS			1	1.F FE	375,069	101.095	303,285	300,000	345,351		(4,682)			5.700	3.560	MS	5,035	17,100	12/15/2017	03/15/2033
60871R-AD-2	MOLSON COORS BREWING CO			1	2.B FE	412,448	91.912	367,648	400,000	409,352		(340)			5.000	4.800	MN	3,333	20,000	06/06/2013	05/01/2042
61945C-AD-5	MOSAIC CO			1	2.B FE	300,000	99.014	297,042	300,000	300,000		-			5.450	5.450	MN	2,089	16,350	11/08/2013	11/15/2033
637417-AN-6	NATIONAL RETAIL 2.5 4/15/2030				2.A FE	100,414	87.526	87,526	100,236	100,236		(43)			2.500	2.450	AO	528	2,500	09/23/2020	04/15/2030
638612-AM-3	NATIONWIDE FIN 3.9 11/30/2049				1.G FE	316,224	73.353	220,059	300,000	314,922		(377)			3.900	3.592	MN	975	11,700	05/19/2021	11/30/2049
638612-AJ-0	NATIONWIDE LIFE GBL FUND				2.B FE	20,731	102.878	20,576	20,000	20,517		(27)			6.750	6.443	MN	173	1,350	05/01/2014	05/15/2037
637432-NT-8	NATL RURAL UTIL 4.3 3/15/2049				1.E FE	358,427	80.817	242,451	300,000	353,440		(1,437)			4.300	3.233	MS	3,798	12,900	05/19/2021	03/15/2049
647677-AJ-2	NAVY NEW ORLEANS NAVY HO			1	1.E FE	351,684	98.890	346,114	350,000	351,048		(79)			5.754	5.714	MON	895	20,139	02/09/2012	12/15/2038
641062-AL-8	NESTLE HOLDINGS 3.9 9/24/2038				1.D FE	291,552	86.163	258,489	300,000	293,497		346			3.900	4.108	MS	3,153	11,700	10/09/2018	09/24/2038
651639-AM-8	NEWMONT MINING CORP			1	2.A FE	24,388	105.226	26,307	25,000	24,536		18			6.250	6.447	AO	391	1,563	05/01/2014	10/01/2039
654106-AD-5	NIKE INC			1	1.E FE	277,683	78.336	235,008	300,000	281,458		667			3.625	4.108	MN	1,813	10,875	09/19/2018	05/01/2043
662352-AB-9	NORTH SHORE LONG ISLAND			1	1.G FE	371,202	102.867	308,601	300,000	359,994		(1,978)			6.150	4.557	MN	3,075	18,450	08/16/2018	11/01/2043
66516X-AA-3	NORTHERN GROUP 5.605			1.3	1.C FE	227,900	101.210	214,843	212,274	224,384		(1,318)			5.605	4.225	MON	529	11,898	04/12/2022	08/15/2033
665789-AX-1	NORTHERN STATES POWER				1.F FE	273,000	75.509	226,527	300,000	279,408		764			3.700	4.255	AO	2,775	11,100	12/02/2014	10/01/2042
666807-CG-5	NORTHROP GRUMMAN 6.98				2.A FE	148,914	109.820	109,820	100,000	141,167		(3,108)			6.980	2.698	MS	2,055	6,980	06/15/2022	03/15/2036
668074-AU-1	NORTHWESTERN CRP 4.176			1	1.G FE	357,126	80.133	240,399	300,000	349,174		(1,839)			4.176	3.049	MN	1,601	12,528	06/09/2020	11/15/2044
66988A-AE-4	NOVANT HEALTH INC			1	1.E FE	360,932	83.300	333,200	400,000	369,502		957			4.371	5.001	MN	2,914	17,484	07/26/2013	11/01/2043
670346-AH-8	NUCOR CORP			1	1.G FE	140,000	107.557	107,557	100,000	131,747		(1,935)			6.400	3.352	JD	533	6,400	06/25/2020	12/01/2037
649840-CR-4	NY STATE ELECTRI 3.3 9/15/2049				1.G FE	330,435	65.032	195,096	300,000	327,248		(780)			3.300	2.782	MS	2,915	9,900	09/23/2020	09/15/2049
675553-AA-9	OCHSNER CLINIC FOUNDATIO			1	1.G FE	406,608	94.811	284,433	300,000	392,288		(3,099)			5.897	3.698	MN	2,261	17,691	01/15/2020	05/15/2045
677347-CF-1	OHIO EDISON CO			1	1.F FE	288,622	123.374	246,748	200,000	269,428		(3,488)			8.250	4.783	AO	3,483	16,500	10/18/2018	10/15/2038

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

E10.6

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
678858-BR-1	OKLAHOMA GAS & E 4.15 4/1/2047				1.G FE	342,762	78.593	235,779	300,000	337,393		(1,154)			4.150	3.339	AO	3,113	12,450	01/15/2020	04/01/2047
68235P-AF-5	ONE GAS INC			1	1.G FE	364,221	87.437	262,311	300,000	354,034		(2,068)			4.658	3.348	FA	5,823	13,974	09/19/2019	02/01/2044
68268N-AC-7	ONEOK PARTNERS LP			1	2.B FE	304,625	106.229	265,573	250,000	285,099		(2,142)			6.650	5.051	AO	4,156	16,625	04/01/2013	10/01/2036
68389X-AE-5	ORACLE CORP			1	2.B FE	394,500	107.459	322,377	300,000	371,771		(3,980)			6.500	4.141	AO	4,117	19,500	08/23/2018	04/15/2038
694476-AE-2	PACIFIC LIFECORP 3.35 9/15/2050				1.G FE	306,696	66.397	199,191	300,000	306,069		(154)			3.350	3.232	MS	2,959	10,050	09/17/2020	09/15/2050
70152R-AA-7	PARKVIEW HEALTH 3.452 11/1/2050				1.E FE	287,265	71.918	215,754	300,000	288,773		346			3.452	3.709	MN	1,726	10,356	05/06/2020	11/01/2050
70450Y-AJ-2	PAYPAL HOLDING 3.25 6/1/2050				1.G FE	314,250	67.755	203,265	300,000	313,163		(351)			3.250	2.999	JD	813	9,750	10/20/2021	06/01/2050
718172-AM-1	PHILIP MORRIS INTL INC				1.G FE	489,765	85.005	425,025	500,000	492,668		285			4.375	4.500	MN	2,795	21,875	11/08/2011	11/15/2041
718546-AK-0	PHILLIPS 66			1	2.A FE	247,910	93.225	233,063	250,000	248,699		101			4.650	4.717	MN	1,485	11,625	08/10/2015	11/15/2034
720198-AE-0	PIEDMONT OPERAT 3.15 8/15/2030				2.C FE	99,128	85.775	85,775	100,000	99,475		84			3.150	3.253	FA	1,190	3,150	08/20/2020	08/15/2030
693506-BE-6	PPG INDUSTRIES INC			1	2.A FE	389,678	94.985	327,698	345,000	378,946		(1,424)			5.500	4.619	MN	2,425	18,975	01/07/2016	11/15/2040
74005P-BD-5	PRAXAIR INC			1	1.F FE	342,600	78.637	235,911	300,000	337,335		(1,675)			3.550	2.651	MN	1,598	10,650	10/06/2021	11/07/2042
743315-AT-0	PROGRESSIVE CORP 4.2 3/15/2048				1.F FE	373,386	81.631	244,893	300,000	367,231		(2,081)			4.200	2.852	MS	3,710	12,600	12/15/2021	03/15/2048
74340X-BQ-3	PROLOGIS LP 2.125 10/15/2050				1.G FE	277,035	52.413	157,239	300,000	279,247		568			2.125	2.490	AO	1,346	6,375	12/16/2020	10/15/2050
74432Q-BS-3	PRUDENTIAL FINANCIAL INC			1	1.G FE	23,118	98.879	19,776	20,000	22,314		(93)			5.625	4.610	MN	153	1,125	05/01/2014	05/12/2041
74456Q-AU-0	PUB SERVICE ELEC & GAS			1	1.F FE	348,525	98.703	296,109	300,000	338,106		(1,817)			5.375	4.215	MN	2,688	16,125	08/08/2018	11/01/2039
747525-AJ-2	QUALCOMM INC FXD RT NTS			1	1.F FE	306,471	96.602	289,806	300,000	305,706		(452)			4.650	4.411	MN	1,589	13,950	04/12/2023	05/20/2035
74834L-AQ-3	QUEST DIAGNOSTICS INC			1	2.A FE	440,568	96.083	392,019	408,000	431,528		(1,008)			5.750	5.194	JJ	9,775	23,460	05/01/2014	01/30/2040
74836H-AD-9	QUESTAR PIPELINE CO			1	2.A FE	494,715	79.837	399,185	500,000	496,136		143			4.875	4.943	JD	2,031	24,375	12/01/2011	12/01/2041
75525J-AA-4	RAZA DEVELOPMENT 3.534 7/1/2034				1.D FE	339,168	83.757	251,271	300,000	328,731		(2,663)			3.534	2.401	JJ	5,301	10,602	12/08/2020	07/01/2034
75884R-BA-0	REGENCY CENTERS 3.7 6/15/2030				2.A FE	110,493	93.398	93,398	100,000	106,070		(1,080)			3.700	2.451	JD	164	3,700	09/28/2020	06/15/2030
761713-BA-3	REYNOLDS AMERICA 5.7 8/15/2035				2.A FE	128,546	100.286	100,286	100,000	121,204		(1,745)			5.700	3.228	FA	2,153	5,700	07/22/2020	08/15/2035
773903-AB-5	ROCKWELL AUTOMATION INC			1	1.G FE	386,940	105.467	316,401	300,000	327,442		(8,415)			6.700	3.501	JJ	9,268	20,100	01/18/2017	01/15/2028
775200-AP-3	ROGERS MEMORIAL 3.288 7/1/2033				1.F FE	312,555	85.466	256,398	300,000	309,299		(953)			3.288	2.874	JJ	4,932	9,864	06/16/2021	07/01/2033
778296-AC-7	ROSS STORES INC 4.7 4/15/2027				2.A FE	19,011	98.597	18,733	19,000	19,004		(2)			4.700	4.690	AO	189	893	04/03/2020	04/15/2027
78409V-BL-7	S&P GLOBAL INC 3.7 3/1/2052				1.G FE	301,478	74.624	223,872	300,000	301,422		(31)			3.700	3.672	MS	3,700	11,100	03/01/2023	03/01/2052
79466L-AK-0	SALESFORCE.COM 2.7 7/15/2041				1.E FE	307,812	70.444	211,332	300,000	306,721		(336)			2.700	2.529	JJ	3,735	8,100	08/27/2021	07/15/2041
79585T-AR-4	SALVATION ARMY 4.428 9/1/2038				1.D FE	305,328	93.409	280,227	300,000	303,992		(236)			4.428	4.290	MS	4,428	13,284	08/22/2018	09/01/2038
78408L-AA-5	SC JOHNSON			1,2	2.A FE	479,330	78.271	391,355	500,000	484,449		550			4.000	4.245	MN	2,556	20,000	06/01/2013	05/15/2043
84132G-AC-3	SE ALASKA REG HC 3.235 7/1/2051				1.G FE	301,374	64.463	193,389	300,000	301,284		(30)			3.235	3.211	JJ	4,853	9,705	12/15/2021	07/01/2051
816851-AP-4	SEMPRA ENERGY			1	2.B FE	457,460	101.953	407,812	400,000	441,032		(1,836)			6.000	5.010	AO	5,067	24,000	07/26/2013	10/15/2039
828807-CE-5	SIMON PROPERTY GROUP			1	1.G FE	409,545	110.720	332,160	300,000	383,394		(3,978)			6.750	4.211	FA	8,438	20,250	06/21/2017	02/01/2040
833034-AL-5	SNAP-ON INC 4.1 3/1/2048			1,2,3	1.F FE	292,083	80.414	241,242	300,000	293,052		173			4.100	4.258	MS	4,100	12,300	10/09/2018	03/01/2048
837004-CD-0	SOUTH CAROLINA ELEC&GAS			1	1.F FE	447,576	98.387	393,548	400,000	435,408		(1,606)			5.500	4.671	JD	978	22,000	12/09/2015	12/15/2039
84314P-AA-7	SOUTHERN IL 3.97 5/15/2050				1.G FE	353,268	72.199	216,597	300,000	348,543		(1,437)			3.970	2.995	MN	1,522	11,910	08/05/2021	05/15/2050
26439R-AK-2	SPECTRA ENERGY CAPITAL6.75 2/15/32			1	2.C FE	336,003	103.781	311,343	300,000	320,397		(2,275)			6.750	5.580	FA	7,650	20,250	09/07/2016	02/15/2032
854502-AJ-0	STANLEY BLACK 4.85 11/15/2048				2.A FE	340,695	85.142	255,426	300,000	335,995		(911)			4.850	4.051	MN	1,859	14,550	05/06/2019	11/15/2048
857477-BV-4	STATE STREET CRP 8/4/2033				1.F FE	280,704	93.316	279,948	300,000	283,950		1,468			4.164	4.935	FA	5,101	12,492	09/20/2022	08/04/2033
86765B-AM-1	SUNOCO LOGISTICS 4.950% 1/15/				2.B FE	149,994	86.072	129,108	150,000	149,995		-			4.950	4.950	JJ	3,424	7,425	01/24/2013	01/15/2043
86765B-AK-5	SUNOCO LOGISTICS PARTNER			1	2.B FE	176,331	98.488	147,732	150,000	169,770		(720)			6.100	4.950	FA	3,457	9,150	05/01/2013	02/15/2042
86944B-AE-3	SUTTER HEALTH 4.091 8/15/2048				1.E FE	284,430	80.470	241,410	300,000	286,250		326			4.091	4.405	FA	4,636	12,273	10/03/2018	08/15/2048
875127-BD-3	TAMPA ELECTRIC CO		C		1.G FE	246,160	78.475	156,950	200,000	240,229		(1,484)			4.200	2.865	MN	1,073	8,400	10/27/2020	05/15/2045
875484-AK-3	TANGER PROP LP 3.875 7/15/2027				2.C FE	98,777	97.075	97,075	100,000	99,534		171			3.875	4.070	JJ	1,787	3,875	03/25/2020	07/15/2027
87612E-BF-2	TARGET CORP 3.625 4/15/2046				1.F FE	308,661	75.111	225,333	300,000	307,983		(251)			3.625	3.448	AO	2,296	10,875	03/17/2022	04/15/2046

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
882508-BD-5	TEXAS INSTRUMENT 4.15 5/15/2048				1.E FE	407,250	81.245	243,735	300,000	395,159		(3,111)			4.150	2.349	MN	1,591	12,450	12/22/2020	05/15/2048
882587-AZ-1	TEXAS-NEW MEXICO PR			1	1.F FE	484,083	103.305	309,915	300,000	464,411		(6,666)			6.950	3.021	AO	5,213	20,850	12/16/2021	04/01/2043
886546-AD-2	TIFFANY & CO			1	1.D FE	404,919	94.474	283,422	300,000	393,706		(3,633)			4.900	2.792	AO	3,675	14,700	10/26/2021	10/01/2044
872540-AW-9	TJX COS INC 1.6 5/15/2031				1.F FE	270,480	81.793	245,379	300,000	278,814		2,995			1.600	2.818	MN	613	4,800	02/23/2022	05/15/2031
88875A-AP-9	TMC3 DEV CORP 3.293 5/15/2050				1.B FE	304,455	65.855	197,565	300,000	304,061		(102)			3.293	3.215	MN	1,262	9,879	12/16/2020	05/15/2050
889184-AD-9	TOLEDO HOSPITAL 5.75 11/15/2038			1,2	1.E FE	324,138	98.300	294,900	300,000	319,274		(936)			5.750	5.098	MN	2,204	17,250	02/26/2019	11/15/2038
89566E-AH-1	TRISTATE GENERAT Secured 4.7 11/1/			1	2.A FE	309,195	78.041	234,123	300,000	307,567		(241)			4.700	4.503	MN	2,350	14,100	02/15/2017	11/01/2044
872898-AD-3	TSMC ARIZONA 3.125 10/25/2041				1.D FE	306,996	76.482	229,446	300,000	306,157		(279)			3.125	2.969	AO	1,719	9,375	11/23/2021	10/25/2041
898813-AQ-3	TUCSON ELEC PWR 4.85 12/1/2048				1.G FE	261,982	86.899	173,798	200,000	257,173		(1,637)			4.850	3.120	JD	808	9,700	12/20/2021	12/01/2048
907818-DU-9	UNION PAC CORP 4.75 12/15/2043			1,2	1.G FE	348,243	86.379	259,137	300,000	339,203		(1,450)			4.750	3.762	JD	633	14,250	01/08/2018	12/15/2043
911312-AJ-5	UNITED PARCEL SERVICE			1	1.F FE	399,525	107.127	321,381	300,000	371,395		(4,144)			6.200	3.860	JJ	8,577	18,600	04/24/2017	01/15/2038
913017-BK-4	UNITED TECHNOLOGIES CORP			1	2.A FE	126,910	104.506	104,506	100,000	118,271		(1,238)			6.050	4.037	JD	504	6,050	01/04/2017	06/01/2036
91324P-BK-7	UNITEDHEALTH GROUP INC			1	1.F FE	402,273	112.966	338,898	300,000	376,847		(4,281)			6.875	4.300	FA	7,792	20,625	04/26/2018	02/15/2038
90931E-AA-2	UNTD AIR 19-1 A 4.55 8/25/2031				2.B FE	213,367	93.049	190,331	204,549	210,102		(588)			4.550	3.954	FA	3,257	9,307	05/03/2019	08/25/2031
91913Y-AL-4	VALERO ENERGY CORP 6.625% 6/15/				2.B FE	618,720	104.894	524,470	500,000	578,545		(4,478)			6.625	4.923	JD	1,472	33,125	12/02/2014	06/15/2037
920253-AF-8	VALMONT INDUSTRIES INC			1	2.B FE	294,720	90.553	271,659	300,000	295,608		126			5.000	5.119	AO	3,750	15,000	08/03/2016	10/01/2044
92345Y-AE-6	VERISK ANALYTICS 5.5 6/15/2045				2.B FE	142,400	94.143	94,143	100,000	137,321		(1,349)			5.500	3.001	JD	244	5,500	01/26/2021	06/15/2045
92343V-BZ-6	VERIZON COMMUNICATIONS INC			1,2	2.A FE	57,043	96.709	48,355	50,000	54,278		(379)			5.050	3.933	MS	743	2,525	08/11/2016	03/15/2034
918204-AR-9	VF CORP			1	3.B FE	243,765	96.013	210,268	300,000	232,877		(1,224)			6.000	5.097	AO	2,774	13,140	08/07/2013	10/15/2033
92553P-AQ-5	VIACOM INC 4.875% 6/15/				2.C FE	392,396	70.758	283,032	400,000	394,117		191			4.875	4.998	JD	867	19,500	06/06/2013	06/15/2043
92826C-AF-9	VISA INC 4.3 12/14/2045			1,2	1.D FE	380,220	85.591	256,773	300,000	372,519		(2,612)			4.300	2.747	JD	609	12,900	12/20/2021	12/14/2045
254687-EX-0	WALT DISNEY CO 4.95 10/15/2045				1.F FE	182,500	91.410	182,820	200,000	183,036		421			4.950	5.649	AO	2,090	9,900	09/19/2023	10/15/2045
93884P-DW-7	WASHINGTON GAS 3.796 9/15/2046				1.G FE	348,771	75.427	226,281	300,000	344,345		(1,503)			3.796	2.861	MS	3,353	11,388	12/20/2021	09/15/2046
959802-AH-2	WESTERN UNION CO			1	2.B FE	22,707	101.255	20,251	20,000	21,801		(107)			6.200	5.176	MN	152	1,240	05/01/2014	11/17/2036
959802-AM-1	WESTERN UNION CO			1	2.B FE	25,621	98.391	24,598	25,000	25,498		(19)			6.200	6.001	JD	43	1,550	03/08/2017	06/21/2040
960413-AS-1	WESTLAKE CHEMICAL				2.B FE	300,966	87.060	261,180	300,000	300,820		(21)			5.000	4.979	FA	5,667	15,000	08/04/2016	08/15/2046
961548-AV-6	WESTVACO CORP 8.2 1/15/2030				2.B FE	138,644	113.453	113,453	100,000	120,960		(3,728)			8.200	3.613	JJ	3,781	8,200	11/26/2019	01/15/2030
96332H-CG-2	WHIRLPOOL CORP 5.150% 3/01/				2.C FE	406,088	83.631	334,524	400,000	404,695		(155)			5.150	5.051	MS	6,867	20,600	06/18/2013	03/01/2043
96812W-AA-3	WILDLIFE CONSERV 3.414 8/1/2050				1.E FE	298,494	64.473	193,419	300,000	298,629		33			3.414	3.441	FA	4,268	10,242	09/02/2020	08/01/2050
96950F-AF-1	WILLIAMS PARTNER WPZ 6.300% 4/15/				2.B FE	415,859	104.016	364,056	350,000	397,494		(2,026)			6.300	5.018	AO	4,655	22,050	06/01/2013	04/15/2040
976826-BF-3	WISCONSIN PWR & LT CO			1	2.A FE	308,700	117.499	234,998	200,000	280,782		(4,401)			7.600	3.801	AO	3,800	15,200	11/27/2017	10/01/2038
384802-AB-0	WW GRAINGER INC			1	1.E FE	317,196	89.281	267,843	300,000	314,130		(443)			4.600	4.248	JD	613	13,800	12/13/2016	06/15/2045
983024-AN-0	WYETH				1.F FE	603,921	104.395	521,975	500,000	570,570		(4,254)			5.950	4.444	AO	7,438	29,750	09/02/2015	04/01/2037
98956P-AB-8	ZIMMER HOLDINGS INC			1	2.B FE	386,572	99.796	349,286	350,000	376,196		(1,156)			5.750	5.031	MN	1,677	20,125	07/05/2013	11/30/2039
00908P-AA-5	AIR CAN 2017-1AA 3.3 1/15/2030			1,3	1.C FE	214,142	92.510	192,273	207,840	212,153		(652)			3.300	2.754	JJ	3,163	6,859	11/10/2021	01/15/2030
725906-AN-1	BARRICK GOLD CORP			A	2.A FE	110,090	107.253	107,253	100,000	109,076		(609)			6.450	5.333	AO	1,362	6,450	04/20/2023	10/15/2035
11271L-AB-8	BROOKFIELD FIN 4.7 9/20/2047			A	1.G FE	371,226	86.185	258,555	300,000	362,977		(1,821)			4.700	3.370	MS	3,956	14,100	03/04/2020	09/20/2047
12532H-AF-1	CGI INC 2.3 9/14/2031			A	2.A FE	81,500	82.808	82,808	100,000	82,594		1,094			2.300	5.432	MS	684	1,150	06/26/2024	09/14/2031
559222-AR-5	MAGNA INTL INC 4.15 10/1/2025			A	1.G FE	302,310	99.534	298,602	300,000	300,196		(378)			4.150	4.018	AO	3,113	12,450	10/18/2018	10/01/2025
56501R-AD-8	MANULIFE FINANCIAL CORP			1	1.F FE	281,516	97.453	194,906	200,000	273,267		(2,440)			5.375	3.021	MS	3,494	10,750	06/28/2021	03/04/2046
67077M-AR-9	NUTRIEN LTD 4.900% 06/01/2043				2.B FE	398,248	88.662	354,648	400,000	398,775		40			4.900	4.925	JD	1,633	19,600	05/28/2013	06/01/2043
71644E-AG-7	PETRO CANADA 5.950% 5/15/			A	2.A FE	456,888	100.451	401,804	400,000	434,323		(2,489)			5.950	4.886	MN	3,041	23,800	06/14/2013	05/15/2035
884903-BM-6	THOMSON REUTERS 4.500% 5/23/			A	2.A FE	294,282	79.450	238,350	300,000	295,645		148			4.500	4.618	MN	1,425	13,500	05/16/2013	05/23/2043
067901-AH-1	USD BARRICK GOLD			A	2.A FE	22,698	94.470	23,618	25,000	23,182		59			5.250	5.929	AO	328	1,313	05/01/2014	04/01/2042

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
655422-AV-5	XSTRATA CANADA CORP 6.200% 6/15/		A		2.A FE	271,838	104.163	260,408	250,000	263,539		(936)			6.200	5.512	JD	689	15,500	05/07/2013	06/15/2035
00205G-AC-1	APT PIPELINES		D		2.B FE	212,036	93.389	186,778	200,000	207,858		(593)			5.000	4.516	MS	2,722	10,000	10/04/2016	03/23/2035
055451-AV-0	BHP BILLITON FIN USA LTD		D	1	1.F FE	324,489	93.427	280,281	300,000	319,634		(657)			5.000	4.480	MS	3,750	15,000	04/15/2016	09/30/2043
191241-AF-5	COCA-COLA FEMSA 5.25 11/26/2043		D		1.G FE	341,517	93.432	280,296	300,000	335,311		(1,187)			5.250	4.332	MN	1,531	15,750	03/21/2019	11/26/2043
344419-AB-2	FEMSA 4.375 5/10/2043		C	1	2.A FE	350,541	84.410	253,230	300,000	342,872		(1,671)			4.375	3.328	MN	1,859	13,125	02/11/2020	05/10/2043
55608J-AZ-1	MACQUARIE GROUP 1/14/2033		D		1.F FE	299,241	84.476	253,428	300,000	299,431		62			2.871	2.898	JJ	3,995	8,613	11/03/2021	01/14/2033
505861-AC-8	LAFARGE SA 7.125 7/15/2036		D		2.A FE	143,170	110.609	110,609	100,000	133,636		(2,322)			7.125	3.547	JJ	3,285	7,125	08/25/2020	07/15/2036
89153V-AU-3	TOTAL CAP INTL 3.461 7/12/2049		D		1.D FE	330,159	70.276	210,828	300,000	327,825		(789)			3.461	2.921	JJ	4,874	10,383	12/15/2021	07/12/2049
50247V-AB-5	LYB INTL FIN 5.25 7/15/2043		D		2.B FE	228,080	90.835	181,670	200,000	224,080		(835)			5.250	4.301	JJ	4,842	10,500	10/09/2019	07/15/2043
21685W-CJ-4	RABOBANK 5.25 5/24/2041		D		1.D FE	416,529	97.006	291,018	300,000	400,405		(4,806)			5.250	2.709	MN	1,619	15,750	07/13/2021	05/24/2041
82620K-AF-0	SIEMENS FINANCIERINGSMAT		C	1	1.D FE	383,151	86.886	260,658	300,000	375,011		(2,698)			4.400	2.785	MN	1,247	13,200	11/23/2021	05/27/2045
85771P-AQ-5	STATOIL ASA 4.8 11/8/2043		D		1.D FE	393,507	91.981	275,943	300,000	383,729		(3,306)			4.800	2.872	MN	2,120	14,400	12/15/2021	11/08/2043
404280-DM-8	HSBC HOLDINGS 6.5 9/15/2037		D		2.A FE	397,454	102.005	306,015	300,000	385,812		(5,219)			6.500	3.664	MS	5,742	19,500	09/19/2022	09/15/2037
88032W-AH-9	TENCENT HOLDINGS 3.925 1/19/2038		D		1.E FE	344,154	84.704	254,112	300,000	334,354		(2,143)			3.925	2.867	JJ	5,299	11,775	03/04/2020	01/19/2038
478375-AJ-7	JOHNSON CONTROLS INTL PL			1	2.B FE	452,600	94.672	378,688	400,000	438,539		(1,543)			5.700	4.834	MS	7,600	22,800	06/01/2013	03/01/2041
50220P-AE-3	LSEGA FIN PLC 3.2 4/6/2041		D		1.G FE	305,013	74.474	223,422	300,000	304,301		(201)			3.200	3.087	AO	2,267	9,600	04/22/2021	04/06/2041
45905U-R7-1	INT BK RECON&DEV 2.7 12/28/2037		D		1.A FE	299,994	76.925	230,775	300,000	299,995		—			2.700	2.700	JD	68	8,100	11/12/2021	12/28/2037
1019999999	Industrial and Miscellaneous (Unaffiliated), Issuer Obligations					83,573,578	XXX	67,104,273	74,232,153	81,602,652		(369,528)			XXX	XXX	XXX	811,742	3,587,743	XXX	XXX
Industrial and Miscellaneous (Unaffiliated), Commercial Mortgage-Backed Securities																					
06540L-AJ-6	BANK 2021-BN37 D 11/15/2064			4	1.D	270,000	65.847	197,541	300,000	275,550		1,538			2.500	3.457	MON	621	7,500	12/21/2021	11/15/2064
1039999999	Industrial and Miscellaneous (Unaffiliated), Commercial Mortgage-Backed Securities					270,000	XXX	197,541	300,000	275,550		1,538			XXX	XXX	XXX	621	7,500	XXX	XXX
Industrial and Miscellaneous (Unaffiliated), Other Loan-Backed and Structured Securities																					
10948V-AN-5	BWCAP 2020-1A A1R 1/15/2031		D	4	1.A FE	67,072	100.235	67,470	67,312	62,946		(3,178)			8.194	8.275	JAJO	841	5,552	12/17/2022	01/15/2031
11042C-AA-8	BRITISH AIRWAYS PLC 2021-1				1.D FE	261,160	88.203	228,383	258,928	260,556		(186)			2.900	2.773	MJSD	334	7,509	11/03/2021	09/15/2036
12575A-AF-4	CIMNL 2021-1 A6 3.44 7/20/2051			4	1.F FE	308,625	84.043	252,129	300,000	307,142		(541)			3.440	3.120	MON	854	10,320	07/27/2021	07/20/2051
64016N-AA-5	NBLY 2021-1A A2 3.584 4/30/2051				2.B FE	98,430	92.137	88,912	96,500	97,823		(154)			3.584	3.333	JAJO	576	3,459	03/02/2021	04/30/2051
67181D-A6-6	OAKIG 2020-1A B1 5.11 10/20/2050				2.B FE	102,469	95.607	95,607	100,000	100,478		(517)			5.110	4.559	MON	156	5,110	11/13/2020	10/20/2050
97064F-AA-3	WESTF 2020-A A 3.228 3/15/2045				1.F FE	226,188	92.066	207,078	224,923	225,399		(185)			3.228	3.095	MON	323	7,261	05/21/2021	03/15/2045
38218E-AC-1	GOODG 2019-2A C 5.21 4/15/2055				1.B FE	21,707	94.501	20,075	21,243	21,335		(62)			5.210	4.502	MON	500	1,689	11/01/2019	04/15/2055
1049999999	Industrial and Miscellaneous (Unaffiliated), Other Loan-Backed and Structured Securities					1,085,652	XXX	959,653	1,068,906	1,075,679		(4,823)			XXX	XXX	XXX	3,585	40,898	XXX	XXX
1109999999	Subtotals – Industrial and Miscellaneous (Unaffiliated)					84,929,230	XXX	68,261,468	75,601,059	82,953,880		(372,814)			XXX	XXX	XXX	815,948	3,636,141	XXX	XXX
2419999999	Subtotals – Issuer Obligations					90,416,729	XXX	73,234,723	80,733,711	88,257,972		(397,815)			XXX	XXX	XXX	899,782	3,909,201	XXX	XXX
2429999999	Subtotals – Residential Mortgage-Backed Securities					1,291,897	XXX	923,124	1,303,397	1,223,958		13,052			XXX	XXX	XXX	496	6,878	XXX	XXX
2439999999	Subtotals – Commercial Mortgage-Backed Securities					270,000	XXX	197,541	300,000	275,550		1,538			XXX	XXX	XXX	621	7,500	XXX	XXX
2449999999	Subtotals – Other Loan-Backed and Structured Securities					1,085,652	XXX	959,653	1,068,906	1,075,679		(4,823)			XXX	XXX	XXX	3,585	40,898	XXX	XXX
2509999999	Subtotals – Total Bonds					93,064,278	XXX	75,315,042	83,406,015	90,833,158		(388,048)			XXX	XXX	XXX	904,484	3,964,478	XXX	XXX

Annual Statement for the Year 2024 of the CSA Fraternal Life

1.	Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
	1A	1A \$2,262,578	1B \$1,175,715	1C \$3,385,160	1D \$8,531,977	1E \$10,860,102	1F \$21,030,044	1G \$19,572,990
	1B	2A \$10,767,833	2B \$11,327,036	2C \$1,686,845				
	1C	3A \$	3B \$232,877	3C \$				
	1D	4A \$	4B \$	4C \$				
	1E	5A \$	5B \$	5C \$				
	1F	6 \$						

(E-11) Schedule D - Part 2 - Section 1

NONE

(E-12) Schedule D - Part 2 - Section 2

NONE

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds: Industrial and Miscellaneous (Unaffiliated)								
185508-AE-8	CLECO POWER LLC 6.5 12/1/2035		06/21/2024	Keybanc Capital Market	XXX	108,800	100,000	415
126650-CM-0	CVS HEALTH CORP 4.875 7/20/2035		05/29/2024	Keybanc Capital Market	XXX	92,048	100,000	1,760
237194-AN-5	DARDEN RESTAURAN 6.3 10/10/2033		05/29/2024	Keybanc Capital Market	XXX	102,178	100,000	875
277432-AL-4	EASTMAN CHEMICAL 4.8 9/1/2042		05/16/2024	RBC Capital Markets	XXX	88,875	100,000	1,053
524901-AR-6	LEGG MASON INC		07/02/2024	RBC Capital Markets	XXX	146,250	150,000	3,938
12532H-AF-1	CGI INC 2.3 9/14/2031	A	06/26/2024	RBC Capital Markets	XXX	81,500	100,000	658
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)						619,651	650,000	8,700
2509999997 – Subtotals - Bonds - Part 3						619,651	650,000	8,700
2509999998 – Summary Item from Part 5 for Bonds						345,522	350,000	3,266
2509999999 – Subtotals - Bonds						965,173	1,000,000	11,965
6009999999 – Totals						965,173	XXX	11,965

Annual Statement for the Year 2024 of the CSA Fraternal Life

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
Bonds: U.S. Governments																				
38375Y-NF-5	GNMA GTD REMIC 6.6142% 6/20/35		12/20/2024	PRINCIPAL RECEIPT	XXX	5,155	5,155	5,232	4,693		462		462		5,155				40	06/20/2035
0109999999 – Bonds: U.S. Governments						5,155	5,155	5,232	4,693		462		462		5,155				40	XXX
Bonds: U.S. States, Territories and Possessions (Direct and Guaranteed)																				
452152-GS-4	ILLINOIS ST BUILD 7.350% 7/01/		07/01/2024	Sink PMT @ 100.0000000	XXX	35,714	35,714	37,198	36,534		(820)		(820)		35,714				2,625	07/01/2035
0509999999 – Bonds: U.S. States, Territories and Possessions (Direct and Guaranteed)						35,714	35,714	37,198	36,534		(820)		(820)		35,714				2,625	XXX
Bonds: U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
602245-UM-2	MILWAUKEE CNTY WIS TAXABLE GO		12/02/2024	Sink PMT @ 100.0000000	XXX	24,885	24,885	25,383	25,028		(143)		(143)		24,885				1,702	12/01/2028
0709999999 – Bonds: U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						24,885	24,885	25,383	25,028		(143)		(143)		24,885				1,702	XXX
Bonds: U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
207758-KM-4	CT SPL TAX-TRANSN-B		12/19/2024	VARIOUS	XXX	301,333	300,000	348,450	321,244		(4,724)		(4,724)		316,520		(16,520)	(16,520)	19,639	11/01/2030
31395W-JS-7	FHLMC REMIC SERIES 3005		12/16/2024	PRINCIPAL RECEIPT	XXX	330	330	359	296		34		34		330				6	07/15/2035
3133T4-3F-1	FHLMC SERIES 1715		05/31/2024	PRINCIPAL RECEIPT	XXX	91	91	98	91		–		–		91				1	04/15/2024
3137AM-TT-4	FHR 4010 KM		12/16/2024	PRINCIPAL RECEIPT	XXX	11,447	11,447	11,296	11,447		–		–		11,447				138	01/15/2042
31397U-M5-5	FNMA GTD REMIC 9.610% 7/25/41		12/26/2024	PRINCIPAL RECEIPT	XXX	5,683	5,683	5,711	4,317		1,366		1,366		5,683				–	07/25/2041
31394F-W8-4	FNMA GTD REMIC 13.25467% 10/25/35		12/26/2024	PRINCIPAL RECEIPT	XXX	1,987	1,987	2,136	1,823		163		163		1,987				48	10/25/2035
0909999999 – Bonds: U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						320,870	319,537	368,050	339,217		(3,160)		(3,160)		336,057		(16,520)	(16,520)	19,832	XXX
Bonds: Industrial and Miscellaneous (Unaffiliated)																				
10948V-AN-5	BWCAP 2020-1A A1R 1/15/2031	D	10/15/2024	PRINCIPAL RECEIPT	XXX	190,208	190,208	189,529	186,850		3,357		3,357		190,208				9,189	01/15/2031
01166V-AA-7	ALK 2020 TRUST 4.8 8/15/2027		08/15/2024	Sink PMT @ 100.0000000	XXX	23,516	23,516	24,369	23,941		(425)		(425)		23,516				847	08/15/2027
02378A-AA-5	AM AIRLN 17-1 A 4 2/15/2029		08/15/2024	Sink PMT @ 100.0000000	XXX	14,250	14,250	14,248	14,249		1		1		14,250				428	02/15/2029
04248N-AA-1	ARMY HAWAII FAMILY HSG		12/18/2024	Sink PMT @ 100.0000000	XXX	7,603	7,603	7,611	7,609		(6)		(6)		7,603				316	06/15/2050
04621X-AD-0	ASSURANT INC		04/04/2024	Performance Trust	XXX	319,017	300,000	333,905	320,948		(397)		(397)		320,551		(1,534)	(1,534)	13,106	02/15/2034
048677-AB-4	ATLANTIC MARINE CORP 5.343% 12/01/		12/02/2024	Sink PMT @ 100.0000000	XXX	6,131	6,131	6,534	6,429		(299)		(299)		6,131				248	12/01/2050
11042C-AA-8	BRITISH AIRWAYS PLC 2021-1		12/16/2024	PRINCIPAL RECEIPT	XXX	18,529	18,529	18,688	18,658		(130)		(130)		18,529				338	09/15/2036
140501-AB-3	CAPITAL SOUTHWES 4.5 1/31/2026		12/09/2024	CALLED @ 100.0000000	XXX	100,000	100,000	104,875	102,171		(960)		(960)		101,211		(1,211)	(1,211)	6,113	01/31/2026
155431-AA-7	CENTRAL STORAGE 4.823 2/1/2038		11/01/2024	Sink PMT @ 100.0000000	XXX	17,664	17,664	19,927	19,593		(1,929)		(1,929)		17,664				532	02/01/2038
17252M-AQ-3	CINTAS CORP NO.2 4 5/1/2032		03/19/2024	US Bank	XXX	280,890	300,000	279,327	281,492		393		393		281,885		(995)	(995)	4,667	05/01/2032
126650-BS-8	CVS PASS-THROUGH 7.507 1/10/2032		12/10/2024	Sink PMT @ 100.0000000	XXX	5,290	5,290	6,663	6,251		(961)		(961)		5,290				218	01/10/2032
26078J-AE-0	DOWDUPONT INC		06/15/2024	CALLED @ 105.6476600	XXX	40,146	38,000	46,303	44,964		(162)		(162)		44,802		(6,802)	(6,802)	3,157	11/15/2038
348609-AC-2	FORT SAM HOUSTON FAMILY HSG LP MIL		09/15/2024	VARIOUS	XXX	25,000	25,000	27,500	26,456		(1,456)		(1,456)		25,000				703	03/15/2035
377372-AB-3	GLAXOSMITHKLINE CAP INC		01/10/2024	Hilltop Securities	XXX	320,541	300,000	323,508	322,424		(43)		(43)		322,381		(1,840)	(1,840)	3,897	04/15/2034
413707-AA-8	HARRIMACK HLDS 3.5 4/1/2031		12/01/2024	Sink PMT @ 100.0000000	XXX	20,000	20,000	20,000	20,000		–		–		20,000				379	04/01/2031
477164-AA-5	JETBLUE AIRWAYS 4 11/15/2032		11/15/2024	Sink PMT @ 100.0000000	XXX	19,631	19,631	20,318	20,170		(539)		(539)		19,631				589	11/15/2032
620076-BA-6	MOTOROLA SOLUTIONS 6.625% 11/15/		10/09/2024	Hilltop Securities	XXX	267,528	250,000	282,500	273,436		(884)		(884)		272,551		(5,024)	(5,024)	14,952	11/15/2037

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
64016N-AA-5	NBLY 2021-1A A2 3.584 4/30/2051		10/30/2024	PRINCIPAL RECEIPT	XXX	1,000	1,000	1,020	1,015		(15)		(15)		1,000				22	04/30/2051
66516X-AA-3	NORTHERN GROUP 5.605 8/15/2033		12/16/2024	Sink PMT @ 100.0000000	XXX	18,518	18,518	19,881	19,689		(1,171)		(1,171)		18,518				567	08/15/2033
756109-AS-3	REALTY INCOME 3 1/15/2027		07/24/2024	Raymond James	XXX	285,756	300,000	285,669	293,128		1,216		1,216		294,345		(8,589)	(8,589)	9,250	01/15/2027
89417E-AD-1	TRAVELERS COS INC		09/03/2024	Raymond James	XXX	564,270	500,000	616,440	577,801		(2,842)		(2,842)		574,959		(10,689)	(10,689)	22,483	06/15/2037
90931E-AA-2	UNTD AIR 19-1 A 4.55 8/25/2031		08/26/2024	VARIOUS	XXX	13,842	13,842	14,439	14,258		(216)		(216)		14,041		(199)	(199)	472	08/25/2031
97064F-AA-3	WESTF 2020-A A 3.228 3/15/2045		12/16/2024	PRINCIPAL RECEIPT	XXX	13,698	13,698	13,775	13,738		(40)		(40)		13,698				233	03/15/2045
00908P-AA-5	AIR CAN 2017-1AA 3.3 1/15/2030	A	07/16/2024	Sink PMT @ 100.0000000	XXX	15,360	15,360	15,826	15,727		(367)		(367)		15,360				380	01/15/2030
65334H-AE-2	NEXEN ENERGY ULC	A	06/24/2024	CALLED @ 111.1920000	XXX	389,172	350,000	387,909	374,496		(795)		(795)		373,701		(23,701)	(23,701)	55,565	03/10/2035
867229-AD-8	SUNCOR ENERGY INC	A	12/13/2024	Hilltop Securities	XXX	157,050	150,000	173,265	165,628		(1,067)		(1,067)		164,561		(7,511)	(7,511)	9,297	12/01/2034
01959E-AC-2	ALLIED WORLD	D	07/24/2024	CALLED @ 100.0000000	XXX	400,000	400,000	395,220	398,956		313		313		399,269		731	731	12,808	10/29/2025
38218E-AC-1	GOODG 2019-2A C 5.21 4/15/2055		11/15/2024	PRINCIPAL RECEIPT	XXX	15,075	15,075	15,405	15,185		(110)		(110)		15,075		—	—	1,199	04/15/2055
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)						3,549,684	3,413,314	3,664,653	3,585,264		(9,533)		(9,533)		3,575,731		(67,365)	(67,365)	171,954	XXX
2509999997 – Subtotals - Bonds - Part 4						3,936,308	3,798,605	4,100,517	3,990,736		(13,194)		(13,194)		3,977,542		(83,885)	(83,885)	196,153	XXX
2509999998 – Summary Item from Part 5 for Bonds						352,041	350,000	345,522			(146)		(146)		345,376		6,664	6,664	11,132	XXX
2509999999 – Subtotals - Bonds						4,288,349	4,148,605	4,446,039	3,990,736		(13,340)		(13,340)		4,322,918		(77,221)	(77,221)	207,285	XXX
6009999999 – Totals						4,288,349	XXX	4,446,039	3,990,736		(13,340)		(13,340)		4,322,918		(77,221)	(77,221)	207,285	XXX

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book / Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book / Adjusted Carrying Value at Disposal	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
Bonds: Industrial and Miscellaneous (Unaffiliated)																				
126408-GH-0	CSX CORP 6 10/1/2036		06/05/2024	Stephens, Inc.	12/13/2024	Raymond James	100,000	107,419	106,281	107,190		(229)		(229)			(909)	(909)	4,250	1,083
539830-AZ-2	LOCKHEED MARTIN CORP		07/02/2024	Performance Trust	10/09/2024	Hilltop Securities	150,000	137,151	145,296	137,272		121		121			8,024	8,024	4,143	2,183
745332-CM-6	PUGET SOUND ENRG 5.33 6/15/2034		06/05/2024	Raymond James	12/13/2024	Raymond James	100,000	100,952	100,464	100,914		(38)		(38)			(450)	(450)	2,739	—
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)							350,000	345,522	352,041	345,376		(146)		(146)			6,664	6,664	11,132	3,266
2509999998 – Subtotals - Bonds							350,000	345,522	352,041	345,376		(146)		(146)			6,664	6,664	11,132	3,266
6009999999 – Totals								345,522	352,041	345,376		(146)		(146)			6,664	6,664	11,132	3,266

(E-16) Schedule D - Part 6 - Section 1
NONE

(E-16) Schedule D - Part 6 - Section 2
NONE

(E-17) Schedule DA - Part 1
NONE

(E-18) Schedule DB - Part A - Section 1
NONE

(E-18) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)
NONE

(E-18) Schedule DB - Part A - Section 1 - Financial or Economic Impact of the Hedge
NONE

(E-19) Schedule DB - Part A - Section 2
NONE

(E-19) Schedule DB - Part A - Section 2 - Description of Hedged Risk(s)
NONE

(E-19) Schedule DB - Part A - Section 2 - Financial or Economic Impact of the Hedge
NONE

(E-20) Schedule DB - Part B - Section 1
NONE

(E-20) Schedule DB - Part B - Section 1 - Broker Name
NONE

(E-20) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)
NONE

(E-20) Schedule DB - Part B - Section 1 - Financial or Economic Impact of the Hedge
NONE

(E-21) Schedule DB - Part B - Section 2
NONE

(E-21) Schedule DB - Part B - Section 2 - Description of Hedged Risk(s)
NONE

(E-21) Schedule DB - Part B - Section 2 - Financial or Economic Impact of the Hedge
NONE

(E-22) Schedule DB - Part D - Section 1
NONE

(E-23) Schedule DB - Part D - Section 2 - By Reporting Entity
NONE

(E-23) Schedule DB - Part D - Section 2 - To Reporting Entity
NONE

(E-24) Schedule DB - Part E

NONE

(E-25) Schedule DL - Part 1

NONE

(E-25) Schedule DL - Part 1 - General Interrogatories

NONE

(E-26) Schedule DL - Part 2

NONE

(E-26) Schedule DL - Part 2 - General Interrogatories

NONE

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Open Depositories						
Bank of America – IL					11,765	XXX
Huntington Bank – IL					350,102	XXX
0199998 – Deposits in depositories that do not exceed allowable limits in any one depository (See Instructions)-open depositories						XXX
0199999 – Totals – Open Depositories					361,867	XXX
0399999 – Total Cash on Deposit					361,867	XXX
0599999 – Total Cash					361,867	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January		4. April		7. July		10. October	
2. February		5. May		8. August		11. November	
3. March		6. June		9. September		12. December	

NONE

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book / Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
All Other Money Market Mutual Funds								
31846V-56-7	FIRST AMERICAN GOVT OBLIG FUND		12/31/2024		XXX	72,543		10,134
8309999999 – All Other Money Market Mutual Funds						72,543		10,134
8609999999 – Total Cash Equivalents						72,543		10,134

1.	Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
	1A	1A \$	1B \$	1C \$	1D \$	1E \$	1F \$	1G \$
	1B	2A \$	2B \$	2C \$				
	1C	3A \$	3B \$	3C \$				
	1D	4A \$	4B \$	4C \$				
	1E	5A \$	5B \$	5C \$				
	1F	6 \$						

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
States, Etc.		Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1.	Alabama	AL	NONE				
2.	Alaska	AK					
3.	Arizona	AZ					
4.	Arkansas	AR					
5.	California	CA					
6.	Colorado	CO					
7.	Connecticut	CT					
8.	Delaware	DE					
9.	District of Columbia	DC					
10.	Florida	FL					
11.	Georgia	GA					
12.	Hawaii	HI					
13.	Idaho	ID					
14.	Illinois	IL					
15.	Indiana	IN					
16.	Iowa	IA					
17.	Kansas	KS					
18.	Kentucky	KY					
19.	Louisiana	LA					
20.	Maine	ME					
21.	Maryland	MD					
22.	Massachusetts	MA					
23.	Michigan	MI					
24.	Minnesota	MN					
25.	Mississippi	MS					
26.	Missouri	MO					
27.	Montana	MT					
28.	Nebraska	NE					
29.	Nevada	NV					
30.	New Hampshire	NH					
31.	New Jersey	NJ					
32.	New Mexico	NM					
33.	New York	NY					
34.	North Carolina	NC					
35.	North Dakota	ND					
36.	Ohio	OH					
37.	Oklahoma	OK					
38.	Oregon	OR					
39.	Pennsylvania	PA					
40.	Rhode Island	RI					
41.	South Carolina	SC					
42.	South Dakota	SD					
43.	Tennessee	TN					
44.	Texas	TX					
45.	Utah	UT					
46.	Vermont	VT					
47.	Virginia	VA					
48.	Washington	WA					
49.	West Virginia	WV					
50.	Wisconsin	WI					
51.	Wyoming	WY					
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR					
55.	US Virgin Islands	VI					
56.	Northern Mariana Islands	MP					
57.	Canada	CAN					
58.	Aggregate Alien and Other	OT	XXX				
59.	Totals	XXX	XXX				
Details of Write-Ins							
5801.	.....					
5802.	.....					
5803.	.....					
5898.	Summary of remaining write-ins for Line 58 from overflow page						
5899.	Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)						



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2024
(To Be Filed By March 1)
FOR THE STATE OF Virginia

NAIC Group Code:

NAIC Company Code: 56138

Address (City, State and Zip Code): Lombard, IL, US 60148

Person Completing This Exhibit:

Title:

Telephone Number:

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2021				Policies Issued in 2022, 2023, 2024			
										11	12	13	14	15	16	17	18
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims Amount	Incurred Claims % of Premiums Earned	Number of Covered Lives	Premiums Earned	Incurred Claims Amount	Incurred Claims % of Premiums Earned	Number of Covered Lives
0199999 – TOTAL EXPERIENCE ON INDIVIDUAL POLICIES																	
0299999 – TOTAL EXPERIENCE ON GROUP POLICIES																	

NONE

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state

2.1 Address:.....

2.2 Contact Person and Phone Number:.....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).

3.1 Address:.....

3.2 Contact Person and Phone Number:.....
4. Explain any policies identified above as policy type “O”



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

For The Year Ended December 31, 2024
(To Be Filed By March 1)
FOR THE STATE OF Wisconsin

NAIC Group Code:

NAIC Company Code: 56138

Address (City, State and Zip Code): Lombard, IL, US 60148

Person Completing This Exhibit:

Title:

Telephone Number:

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 2021				Policies Issued in 2022, 2023, 2024			
										11	12	13	14	15	16	17	18
Compliance with OBRA	Policy Form Number	Standardized Medicare Supplement Benefit Plan	Medicare Select	Plan Characteristics	Date Approved	Date Approval Withdrawn	Date Last Amended	Date Closed	Policy Marketing Trade Name	Premiums Earned	Incurred Claims Amount	Incurred Claims % of Premiums Earned	Number of Covered Lives	Premiums Earned	Incurred Claims Amount	Incurred Claims % of Premiums Earned	Number of Covered Lives
0199999 – TOTAL EXPERIENCE ON INDIVIDUAL POLICIES																	
0299999 – TOTAL EXPERIENCE ON GROUP POLICIES																	

NONE

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c) (3) (E) for this state

2.1 Address:.....

2.2 Contact Person and Phone Number:.....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h) (3) (B).

3.1 Address:.....

3.2 Contact Person and Phone Number:.....
4. Explain any policies identified above as policy type “O”



SCHEDULE O SUPPLEMENT
For The Year Ended December 31, 2024
(To Be Filed by March 1)

Of The: CSA Fraternal Life

Address (City, State and Zip Code): Lombard, IL, US 60148

NAIC Group Code: 0000

NAIC Company Code: 56138

Employer's ID Number: 36-0971620

SUPPLEMENTAL SCHEDULE O – PART 1
Development of Incurred Losses
(\$000 Omitted)

SECTION A – GROUP ACCIDENT AND HEALTH

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1	2	3	4	5
	2020	2021	2022	2023	2024 (a)
1. Prior.....					
2. 2020.....					
3. 2021.....	XXX				
4. 2022.....	XXX	XXX			
5. 2023.....	XXX	XXX	XXX		
6. 2024.....	XXX	XXX	XXX	XXX	

SECTION B – OTHER ACCIDENT AND HEALTH

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1	2	3	4	5
	2020	2021	2022	2023	2024 (a)
1. Prior.....					
2. 2020.....					
3. 2021.....	XXX				
4. 2022.....	XXX	XXX			
5. 2023.....	XXX	XXX	XXX		
6. 2024.....	XXX	XXX	XXX	XXX	

SECTION C – CREDIT ACCIDENT AND HEALTH

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1	2	3	4	5
	2020	2021	2022	2023	2024 (a)
1. Prior.....					
2. 2020.....					
3. 2021.....	XXX				
4. 2022.....	XXX	XXX			
5. 2023.....	XXX	XXX	XXX		
6. 2024.....	XXX	XXX	XXX	XXX	

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

SUPPLEMENTAL SCHEDULE O – PART 1

Development of Incurred Losses
(\$000 Omitted)

SECTION D – OTHER COVERAGES USING THE DEVELOPMENT METHOD

	Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
		1	2	3	4	5
		2020	2021	2022	2023	2024 (a)
1.	Prior.....					
2.	2020.....					
3.	2021.....	XXX				
4.	2022.....	XXX	XXX			
5.	2023.....	XXX	XXX	XXX		
6.	2024.....	XXX	XXX	XXX	XXX	

SECTION E – OTHER COVERAGES USING THE DEVELOPMENT METHOD

	Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
		1	2	3	4	5
		2020	2021	2022	2023	2024 (a)
1.	Prior.....					
2.	2020.....					
3.	2021.....	XXX				
4.	2022.....	XXX	XXX			
5.	2023.....	XXX	XXX	XXX		
6.	2024.....	XXX	XXX	XXX	XXX	

SECTION F – OTHER COVERAGES USING THE DEVELOPMENT METHOD

	Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
		1	2	3	4	5
		2020	2021	2022	2023	2024 (a)
1.	Prior.....					
2.	2020.....					
3.	2021.....	XXX				
4.	2022.....	XXX	XXX			
5.	2023.....	XXX	XXX	XXX		
6.	2024.....	XXX	XXX	XXX	XXX	

SECTION G – OTHER COVERAGES USING THE DEVELOPMENT METHOD

	Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
		1	2	3	4	5
		2020	2021	2022	2023	2024 (a)
1.	Prior.....					
2.	2020.....					
3.	2021.....	XXX				
4.	2022.....	XXX	XXX			
5.	2023.....	XXX	XXX	XXX		
6.	2024.....	XXX	XXX	XXX	XXX	

(Supp-465.2) Part 2 - Section A - Group Accident and Health (\$000's Omitted)
NONE

(Supp-465.2) Part 2 - Section B - Other Accident and Health (\$000's Omitted)
NONE

(Supp-465.2) Part 2 - Section C - Credit Accident and Health (\$000's Omitted)
NONE

(Supp-465.2) Part 2 - Section D (\$000's Omitted)
NONE

(Supp-465.2) Part 2 - Section E (\$000's Omitted)
NONE

(Supp-465.2) Part 2 - Section F (\$000's Omitted)
NONE

(Supp-465.2) Part 2 - Section G (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section A - Group Accident and Health (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section B - Other Accident and Health (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section C - Credit Accident and Health (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section D (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section E (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section F (\$000's Omitted)
NONE

(Supp-465.3) Part 3 - Section G (\$000's Omitted)
NONE

SUPPLEMENTAL SCHEDULE O – PART 4

Development of Incurred Losses
(\$000 Omitted)

SECTION A – GROUP ACCIDENT AND HEALTH

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XXX	XXX		
5.	2024	XXX	XXX	XXX	XXX	

SECTION B – OTHER ACCIDENT AND HEALTH

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XXX	XXX		
5.	2024	XXX	XXX	XXX	XXX	

SECTION C – CREDIT ACCIDENT AND HEALTH

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020					
2.	2021	XXX				
3.	2022	XXX				
4.	2023	XXX	XXX	XXX		
5.	2024	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O – PART 4

Development of Incurred Losses
(\$000 Omitted)

SECTION D – OTHER COVERAGES USING THE DEVELOPMENT METHOD

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020	NONE				
2.	2021		XXX			
3.	2022		XXX	XXX		
4.	2023		XXX	XXX	XXX	
5.	2024		XXX	XXX	XXX	

SECTION E – OTHER COVERAGES USING THE DEVELOPMENT METHOD

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020	NONE				
2.	2021		XXX			
3.	2022		XXX	XXX		
4.	2023		XXX	XXX	XXX	
5.	2024		XXX	XXX	XXX	

SECTION F – OTHER COVERAGES USING THE DEVELOPMENT METHOD

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020	NONE				
2.	2021		XXX			
3.	2022		XXX	XXX		
4.	2023		XXX	XXX	XXX	
5.	2024		XXX	XXX	XXX	

SECTION G – OTHER COVERAGES USING THE DEVELOPMENT METHOD

		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
Years in Which Losses Were Incurred		2020	2021	2022	2023	2024
1.	2020	NONE				
2.	2021		XXX			
3.	2022		XXX	XXX		
4.	2023		XXX	XXX	XXX	
5.	2024		XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O – PART 5

(\$000 Omitted)

RESERVE AND LIABILITY METHODOLOGY - EXHIBITS 6 AND 8

		1	2
Line of Business		Methodology	Amount
1.	Industrial life	Standard Factor	
2.	Ordinary life		186
3.	Individual annuity		
4.	Supplementary contracts		
5.	Credit life		
6.	Group life		
7.	Group annuities		
8.	Group accident and health		
9.	Credit accident and health		
10.	Other accident and health		
11.	Total	XXX	186

Steimla & Associates, Inc.



Actuaries and Consultants
2867 Gypsum Circle
Naperville, Illinois 60564

Voice (630) 904-8480
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E-mail: steimla@comcast.net

Joseph H. Steimla, FSA, FCIA, MAAA, FCA
Joseph G. Steimla, FLMI
Jennifer S. May, ACS

CSA FRATERNAL LIFE NAIC #56138

Statement of Actuarial Opinion December 31, 2024 Based on an Asset Adequacy Analysis

To Whom It May Concern:

Table of Key Indicators:

Identification Section –	Uses Prescribed Wording Only
Scope Section –	Uses Prescribed Wording Only
Reliance Section –	Uses Prescribed Wording Only
Opinion Section –	Uses Prescribed Wording Only
Actuarial Memorandum Section –	The Actuarial Memorandum does not include “Deviation from Standard” wording regarding conformity with an Actuarial Standard of Practice
Relevant Comments Section –	Does not include a Comment
Category of Opinion –	Unqualified

Identification Section:

I, Joseph H. Steimla, Consulting Actuary, am employed by Steimla & Associates, Inc., Actuaries and Consultants. I am a Member of the American Academy of Actuaries. I was appointed on August 7, 2016 by the Board of Directors of CSA Fraternal Life in accordance with the requirements of the Valuation Manual. I meet the Academy qualification standards for rendering this opinion.

Scope Section:

I have examined the assumptions and methods used in determining reserves and related actuarial items listed below, as shown in the annual statement of the Society, as prepared for filing with state regulatory officials, as of December 31, 2024. Tabulated below are those reserves and related actuarial items that have been subjected to asset adequacy analysis.

Reliance Section:

In forming my opinion on Life and Annuity reserves, I have relied upon the listings and summaries of policies and contracts in force and assets owned records provided by Mr. John J. Kielczewski, President of the Society as certified in the attached statements. I evaluated that data for reasonableness and consistency. I have also reconciled data to the extent applicable to Exhibit 5 and Schedule D of the Society’s current annual statement. In other respects, my examination included review of the assumptions, projections, and analysis used and tests of the assumptions, projections and analysis I considered necessary. I have received documentation from the experts listed above that supports the data, assumptions, projections and analysis.

Opinion Section:

In my opinion, the reserves and related actuarial values concerning the statement items identified above:

- (a) Are computed in accordance with presently accepted Actuarial Standards of Practice, consistently applied and are fairly stated, in accordance with sound actuarial principles;
- (b) Are based on actuarial assumptions and methods that produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (c) Meet the requirements of the insurance laws and regulations of the state of Illinois; and are at least as great as the minimum aggregate amounts required by any state;
- (d) Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end (with any exceptions noted below); and
- (e) Include provision for all actuarial reserves and related actuarial items which ought to be established.

The reserves and related items, when considered in light of the assets held by the Society with respect to such reserves and related actuarial items including, but not limited to, the investment earnings on the assets, and the considerations anticipated to be received and retained under the policies and contracts, make adequate provision, according to presently accepted Actuarial Standards of Practice, for the anticipated cash flows required by the contractual obligations and related expenses of the Society.

The methods, considerations and analyses used in forming my opinion conform to the appropriate Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This opinion is updated annually as required by statute. To the best of my knowledge, there have been no material changes from the applicable date of the annual statement to the date of the rendering of this opinion which should be considered in reviewing this opinion.

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. The analysis of asset adequacy portion of this opinion should be viewed recognizing that the Society's future experience may not follow all the assumptions used in the analysis.

Actuarial Memorandum Section:

The Actuarial Memorandum does not include "Deviation from Standard" wording regarding conformity with an Actuarial Standard of Practice.

Relevant Comments Section:

No additional reserves were established except for the \$100,000 additional mortality reserve which is the same as last year. In forming this opinion, I graded maintenance expenses to $\frac{1}{2}$ after three years. The rationale in doing this is because the Society is merging into BetterLife (a fraternal benefit society domiciled in Wisconsin). This merger will take place in 2025. Ongoing expenses will reduce significantly upon this merger.

Category of Opinion:

This Opinion is Unqualified.



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February 24, 2025
Date

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CSA FRATERNAL LIFE **(IN NEW YORK, CZECHOSLOVAK SOCIETY OF AMERICA)**

Page 13, Interrogatory 3
Non-Guaranteed Elements
Interrogatories and Actuarial Opinion
December 31, 2024

DETERMINATION PROCEDURES

The Society fully exercises its right to determine all anticipated future experience assumptions relating to the determination of nonguaranteed elements in its contracts. Earned interest is determined by the portfolio average method, and interest is credited to contracts at rates that are generally from 50 to 200 basis points less than the expected earned rate.

Mortality, persistency and expense assumptions related to nonguaranteed elements are expected to be more stable than the credited interest rate. The base assumptions are developed from Society experience, when available, or from appropriately adjusted industry experience, and then projected based on expectations regarding policyholder demographics and the economy in general. These base assumptions are further adjusted to provide margins in the nonguaranteed elements that are suitable to both the Society as a whole and to the specific product.

INTERROGATORIES

1. No.
2. No.
3. No variation.
4. No.
5. Anticipated investment income experience is based on a general portfolio average approach.
6. Investment, mortality, persistency, and expense experience is studied in aggregate. Adjustments are made to the aggregate factors to reflect current and expected policyholder demographics and economic activity. The primary allocation between lines

of business is to reflect the lower or higher relative rates of interest credited as described above.

- 7. No.
- 8. None.

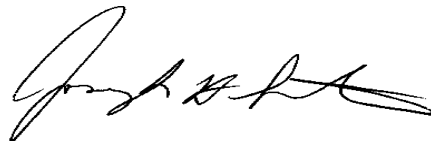
ACTUARIAL OPINION

Be it known that this opinion has been prepared only for the purpose of complying with the laws and regulations that require it. The opinion is only for the use of CSA Fraternal Life (in New York, Czechoslovak Society of America) and the insurance regulators of CSA Fraternal Life (in New York, Czechoslovak Society of America). It is not intended and it may not be appropriate for any other use.

I, Joseph H. Steimla, consulting actuary, am employed by Steimla & Associates, Inc., Actuaries and Consultants, and am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I have examined the actuarial assumptions and methods used in determining the non-guaranteed elements for the annuity certificates, refund accumulations, and universal life certificates of CSA Fraternal Life (in New York, Czechoslovak Society of America) issued for delivery in the United States. The non-guaranteed elements included are those

- i. paid, credited, charged, or determined in 2024; and
- ii. authorized by the Society to be illustrated on new and existing business during 2025.

My examination included such review of the actuarial assumptions and methods of the underlying basic records and such tests of the actuarial calculations as I considered necessary. In my opinion, the non-guaranteed elements described above have been determined in accordance with generally accepted actuarial principles and practices applicable to the determination of non-guaranteed elements.



Joseph H. Steimla
Fellow, Society of Actuaries
Member, American Academy of Actuaries

JHS:jgs
February 24, 2025

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STATEMENT OF OPINION OF CONSULTING ACTUARY REGARDING DIVIDENDS

DECEMBER 31, 2024

TO WHOM IT MAY CONCERN:

I, Joseph H. Steimla, am employed by Steimla & Associates, Inc., Actuaries and Consultants, and am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I have been involved in the preparation of the dividend scales of the **CSA FRATERNAL LIFE (IN NEW YORK, CZECHOSLOVAK SOCIETY OF AMERICA)**.

I have examined the actuarial assumptions and actuarial methods used in determining surplus refunds under the surplus refund scale for the life insurance certificates of the Union issued for delivery in the United States. The surplus refunds encompassed by this scale include:

- 1) Those apportioned for payment during 2025; and
- 2) Those in effect as of January 1, 2025, that are illustrated for payment on new or existing business in 2026 and later that are authorized for illustration by the Union. **The society has suspended dividends in 2004 due to declining yields and increased unit operating expenses. The society continues to not pay dividends.**

My examination included such review of the actuarial assumptions and actuarial methods of the underlying basic records and such tests of the actuarial calculations as I considered necessary.

In my opinion, these surplus refunds have been determined in accordance with actuarial principles and practices of the American Academy of Actuaries applicable to the determination of surplus refunds as described above.

Joseph H. Steimla
Fellow, Society of Actuaries
Member, American Academy of Actuaries

JHS:jgs
February 24, 2025