

ANNUAL STATEMENT

OF THE

Woman's Life Insurance Society

TO THE

Insurance Department

OF THE

STATE OF

Michigan

FOR THE YEAR ENDED
DECEMBER 31, 2023

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2023



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Woman's Life Insurance Society

NAIC Group Code 0000 0000 NAIC Company Code 56170 Employer's ID Number 38-1185570
(Current) (Prior)

Organized under the Laws of Michigan, State of Domicile or Port of Entry MI

Country of Domicile United States of America

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

Incorporated/Organized 04/06/1897 Commenced Business 10/01/1892

Statutory Home Office 1338 Military Street, Port Huron, MI, US 48061-5020
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1338 Military Street
(Street and Number)
Port Huron, MI, US 48061-5020 810-985-5191
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address PO Box 5020, Port Huron, MI, US 48061-5020
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1338 Military Street
(Street and Number)
Port Huron, MI, US 48061-5020 810-985-5191
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address womanslife.org

Statutory Statement Contact Julie Leann Jagoda, 810-985-5191-126
(Name) (Area Code) (Telephone Number)
JJagoda@womanslife.org 810-985-6970
(E-mail Address) (FAX Number)

OFFICERS

President Christopher Joseph Martin Treasurer Julie Leann Jagoda
Secretary Janet Jamison Carmody

OTHER

DIRECTORS OR TRUSTEES

Brenda Lou Doll James Bernard Hunsanger III Diane Elizabeth Lofquist
Christopher Joseph Martin Karen Renee Palka Kathy Kay Regalado
Charlene Jane Yard

State of Michigan SS
County of St. Clair

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.

Christopher Joseph Martin
President

Janet Jamison Carmody
Secretary

Julie Leann Jagoda
Treasurer

Subscribed and sworn to before me this
12th day of February, 2024

Melissa M LaPrairie

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

My commission expires: September 20, 2029



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	189,221,712		189,221,712	193,839,354
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 (less \$ encumbrances)	201,218		201,218	206,701
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$313,397, Schedule E - Part 1), cash equivalents (\$ 451,250, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	764,647		764,647	1,560,424
6. Contract loans (including \$ premium notes)	3,742,617		3,742,617	3,896,962
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	1,430,045		1,430,045	1,445,600
9. Receivables for securities	12,966		12,966	108,956
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)	195,373,205		195,373,205	201,057,997
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,339,244		2,339,244	2,420,544
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,834	225	3,610	6,459
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	302,760	285,563	17,197	26,750
21. Furniture and equipment, including health care delivery assets (\$)	14,207	14,207		
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	2,582,674	2,582,674		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	200,615,924	2,882,668	197,733,255	203,511,750
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	200,615,924	2,882,668	197,733,255	203,511,750
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Prepaid Insurance	450	450		
2502. Postage Meter	3,106	3,106		
2503. Pension Asset	2,579,029	2,579,029		
2598. Summary of remaining write-ins for Line 25 from overflow page	89	89		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,582,674	2,582,674		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 172,208,253 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	172,208,253	177,038,757
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)	3,959,576	3,844,322
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	1,526,416	974,998
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)		
5. Policyholders' dividends/refunds to members \$ 812 and coupons \$ due and unpaid (Exhibit 4, Line 10)	812	746
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)	322,582	312,450
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)	24,980	28,983
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)	1,013,953	1,205,281
10. Commissions to agents due or accrued-life and annuity contracts \$ 8,473 accident and health \$ and deposit-type contract funds \$	8,473	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	319,408	278,795
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)	11,419	10,422
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	3,712	342
18. Amounts held for agents' account, including \$ agents' credit balances	63,750	61,365
19. Remittances and items not allocated	300,311	438,138
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	817,771	832,830
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)	1,438,338	1,354,632
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	3,183,445	3,399,901
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	185,203,198	189,781,962
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	185,203,198	189,781,962
29. Common capital stock		
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
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)	12,530,057	13,729,788
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)	12,530,057	13,729,788
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	12,530,057	13,729,788
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	197,733,255	203,511,750
DETAILS OF WRITE-INS		
2501. Reserve for Checks	11,354	13,647
2502. Post Retirement Benefits	3,172,091	3,386,254
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,183,445	3,399,901
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	15,071,148	12,612,142
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	8,446,187	8,166,191
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	211,441	286,018
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)		
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	15,659	15,811
9. Total (Lines 1 to 8.3)	23,744,435	21,080,162
10. Death benefits	2,871,056	3,269,457
11. Matured endowments (excluding guaranteed annual pure endowments)	150,337	188,033
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	3,129,041	2,417,577
13. Disability benefits and benefits under accident and health contracts	58,177	65,566
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	17,657,238	7,009,942
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	157,006	146,120
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(4,830,505)	1,600,341
20. Totals (Lines 10 to 19)	19,192,350	14,697,036
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	479,863	640,421
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, Cols. 1, 2, 3, 4 and 6)	4,832,370	4,753,089
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	246,748	283,299
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	(20,260)	10,898
28. Totals (Lines 20 to 27)	24,731,072	20,384,743
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(986,637)	695,420
30. Dividends to policyholders and refunds to members	316,252	311,454
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,302,889)	383,966
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)	(1,302,889)	383,966
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$	(7,863)	(77)
35. Net income (Line 33 plus Line 34)	(1,310,752)	383,889
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	13,729,789	11,491,080
37. Net income (Line 35)	(1,310,752)	383,889
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		
39. Change in net unrealized foreign exchange capital gain (loss)	16,905	(53,319)
40. Change in net deferred income tax		
41. Change in nonadmitted assets	112,464	(2,724,049)
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	(83,705)	(149,218)
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	65,356	4,781,406
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,199,731)	2,238,709
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	12,530,057	13,729,789
DETAILS OF WRITE-INS		
08.301. Social Dues	15,519	15,610
08.302. Miscellaneous Income	140	201
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	15,659	15,811
2701. Non-Guaranteed Benefit Payment	(20,260)	10,898
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(20,260)	10,898
5301. Change in Minimum Pension Liability	(148,807)	3,464,952
5302. Change in Post Retirement Benefits	214,163	1,359,951
5303. Prior Period Adjustment		(43,497)
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	65,356	4,781,406

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	15,070,280	12,611,845
2. Net investment income	8,818,415	8,581,881
3. Miscellaneous income	15,659	15,811
4. Total (Lines 1 through 3)	23,904,355	21,209,537
5. Benefit and loss related payments	23,471,436	13,390,106
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	5,369,925	5,624,291
8. Dividends paid to policyholders	306,054	304,410
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)		
10. Total (Lines 5 through 9)	29,147,416	19,318,808
11. Net cash from operations (Line 4 minus Line 10)	(5,243,061)	1,890,729
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,976,396	19,038,436
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	95,990	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,072,386	19,038,436
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,586,395	22,468,198
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate	16,486	29,185
13.5 Other invested assets		
13.6 Miscellaneous applications		19,663
13.7 Total investments acquired (Lines 13.1 to 13.6)	3,602,881	22,517,046
14. Net increase/(decrease) in contract loans and premium notes	(154,345)	(321,373)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	4,623,851	(3,157,236)
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	115,254	(256,985)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(291,821)	(36,890)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(176,567)	(293,876)
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)	(795,777)	(1,560,383)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,560,424	3,120,807
19.2 End of year (Line 18 plus Line 19.1)	764,647	1,560,424

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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	15,071,148	3,193,122		11,878,026					
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	8,446,187	3,301,622		5,102,334				42,231	
4. Amortization of Interest Maintenance Reserve (IMR)	211,441	82,653		127,732				1,057	
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded							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	15,659	140					15,519		
9. Totals (Lines 1 to 8.3)	23,744,435	6,577,537		17,108,091			15,519	43,288	
10. Death benefits	2,871,056	2,871,056				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)	150,337	150,337				XXX	XXX		
12. Annuity benefits	3,129,041	XXX	XXX	3,129,041		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	58,177	58,177					XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts	17,657,238	1,553,111		16,104,127		XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	157,006	143,630		13,375			XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	(4,830,505)	(613,207)		(4,217,298)			XXX		
20. Totals (Lines 10 to 19)	19,192,350	4,163,105		15,029,246			XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	479,863	211,646		268,217					XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	4,832,370	3,020,082		892,654			899,972	19,662	
24. Insurance taxes, licenses and fees, excluding federal income taxes	246,748	144,067		42,582			59,162	938	
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	(20,260)	(20,260)							
28. Totals (Lines 20 to 27)	24,731,072	7,518,639		16,232,699			959,134	20,600	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(986,637)	(941,103)		875,393			(943,615)	22,688	
30. Dividends to policyholders and refunds to members	316,252	316,252					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,302,889)	(1,257,355)		875,393			(943,615)	22,688	
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)	(1,302,889)	(1,257,355)		875,393			(943,615)	22,688	
34. Policies/certificates in force end of year	23,471	19,542		3,867			XXX	62	
DETAILS OF WRITE-INS									
08.301. Social Dues	15,519						15,519		
08.302. Miscellaneous Income	140	140							
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	15,659	140					15,519		
2701. Non-Guaranteed Benefit Payment	(20,260)	(20,260)							
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(20,260)	(20,260)							

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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)	3,193,122		1,399,980	142,170		1,650,971						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	3,301,622		1,817,691	11,849		1,472,082						
4. Amortization of Interest Maintenance Reserve (IMR)	82,653		45,504	297		36,852						
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	140		140									
9. Totals (Lines 1 to 8.3)	6,577,537		3,263,315	154,316		3,159,905						
10. Death benefits	2,871,056		1,281,541			1,589,515						
11. Matured endowments (excluding guaranteed annual pure endowments)	150,337		130,451			19,886						
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	58,177		3,935			54,242						
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	1,553,111		682,670			870,441						
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	143,630		138,843	107		4,681						
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(613,207)		(11,005)	42,977		(645,180)						
20. Totals (Lines 10 to 19)	4,163,105		2,226,435	43,084		1,893,585						
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	211,646		188,956	12,863		9,827						XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	3,020,082		2,182,481	86,513		751,088						
24. Insurance taxes, licenses and fees, excluding federal income taxes	144,067		104,111	4,127		35,829						
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	(20,260)		(20,260)									
28. Totals (Lines 20 to 27)	7,518,639		4,681,723	146,587		2,690,330						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(941,103)		(1,418,407)	7,729		469,576						
30. Dividends to policyholders and refunds to members	316,252		316,252									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(1,257,355)		(1,734,659)	7,729		469,576						
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)	(1,257,355)		(1,734,659)	7,729		469,576						
34. Policies/certificates in force end of year	19,542		16,033	270		3,239						
DETAILS OF WRITE-INS												
08.301. Social Dues												
08.302. Miscellaneous Income	140		140									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	140		140									
2701. Non-Guaranteed Benefit Payment	(20,260)		(20,260)									
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(20,260)		(20,260)									

(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.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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 thru 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 thru 2703 plus 2798) (Line 27 above)									

NONE

6.2

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

(b) Include premium amounts for preneed plans included in Line 1

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities Without Guarantees
1. Premiums for individual annuity contracts	11,878,026	11,878,026				
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX		XXX
3. Net investment income	5,102,334	5,102,334				
4. Amortization of Interest Maintenance Reserve (IMR)	127,732	127,732				
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)	17,108,091	17,108,091				
10. Death benefits						
11. Matured endowments (excluding guaranteed annual pure endowments)						
12. Annuity benefits	3,129,041	3,129,041				
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	16,104,127	16,104,127				
16. Group conversions						
17. Interest and adjustments on contract or deposit-type contract funds	13,375	13,375				
18. Payments on supplementary contracts with life contingencies						
19. Increase in aggregate reserves for life and accident and health contracts	(4,217,298)	(4,217,298)				
20. Totals (Lines 10 to 19)	15,029,246	15,029,246				
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	268,217	268,217				
22. Commissions and expense allowances on reinsurance assumed						
23. General insurance expenses	892,654	892,654				
24. Insurance taxes, licenses and fees, excluding federal income taxes	42,582	42,582				
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)	16,232,699	16,232,699				
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	875,393	875,393				
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)	875,393	875,393				
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)	875,393	875,393				
34. Policies/certificates in force end of year	3,867	3,867				
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 thru 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 thru 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 which columns are affected.

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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	68,790,617		37,932,730	198,610		30,659,277						
2. Tabular net premiums or considerations	2,894,419		1,200,189	121,626		1,572,604						
3. Present value of disability claims incurred	1,293		1,293									
4. Tabular interest	2,598,327		1,189,068	11,314		1,397,945						
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)	74,284,656		40,323,280	331,550		33,629,826						
9. Tabular cost	3,360,220		895,986	80,192		2,384,042						
10. Reserves released by death	1,042,255		746,340	6,012		289,903						
11. Reserves released by other terminations (net)	1,704,773		759,229	3,759		941,785						
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)	6,107,248		2,401,555	89,963		3,615,730						
15. Reserve December 31 of current year	68,177,408		37,921,725	241,587		30,014,096						
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	56,839,382		28,411,906			28,427,476						
17. Amount Available for Policy Loans Based upon Line 16 CSV	56,839,382		28,411,906			28,427,476						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	108,248,141	107,767,885				480,256	
2. Tabular net premiums or considerations	9,804,926	9,804,926					
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	3,241,563	3,225,269				16,294	
5. Tabular less actual reserve released	1,778,649	1,764,442				14,207	
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)	123,073,279	122,562,522				510,757	
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	19,042,437	18,967,056				75,381	
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)	19,042,437	18,967,056				75,381	
15. Reserve December 31 of current year	104,030,842	103,595,466				435,376	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	102,455,883	102,455,883					
17. Amount Available for Policy Loans Based upon Line 16 CSV	102,455,883	102,455,883					

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year						
2. Tabular net premiums or considerations						
3. Present value of disability claims incurred .....	.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
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.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 144,921	..... 144,097
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 8,470,731	..... 8,409,118
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) .....	.....
4. Real estate	(d) 402,000	..... 402,000
5. Contract loans .....	..... 265,672	..... 258,986
6. Cash, cash equivalents and short-term investments	(e) 55,477	..... 50,888
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	..... 70,310	..... 70,310
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	9,409,111	9,335,399
11. Investment expenses .....	.....	(g) 752,623
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 114,619
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i) 21,969
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	889,212
17. Net investment income (Line 10 minus Line 16) .....	.....	8,446,187
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$278,581 accrual of discount less \$ 535,376 amortization of premium and less \$17,092 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 \$402,000 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 \$ 21,969 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 .....	..... 1,771	.....	..... 1,771	.....	.....
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated) .....	..... 10,479	.....	..... 10,479	.....	..... 16,905
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)	12,250	.....	12,250	.....	16,905
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected								
2. Deferred and accrued								
3. Deferred , accrued and uncollected:								
3.1 Direct								
3.2 Reinsurance assumed								
3.3 Reinsurance ceded								
3.4 Net (Line 1 + Line 2)								
4. Advance	24,980	24,980						
5. Line 3.4 - Line 4	(24,980)	(24,980)						
6. Collected during year:								
6.1 Direct	7,510,583	155,852		7,354,731				
6.2 Reinsurance assumed								
6.3 Reinsurance ceded								
6.4 Net	7,510,583	155,852		7,354,731				
7. Line 5 + Line 6.4	7,485,603	130,871		7,354,731				
8. Prior year (uncollected + deferred and accrued - advance)	(28,387)	(28,387)						
9. First year premiums and considerations:								
9.1 Direct	7,513,990	159,259		7,354,731				
9.2 Reinsurance assumed								
9.3 Reinsurance ceded								
9.4 Net (Line 7 - Line 8)	7,513,990	159,259		7,354,731				
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	2,836,136	347,680		2,488,456				
10.2 Reinsurance assumed								
10.3 Reinsurance ceded								
10.4 Net	2,836,136	347,680		2,488,456				
RENEWAL								
11. Uncollected	3,834	3,834						
12. Deferred and accrued								
13. Deferred, accrued and uncollected:								
13.1 Direct	3,834	3,834						
13.2 Reinsurance assumed								
13.3 Reinsurance ceded								
13.4 Net (Line 11 + Line 12)	3,834	3,834						
14. Advance								
15. Line 13.4 - Line 14	3,834	3,834						
16. Collected during year:								
16.1 Direct	4,897,981	2,863,142		2,034,839				
16.2 Reinsurance assumed								
16.3 Reinsurance ceded	176,754	176,754						
16.4 Net	4,721,227	2,686,388		2,034,839				
17. Line 15 + Line 16.4	4,725,061	2,690,222		2,034,839				
18. Prior year (uncollected + deferred and accrued - advance)	4,039	4,039						
19. Renewal premiums and considerations:								
19.1 Direct	4,897,776	2,862,937		2,034,839				
19.2 Reinsurance assumed								
19.3 Reinsurance ceded	176,754	176,754						
19.4 Net (Line 17 - Line 18)	4,721,022	2,686,183		2,034,839				
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	15,247,902	3,369,876		11,878,026				
20.2 Reinsurance assumed								
20.3 Reinsurance ceded	176,754	176,754						
20.4 Net (Lines 9.4 + 10.4 + 19.4)	15,071,148	3,193,122		11,878,026				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	9,287	9,287						
22. All other	228,344	228,344						
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								
25.2 Reinsurance assumed								
25.3 Net ceded less assumed								
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)								
26.2 Reinsurance assumed (Page 6, Line 22)								
26.3 Net ceded less assumed								
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	268,990	172,463		96,527				
28. Single	128,044	11,386		116,657				
29. Renewal	82,829	27,797		55,032				
30. Deposit-type contract funds								
31. Totals (to agree with Page 6, Line 21)	479,863	211,646		268,217				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	346,288				22,102	33,630	402,000
2. Salaries and wages	1,989,216				153,851	487,990	2,631,057
3.11 Contributions for benefit plans for employees	339,488				34,571	80,338	454,397
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans	1,986				127		2,113
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	19,162				1,223		20,385
3.32 Other agent welfare							
4.1 Legal fees and expenses	15,476				988		16,464
4.2 Medical examination fees	22,738				1,451		24,190
4.3 Inspection report fees	14,142				903		15,045
4.4 Fees of public accountants and consulting actuaries	221,654				14,148		235,802
4.5 Expense of investigation and settlement of policy claims	215				14		229
5.1 Traveling expenses	62,722				2,964	12,870	78,557
5.2 Advertising	131,389				3,534	11,785	146,707
5.3 Postage, express, telegraph and telephone	45,344				2,533	3,361	51,237
5.4 Printing and stationery	27,112				1,731	2,213	31,056
5.5 Cost or depreciation of furniture and equipment	779				375		1,154
5.6 Rental of equipment	79,769				5,092		84,861
5.7 Cost or depreciation of EDP equipment and software	269,302				22,670		291,972
6.1 Books and periodicals	1,628				4,530		6,158
6.2 Bureau and association fees	25,167				1,606	5,625	32,398
6.3 Insurance, except on real estate	80,724				5,153	2,198	88,075
6.4 Miscellaneous losses	8,038				521		8,559
6.5 Collection and bank service charges	23,621				31,107		54,728
6.6 Sundry general expenses	677				26	1,381	2,084
6.7 Group service and administration fees							
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
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	59,886	59,886
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	72	72
9.1 Real estate expenses					248,013		248,013
9.2 Investment expenses not included elsewhere					189,008		189,008
9.3 Aggregate write-ins for expenses	205,780				4,384	198,624	408,788
10. General expenses incurred	3,932,398				752,623	(b) 899,972	(a) 5,584,993
11. General expenses unpaid Dec. 31, prior year	149,090				73,274	56,431	278,795
12. General expenses unpaid Dec. 31, current year	196,205				69,882	53,322	319,408
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)	3,885,283				756,015	903,082	5,544,380
DETAILS OF WRITE-INS							
09.301. Consulting Service	201,532				4,113	21,194	226,839
09.302. Fraternal Benefits						177,429	177,429
09.303. Gifts and Donations	4,249				271		4,520
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	205,780				4,384	198,624	408,788

(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 \$ 161,044 ; 2. Institutional \$; 3. Recreational and Health \$ 2,885 ; 4. Educational \$ 73,386 ; 5. Religious \$; 6. Membership \$; 7. Other \$ 662,657 ; 8. Total \$ 899,972

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes				95,870		95,870
2. State insurance department licenses and fees	29,567			4,081	21,166	54,814
3. State taxes on premiums						
4. Other state taxes, including \$ for employee benefits	7,375			644	1,401	9,419
5. U.S. Social Security taxes	144,560			13,812	35,448	193,820
6. All other taxes	6,084			213	1,147	7,445
7. Taxes, licenses and fees incurred	187,587			114,619	59,162	361,368
8. Taxes, licenses and fees unpaid Dec. 31, prior year	7,662			758	2,002	10,422
9. Taxes, licenses and fees unpaid Dec. 31, current year	8,519			792	2,107	11,419
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	186,730			114,584	59,057	360,371

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	9,287
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	228,344	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	237,631	
6. Paid in cash	301	
7. Left on deposit	68,122	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	306,054	
10. Amount due and unpaid	812	
11. Provision for dividends or refunds payable in the following calendar year	322,582	
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	323,394	
16. Total from prior year	313,196	
17. Total dividends or refunds (Lines 9 + 15 - 16)	316,252	
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41CSO 2.5%	6,046,398		6,046,398		
0100002. 58CSO 2.5%	14,991,277		14,991,277		
0100003. 58CSO 3.5%	20,152		20,152		
0100004. 58CSO 4%	428		428		
0100005. 58CSO 5%	2,800,584		2,800,584		
0100006. 80CSO 3.5%	1,030,186		1,030,186		
0100007. 80CSO 4%	10,516,792		10,516,792		
0100008. 80CSO 4.5%	862,166		862,166		
0100009. 80CSO 5% / 4%	22,920,417		22,920,417		
0100010. 01CSO 3.5% NB	3,394,502		3,394,502		
0100011. 01CSO 4%	3,472,436		3,472,436		
0100012. 01CSO 4.5%	143,297		143,297		
0100013. 17CSO 3.0%	1,234,281		1,234,281		
0100014. 17CSO 3.5%	10,837		10,837		
0199997. Totals (Gross)	67,443,753		67,443,753		
0199998. Reinsurance ceded	185,086		185,086		
0199999. Life Insurance: Totals (Net)	67,258,667		67,258,667		
0200001. ACCUM OF NET PREMIUMS 3% - DEFERRED		XXX		XXX	
0200002. FPA GUARANTEED RATE 1.00% - DEFERRED	26,413,026	XXX	26,413,026	XXX	
0200003. FPA GUARANTEED RATE 1.75% - DEFERRED	657,008	XXX	657,008	XXX	
0200004. FPA GUARANTEED RATE 2.90% - DEFERRED	7,134,039	XXX	7,134,039	XXX	
0200005. FPA GUARANTEED RATE 3.00% - DEFERRED	23,635,664	XXX	23,635,664	XXX	
0200006. FPA GUARANTEED RATE 3.50% - DEFERRED	20,400,305	XXX	20,400,305	XXX	
0200007. SPA GURANTEED RATE 1.00% - DEFERRED	9,206,792	XXX	9,206,792	XXX	
0200008. SPA GURANTEED RATE 1.75% - DEFERRED	617,851	XXX	617,851	XXX	
0200009. SPA GURANTEED RATE 2.90% - DEFERRED	2,493,235	XXX	2,493,235	XXX	
0200010. SPA GURANTEED RATE 3.00% - DEFERRED	9,505,628	XXX	9,505,628	XXX	
0200011. SPA GURANTEED RATE 3.50% - DEFERRED	2,081,909	XXX	2,081,909	XXX	
0200012. SPA GURANTEED RATE 4.00% - DEFERRED	1,450,011	XXX	1,450,011	XXX	
0200013. PROGRESSIVE ANNUITY 3.0% - IN PAY	128,759	XXX	128,759	XXX	
0200014. 83a 4% - IN PAY	236,049	XXX	236,049	XXX	
0200015. a-2000 3% - IN PAY	60,812	XXX	60,812	XXX	
0200016. 2012 IAR 3.00% - IN PAY		XXX		XXX	
0200017. 2012 IAR 3.75% - IN PAY	9,756	XXX	9,756	XXX	
0299997. Totals (Gross)	104,030,844	XXX	104,030,844	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	104,030,844	XXX	104,030,844	XXX	
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001. 59ADB & 58CSO 2.5%	207,310		207,310		
0499997. Totals (Gross)	207,310		207,310		
0499998. Reinsurance ceded	38		38		
0499999. Accidental Death Benefits: Totals (Net)	207,272		207,272		
0500001. 58INTERCO DISA & 58CSO 2.5%	15,027		15,027		
0599997. Totals (Gross)	15,027		15,027		
0599998. Reinsurance ceded	1,426		1,426		
0599999. Disability-Active Lives: Totals (Net)	13,601		13,601		
0600001. 58INTERCO DISA & 58CSO 2.5%	390,196		390,196		
0699997. Totals (Gross)	390,196		390,196		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	390,196		390,196		
0700001. FOR NON-DEDUCTION OF DEFERRED FRATIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	143,967		143,967		
0700002. UNEARNED PREMIUM RESERVE	163,706		163,706		
0799997. Totals (Gross)	307,673		307,673		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	307,673		307,673		
9999999. Totals (Net) - Page 3, Line 1	172,208,253		172,208,253		

(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 [X] No []
- 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 [X] No []
- 2.2 If not, state which kind is issued.
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance?\$
4.2 Amount of reserve?\$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year\$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
None
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:.....\$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:\$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements\$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business:\$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:\$
8.2 State the amount of reserves established for this business:\$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$
9.2 State the amount of reserves established for this business:\$
9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

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

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	3,844,322			1,121,809	2,616,372	106,141
2. Deposits received during the year	235,720			132,794	95,156	7,770
3. Investment earnings credited to the account	137,059			56,717	75,752	4,589
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	257,525			87,953	144,355	25,217
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)	3,959,576			1,223,368	2,642,925	93,284
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)	3,959,576			1,223,368	2,642,925	93,284

(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) . \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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								
1.2 Reinsurance assumed								
1.3 Reinsurance ceded								
1.4 Net								
2. In course of settlement:								
2.1 Resisted								
2.11 Direct								
2.12 Reinsurance assumed								
2.13 Reinsurance ceded								
2.14 Net		(b)	(b)	(b)				
2.2 Other								
2.21 Direct	1,316,416	737,434		578,982				
2.22 Reinsurance assumed								
2.23 Reinsurance ceded								
2.24 Net	1,316,416	(b) 737,434	(b)	(b) 578,982		(b)		
3. Incurred but unreported:								
3.1 Direct	210,000	210,000						
3.2 Reinsurance assumed								
3.3 Reinsurance ceded								
3.4 Net	210,000	(b) 210,000	(b)	(b)		(b)		
4. TOTALS								
4.1 Direct	1,526,416	947,434		578,982				
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	1,526,416	(a) 947,434	(a)	578,982				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 179,675 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 \$, and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
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	5,672,745	2,857,663		2,815,082				
1.2 Reinsurance assumed								
1.3 Reinsurance ceded	15,551	15,551						
1.4 Net	(c) 5,657,194	2,842,112		2,815,082				
2. Liability December 31, current year from Part 1:								
2.1 Direct	1,526,416	947,434		578,982				
2.2 Reinsurance assumed								
2.3 Reinsurance ceded								
2.4 Net	1,526,416	947,434		578,982				
3. Amounts recoverable from reinsurers December 31, current year								
4. Liability December 31, prior year:								
4.1 Direct	974,998	709,976		265,022				
4.2 Reinsurance assumed								
4.3 Reinsurance ceded								
4.4 Net	974,998	709,976		265,022				
5. Amounts recoverable from reinsurers December 31, prior year								
6. Incurred Benefits								
6.1 Direct	6,224,163	3,095,122		3,129,041				
6.2 Reinsurance assumed								
6.3 Reinsurance ceded	15,551	15,551						
6.4 Net	6,208,612	3,079,570		3,129,041				

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 130,542 in Line 1.1, \$ 130,542 in Line 1.4.

\$ 150,337 in Line 6.1, and \$ 150,337 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 \$ 58,177 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
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	225	510	286
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	285,563	248,907	(36,656)
21. Furniture and equipment, including health care delivery assets	14,207	14,633	426
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	2,582,674	2,731,083	148,409
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,882,668	2,995,133	112,464
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	2,882,668	2,995,133	112,464
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Insurance	450	900	450
2502. Prepaid Expense			
2503. Postage Meter	3,106	2,347	(759)
2598. Summary of remaining write-ins for Line 25 from overflow page	2,579,118	2,727,836	148,718
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,582,674	2,731,083	148,409

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Woman’s Life Insurance Society (“Woman’s Life”) are presented on the basis of accounting practices prescribed or permitted by the Michigan Department of Insurance and Financial Services.

The Michigan Department of Insurance and Financial Services recognizes only statutory accounting practices prescribed or permitted by the state of Michigan in determining and reporting the financial condition and results of operations of an insurance company, including determining its solvency under Michigan Insurance Law. The National Association of Insurance Commissioners’ (NAIC) Accounting Practices and Procedures manual (NAIC SAP), has been adopted as a component of prescribed or permitted practices by the state of Michigan.

Woman’s Life does not report any non-permitted practices.

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

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	(1,310,752)	383,889
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:					
(3) State Permitted Practices that increase/(decrease) NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	(1,310,752)	383,889
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	12,530,057	13,729,788
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:					
(7) State Permitted Practices that increase/(decrease) NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	12,530,057	13,729,788

B. Use of Estimates in the Preparation of 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 disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. The amount of dividends to be paid to policyholders is determined annually by the Woman’s Life Board of Directors. The aggregate amount of policyholders’ dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by Woman’s Life.

In addition, Woman’s Life uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) – (5) Not Applicable
- (6) Loan-backed securities are stated at either amortized cost or 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, that are valued using the prospective method.
- (7) – (11) Not Applicable
- (12) The capitalization policy has not changed from the prior period.
- (13) Not Applicable

2. Accounting Changes and Corrections of Errors

- A. Woman’s Life did not have any changes in accounting principles and/or material correction of errors.
- B. There is no cumulative effect of changes in accounting principles.

3. Business Combinations and Goodwill – None

4. Discontinued Operations – None

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans – None
- B. Debt Restructuring – None
- C. Reverse Mortgages – None
- D. Loan-Backed Securities

(1) Description of Sources used to Determine Prepayment Assumptions

Single class and multi-class mortgage-backed/asset-backed securities are valued at amortized cost using the interest method including anticipated prepayments. Prepayment assumptions are obtained from dealer surveys or internal estimates and are based on the current interest rate and economic environment. The retrospective adjustment method is used to value all such securities except for interest-only securities, which are valued using the prospective method.

(2) Securities with Recognized Other-Than-Temporary Impairment – None

(3) Recognized OTTI Securities – None

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	1
2. 12 Months or Longer	\$	1,412,834

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

1. Less than 12 Months	\$	394
2. 12 Months or Longer	\$	16,558,903

(5) Information considered in reaching the conclusion that these impairments were not other-than-temporary includes market value, bond rating, option adjusted spread, current economic environment, changes in ratings, history of payments received, and opinion of investment managers.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions – None
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – None
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – None
- H. Repurchase Agreements Transactions Accounted for as a Sale – None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – None
- J. Real Estate
 - (1) Recognized Impairment Loss – None
 - (2) Sold or Classified Real Estate Investments as Held for Sale – None
 - (3) Changes to a Plan of Sale for an Investment in Real Estate – None
 - (4) Retail Land Sales Operations – None
 - (5) Real Estate Investments with Participating Mortgage Loan Features – None
- K. Low-Income Housing Tax Credits (LIHTC) – None

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
(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	\$ 164,780			\$ 164,780	\$ 166,020	\$ (1,240)		\$ 164,780	0.082%	0.083%	
(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)	\$ 164,780			\$ 164,780	\$ 166,020	\$ (1,239)		\$ 164,780	0.082%	0.083%	

- (a) Subset of Column 1
- (b) Subset of Column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

(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) – None

(3) Details of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) – None

(4) Collateral Received and Reflected as Assets Within the Reporting Entity’s Financial Statements - None

M. Working Capital Finance Investments – None

N. Offsetting and Netting of Assets and Liabilities – None

O. 5GI Securities – None

P. Short Sales – None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	0	_____
(2) Aggregate Amount of Investment Income	\$ 0	_____

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

6. Joint Ventures, Partnerships and Limited Liability Companies – None

7. Investment Income

A. 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 are excluded from surplus as a non-admitted asset.

B. The total amount excluded was \$0.

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

<u>Interest Income Due and Accrued</u>	<u>Amount</u>
1. Gross	\$ 2,339,244
2. Nonadmitted	
3. Admitted	\$ 2,339,244

D. The aggregate deferred interest.

	<u>Amount</u>
Aggregate Deferred Interest	\$ 0

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

	<u>Amount</u>
Cumulative amounts of PIK interest included in the current principal balance	\$ 0

8. Derivative Instruments – None

9. Income Taxes

Woman’s Life is exempt from income taxes under section 501(c)(8) of the Internal Revenue Code.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties – None

11. Debt – None

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

A. Defined Benefit Plan

Woman’s Life sponsors non-contributory defined benefit pension plans covering U.S. employees. As of December 31, 2023, the Company accrued in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization. Woman’s Life recognized a plan amendment to freeze the pension plan effective June 30, 2020. The participants’ benefits that have accrued under the plan as of the effective date are frozen and will be paid out in accordance with eligibility per the plan. Woman’s Life also sponsors post-retirement health-care benefits for retirees. Effective January 1, 2024, Woman’s Life recognized a plan amendment to increase the retiree participating percentage from 10% to 25%.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2023 and 2022.

(1) Change in benefit obligation

	Overfunded		Underfunded	
	2023	2022	2023	2022
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$ 14,562,744	\$ 18,754,652	\$	\$
2. Service cost				
3. Interest cost	703,382	501,816		
4. Contribution by plan participants				
5. Actuarial gain (loss)	260,436	(3,695,812)		
6. Foreign currency exchange rate changes				
7. Benefits paid	(1,003,787)	(997,912)		
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$ 14,522,775	\$ 14,562,744	\$	\$
	Overfunded		Underfunded	
	2023	2022	2023	2022
b. Postretirement Benefits				
1. Benefit obligation at beginning of year	\$	\$	\$ 3,386,254	\$ 4,746,205
2. Service cost			148,958	191,406
3. Interest cost			165,683	128,283
4. Contribution by plan participants				
5. Actuarial gain (loss)			(18,362)	(1,553,640)
6. Foreign currency exchange rate changes				
7. Benefits paid			(122,843)	(126,000)
8. Plan amendments			(387,599)	
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$	\$	\$ 3,172,091	\$ 3,386,254
	Overfunded		Underfunded	

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	2023	2022	2023	2022
c. Special or Contractual Benefits Per SSAP No. 11				
1. Benefit obligation at beginning of year	\$	\$	\$	\$
2. Service cost				
3. Interest cost				
4. Contribution by plan participants				
5. Actuarial gain (loss)				
6. Foreign currency exchange rate changes				
7. Benefits paid				
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$	\$	\$	\$

(2) Change in plan assets

Description	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2023	2022	2023	2022	2023	2022
a. Fair value of plan assets at beginning of year	\$ 17,290,580	\$ 18,017,536	\$	\$	\$	\$
b. Actual return on plan assets	815,011	203,197				
c. Foreign currency exchange rate changes						
d. Reporting entity contribution		67,759	122,843	126,000		
e. Plan participants' contributions						
f. Benefits paid	(1,003,787)	(997,912)	(122,843)	(126,000)		
g. Business combinations, divestitures and settlements						
h. Fair value of plan assets at end of year	\$ 17,101,804	\$ 17,290,580	\$	\$	\$	\$

(3) Funded Status

	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
a. Components				
1. Prepaid benefit costs	\$	\$	\$	\$
2. Overfunded plan assets				
3. Accrued benefit costs				
4. Liability for pension benefits				
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	2,579,029	2,727,836		
2. Liabilities recognized			(3,172,091)	(3,386,254)
c. Unrecognized liabilities	\$	\$	\$	\$

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2023	2022	2023	2022	2023	2022
a. Service cost	\$ 0	\$ 0	\$ 148,958	\$ 191,406	\$	\$
b. Interest cost	703,382	501,816	165,683	128,283		
c. Expected return on plan assets	(814,572)	(764,675)				
d. Transition asset or obligation						
e. Gains and losses		330,618	(287,423)	(95,534)		
f. Prior service cost or credit			908	(88,877)		
g. Gain or loss recognized due to a settlement or curtailment						
h. Total net periodic benefit cost	\$ (111,190)	\$ 67,759	\$ 28,126	\$ 135,278	\$	\$

(5) Amount in unassigned funds (surplus) recognized as components of net periodic benefit cost

Description	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
a. Items not yet recognized as a component of net periodic cost – prior year	\$ 989,335	\$ 4,454,287	\$ (2,884,415)	\$ (1,515,186)
b. Net transition asset or obligation recognized				
c. Net prior service cost or credit arising during the period			(387,599)	
d. Net prior service cost or credit recognized			(908)	88,877
e. Net gain or loss arising during the period	259,997	(3,134,334)	(18,362)	(1,553,640)
f. Net gain or loss recognized		(330,618)	287,423	95,534
g. Items not yet recognized as a component of net periodic cost – current year	\$ 1,249,332	\$ 989,335	\$ (3,003,861)	\$ (2,884,415)

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

Description	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
a. Net transition asset or obligation	\$	\$	\$	\$
b. Net prior service cost or credit			(384,851)	3,656
c. Net recognized gains and losses	\$ 1,249,332	\$ 989,335	\$ (2,619,010)	\$ (2,888,071)

(7) Weighted-average assumptions used to determine net periodic benefit cost as of Dec 31

Description		2023	2022
a.	Weighted-average discount rate	5.00%	2.75%
b.	Expected long-term rate of return on plan assets	4.85%	4.35%
c.	Rate of compensation increase	N/A	N/A
d.	Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	N/A	N/A
Weighted-average assumptions used to determine projected benefit obligation as of Dec. 31			
e.	Weighted-average discount rate	4.80%	5.00%
f.	Rate of compensation increase	N/A	N/A
g.	Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	N/A	N/A

(8) Accumulated Benefit Obligation for Defined Benefit Pension Plans

The accumulated benefit obligation for defined benefit pension plans was \$14,522,775 for the current year and \$14,562,744 for the prior year.

(9) For Postretirement Benefits Other Than Pensions, the assumed Health Care Cost Trend Rates(s)

The assumed health cost trend rates are as follows

Year	Pre-65	Post-65
2025	6.50%	6.50%
2026	5.60%	5.60%
2027	5.40%	5.40%
2028	5.20%	5.20%
2029	5.00%	5.00%
2030	4.80%	4.80%
2031	4.60%	4.60%

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Years	Amount
a.	2024	1,019,071
b.	2025	1,064,441
c.	2026	1,046,003
d.	2027	1,032,076
e.	2028	1,043,899
f.	2029 through 2033	5,316,988

(11) Estimate of Contributions Expected to be Paid to the Plan

Woman's Life does not have any regulatory contribution requirements for 2023; Woman's Life currently intends to make voluntary contributions to the defined benefit pension plan of \$0 in 2024.

(12) Amounts and Types of Securities Included in Plan Assets

A portion of Plan Assets are invested in an equity portfolio with a market value of \$1,270,529 at December 31, 2023.

(13) Alternative Method Used to Amortize Prior Service Amounts or Net Gains and Losses – Not Applicable

(14) Substantive Comment Used to Account for Benefit Obligation – Not Applicable

(15) Cost of Providing Special or Contractual Termination Benefits Recognized – Not Applicable

(16) Significant Change in the Benefit Obligation or Plan Assets

No significant changes occurred in the benefit obligation of the pension benefits. Significant changes in the benefit obligation of postretirement benefits is due to the plan amendment.

(17) Accumulated Postretirement and Pension Benefit Obligation and Fair Value of Plan Assets for Defined Postretirement and Pension Benefit Plans

	Pension Benefits		Postretirement Benefits	
	2023	2022	2023	2022
Accumulated Pension Benefit Obligation	14,522,775	14,562,744	3,172,091	3,386,254
Fair Value of Plan Assets	17,101,804	17,290,580	0	0
Fund Status	Overfunded	Overfunded	Underfunded	Underfunded
Surplus Impact – Increase/(Decrease)	(148,807)	3,464,952	214,163	1,359,951

(18) Full Transition Surplus Impact of SSAP 102 – Not Applicable

B. Investment Policies and Strategies

Woman’s Life maintains an investment policy with the goal of preservation of capital and stability of returns. Two classes of assets are maintained: equity and fixed income assets.

Equity assets may include common stocks, preferred stocks, and convertible securities, including debentures. All issuers of equity classes must be listed on US exchanges or traded on the NASDAQ. The target allocation for equity assets is 25% of the total plan assets, with a range of 0-50% permissible.

Fixed income assets must be rated investment grade. The target allocation for fixed income assets is 70% of the total plan assets, with a range of 50-100% permissible.

The following types of asset classes or transactions are prohibited: mutual funds, unit trusts, commodities, warrants, selling short, futures, closed end funds, unrestricted letter stock, purchasing of securities on the margin, unregistered securities, and private placements.

C. Fair Value of Plan Assets

(1) Fair Value Measurement of Plan Assets at Reporting Date

Description for Each Class of Plan Assets	(Level 1)	(Level 2)	(Level 3)	Total
Equity	\$	\$ 1,270,529	\$	\$ 1,270,529
Fixed		15,831,275		15,831,275
Total – Plan Assets	\$	\$ 17,101,804	\$	\$ 17,101,804

(2) Valuation Technique(s) and Inputs Used to Measure Fair Value

Fair value of equity funds is provided by a third-party pricing vendor, using observable market values, as of the measurement date. Fixed assets are reported at book value.

D. Basis Used to Determine Expected Long-Term Rate-of-Return

The expected long-term rate of return is estimated based on the Woman’s Life investment policy, including target asset allocations, and capital market expectations.

E. Defined Contribution Plan

As of December 31, 2023, Woman’s Life had a defined-contribution plan. Employees contribute to the plan and Woman’s Life matches contributions up to 3% of the employee’s salary dollar for dollar. Further, Woman’s Life will also provide additional contributions equal to an additional 1% of the employee’s salary when they contribute an additional 2%. In total, if the employee contributes 5% of their salary Woman’s Life will provide matching contributions equal to 4%. Employees can elect to make additional contributions, but Woman’s Life contributions are capped after the employee contributes 5% of their salary.

F. Multiemployer Plans – Not Applicable

G. Consolidated/Holding Company Plans – Not Applicable

H. Postemployment Benefits and Compensated Absences – Not Applicable

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

13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations – None

14. Liabilities, Contingencies and Assessments – None

15. Leases

A. Lessee Operating Lease

(1) Lessee’s Leasing Arrangements

a. Woman’s Life leases certain office equipment under noncancelable operating leases. Rental expense under these arrangements was \$36,413 and \$49,662 in 2023 and 2022 respectively.

b. – e. None

(2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

a. At January 1, 2024, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2024	\$ 38,341
2.	2025	\$ 38,341
3.	2026	\$ 35,175
4.	2027	\$ 8,559
5.	2028	\$ 0
6.	TOTAL	\$ 120,416

b. Total of Minimum Rentals to be Received in the Future under Noncancelable Subleases – None

(3) For Sale-Leaseback Transactions – None

B. Lessor Leases – None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

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

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

20. Fair Value Measurements

(1) Fair Value Measurements at Reporting Date

	Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	(NAV)	Total
a.	Assets at fair value					
	Cash Equivalent (E-2)	\$	\$	\$	\$	\$
	Exempt MM Mutual Fund	451,250				451,250
	Total Cash Equivalent (E-2)	451,250				451,250
	Separate account assets					
	Total assets at fair value	451,250				451,250
b.	Liabilities at fair value					
	Derivative liabilities					
	Total Liabilities at fair value	\$	\$	\$	\$	\$

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy - None

21. Other Items – None

22. Events Subsequent - None

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

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

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

Yes () No (X)

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts 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. \$0
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. – H. None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination – None

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

26. Intercompany Pooling Arrangements – None

27. Structured Settlements – None

28. Health Care Receivables – None

29. Participating Policies

For the reporting year ended December 31, 2023, premiums under individual life participating policies were 100% of the total individual life premiums earned. Woman's Life accounts for its policyholder dividends based upon dividends paid in the current year and the change in the estimated amount payable in the following calendar year. Dividend tables are reviewed once a year and changes are made based upon previous year's results. Woman's Life paid dividends in the amount of \$316,252 and \$311,454 during 2023 and 2022 respectively and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves – None

31. Reserves for Life Contracts and Annuity Contracts

1. Reserve Practices

Woman's Life waives deduction of fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

2. Valuation of Substandard Policies

Substandard issues are valued with an extra reserve, but otherwise the same as standard issues at the same age. The substandard extra reserve is one-half of the standard annual gross extra premium.

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

There is no amount of insurance for which gross premiums are less than the net premiums according to valuation standards.

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

Tabular interest, tabular less actual reserve released, and tabular cost has been determined by formula as described in the instructions.

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

Tabular interest for funds not involving life contingencies is equal to the actual interest credited.

6. Details for Other Changes – None

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	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$			\$	
b. At book value less current surrender charge of 5% or more	8,616,675			8,616,675	8.3%
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)					
e. At book value without adjustment (minimal or no charge or adjustment)	94,978,793			94,978,793	91.3%
(2) Not subject to discretionary withdrawal	435,376			435,376	0.4%
(3) Total (gross: direct + assumed)	104,030,844			104,030,844	100%
(4) Reinsurance ceded					
(5) Total (net)* (3) – (4)	\$ 104,030,844			\$ 104,030,844	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	\$ 1,729,757			\$ 1,729,757	

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

B. Group Annuities – None

C. Deposit-Type Contracts (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$			\$	
b. At book value less current surrender charge of 5% or more					
c. At fair value					
d. Total with market value adjustment or at fair value (total of a through c)					
e. At book value without adjustment (minimal or no charge or adjustment)	3,959,842			3,959,842	100%
(2) Not subject to discretionary withdrawal					
(3) Total (gross: direct + assumed)	3,959,842			3,959,842	100%
(4) Reinsurance ceded					
(5) Total (net)* (3) – (4)	\$ 3,959,842			\$ 3,959,842	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	\$			\$	

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

D. Life & Accident & Health Annual Statement:

Amount

(1) Exhibit 5, Annuities, Total (net)	\$104,030,844
(2) Exhibit 5, Supplementary Contracts with Life Contingencies, Total (net)	
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	3,959,842
(4) Subtotal	<u>107,990,685</u>
Separate Accounts Annual Statement	
(5) Exhibit 3, Line 0299999, Column 2	0
(6) Exhibit 3, Line 0399999, Column 2	0
(7) Policyholder dividend and coupon accums	0
(8) Policyholder premiums	0
(9) Guaranteed interest contracts	0
(10) Other contract deposit funds	0
(11) Subtotal	<u>0</u>
(12) Combined Total	<u>\$107,990,685</u>

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		General Account		
		(1) Account Value	(2) Cash Value	(3) Reserve
A.	General Account			
	(1) Subject to discretionary withdrawal, surrender values or policy loans:			
	(a) Term Policies with Cash Value	\$	\$	\$
	(b) Universal Life	31,298,235	29,579,950	29,711,687
	(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		30,992,941	37,430,527
	(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	301,538
	(b) Accidental Death Benefits	XXX	XXX	207,310
	(c) Disability - Active Lives	XXX	XXX	15,027
	(d) Disability - Disabled Lives	XXX	XXX	390,196
	(e) Miscellaneous Reserves	XXX	XXX	307,673
	(3) Total (gross: direct + assumed)	31,298,235	60,572,891	68,363,958
	(4) Reinsurance Ceded		15,775	186,550
	(5) Total (net) (3) – (4)	\$ 31,298,235	\$ 60,557,116	\$ 68,177,408
B.	Separate Account with Guarantees			
	(1) Subject to discretionary withdrawal, surrender values or policy loans:			
	(a) Term Policies with Cash Value	\$	\$	\$
	(b) Universal Life			
	(c) Universal Life with Secondary Guarantees			
	(d) Indexed Universal Life			
	(e) Indexed Universal Life with Secondary Guarantees			
	(f) Indexed Life			
	(g) Other Permanent Cash Value Life Insurance			
	(h) Variable Life			
	(i) Variable Universal Life			
	(j) Miscellaneous Reserves			
	(2) Not subject to discretionary withdrawal or no cash values			
	(a) Term Policies without Cash Value	XXX	XXX	
	(b) Accidental Death Benefits	XXX	XXX	
	(c) Disability - Active Lives	XXX	XXX	
	(d) Disability - Disabled Lives	XXX	XXX	
	(e) Miscellaneous Reserves	XXX	XXX	
	(3) Total (gross: direct + assumed)			
	(4) Reinsurance Ceded			
	(5) Total (net) (3) – (4)	\$	\$	\$
C.	Separate Account Nonguaranteed			
	(1) Subject to discretionary withdrawal, surrender values or policy loans:			
	(a) Term Policies with Cash Value	\$	\$	\$
	(b) Universal Life			
	(c) Universal Life with Secondary Guarantees			
	(d) Indexed Universal Life			
	(e) Indexed Universal Life with Secondary Guarantees			
	(f) Indexed Life			
	(g) Other Permanent Cash Value Life Insurance			
	(h) Variable Life			
	(i) Variable Universal Life			
	(j) Miscellaneous Reserves			
	(2) Not subject to discretionary withdrawal or no cash values			
	(a) Term Policies without Cash Value	XXX	XXX	
	(b) Accidental Death Benefits	XXX	XXX	
	(c) Disability - Active Lives	XXX	XXX	
	(d) Disability - Disabled Lives	XXX	XXX	
	(e) Miscellaneous Reserves	XXX	XXX	
	(3) Total (gross: direct + assumed)			
	(4) Reinsurance Ceded			
	(5) Total (net) (3) – (4)	\$	\$	\$

D.	Amount
Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 67,258,667
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	207,271
(3) Exhibit 5, Disability – Active Lives Section, Total (net)	13,601
(4) Exhibit 5, Disability – Disabled Lives Section, Total (net)	390,196
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	307,673
(6) Subtotal	68,177,409
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 (Lines (7) through (9))	
(11) Combined Total ((6) and (10))	\$ 68,177,409

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2022

<u>Type</u>	<u>Gross</u>	<u>Net of Loading</u>
(1) Industrial	\$0	\$0
(2) Ordinary new business	0	0
(3) Ordinary renewal	3,834	3,834
(4) Credit Life	0	0
(5) Group Life	0	0
(6) Group Annuity	<u>0</u>	<u>0</u>
(7) Totals	<u>\$3,834</u>	<u>\$3,834</u>

35. Separate Accounts - None

36. Loss/Claim Adjustment Expenses - None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No [X]
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A [X]
- 1.3 State Regulating? Michigan
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019
- 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). 05/27/2021
- 3.4 By what department or departments?
Michigan Department of Insurance and Financial Services
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Johnson Lambert & Co. LLP, 21 South Evergreen Avenue, Suite 240, Arlington Heights, IL 60005
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Stephanie Crownhart, Lewis & Ellis, 6550 Sprint Parkway, Suite 200, Overland Park, KS 66211 - Consultant
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 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? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
- 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). Yes [X] 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 \$ 164,780
- 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 Nature of Restriction	2 Description	3 Amount
.....

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
US Bank	60 Livingston Avenue, St. Paul, MN 55107

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Wellington Management Company LLP	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 [X] No []

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 [X] No []

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
106595	Wellington Management Company LLP	549300VHP12TEZNLX41	SEC	

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	189,221,712	176,359,970	(12,861,742)
31.2 Preferred stocks			
31.3 Totals	189,221,712	176,359,970	(12,861,742)

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

Utilized pricing from SVO

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 [] No [X]

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

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

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

33.2 If no, list exceptions: -

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

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

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

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

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

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
GENERAL INTERROGATORIES

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

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

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

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

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

1	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? \$ 42,162

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

41.1 Amount of payments for legal expenses, if any? \$ 15,736

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
Fafinski Mark & Johnson	14,602

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$
- 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 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	15,071,148	12,612,142
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	173,426,996	177,703,820
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A [X]
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:

- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 3,369,876
- 7.2 Total Incurred Claims \$ 3,095,122
- 7.3 Number of Covered Lives 19,542

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [] No [X]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$
- 9.22 Received \$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$
- 10.22 Page 4, Line 1 \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$
- 12.12 Stock \$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium | | | |
| 13.32 Paid claims | | | |
| 13.33 Claim liability and reserve (beginning of year) | | | |
| 13.34 Claim liability and reserve (end of year) | | | |
| 13.35 Incurred claims | | | |

GENERAL INTERROGATORIES

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

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes No
- 15. How often are meetings of the subordinate branches required to be held?
Once each month as provided by the Laws of the Society.
- 16. How are the subordinate branches represented in the supreme or governing body?
Through directors elected by membership. All elected directors must be members of the Society.
- 17. What is the basis of representation in the governing body?
Each benefit member of the Society is entitled to one vote in the election of directors.
- 18.1 How often are regular meetings of the governing body held?
The Board of Directors meet on a quarterly basis.
- 18.2 When was the last regular meeting of the governing body held? 02/05/2024
- 18.3 When and where will the next regular or special meeting of the governing body be held?
April 29, 2024 Port Huron, MI
- 18.4 How many members of the governing body attended the last regular meeting? 7
- 18.5 How many of the same were delegates of the subordinate branches?
- 19. How are the expenses of the governing body defrayed?
Paid by the Society.
- 20. When and by whom are the officers and directors elected?
Directors are elected directly by membership for a four-year term. Elections for three of the directors are held every two years. The National President is appointed by the Board of Directors.
- 21. What are the qualifications for membership?
Person of good moral character, physically and mentally qualified, socially acceptable to the members of a local body who are not proscribed by the laws.
- 22. What are the limiting ages for admission?
Age 15, nearest birthday for benefit and social membership.
- 23. What is the minimum and maximum insurance that may be issued on any one life?
Minimum: \$10,000; No maximum unless restricted by state law.
- 24. Is a medical examination required before issuing a benefit certificate to applicants? Yes No
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes No
- 26.1 Are notices of the payments required sent to the members? Yes No N/A
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes No
- 27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes No
- 28.2 If so, what amount and for what purpose? \$
- 29.1 Does the reporting entity pay an old age disability benefit? Yes No
- 29.2 If yes, at what age does the benefit commence? 70
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes No
- 30.2 If yes, when?
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes No
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes No
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes No N/A
- 32.3 If yes, explain
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes No
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes No N/A
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes No
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes No
- 35.2 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
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	363,824	374,963	366,546	398,744	409,160
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	41,658	37,185	54,875	31,590	29,125
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)	405,482	412,148	421,421	430,334	438,285
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)	7,477	6,510	8,414	5,294	6,785
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	5,430	4,290	4,910	3,240	700
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)	12,907	10,800	13,324	8,534	7,485
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	3,193,122	3,232,031	3,314,660	2,955,009	3,053,873
15. Group life (Line 20.4, Col. 3)					
16. Individual annuities (Line 20.4, Col. 4)	11,878,026	9,380,111	8,135,835	4,618,402	4,585,181
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	15,071,148	12,612,142	11,450,495	7,573,411	7,639,053
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	197,733,255	203,511,750	202,469,549	201,104,800	203,458,913
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	185,203,198	189,781,962	190,978,469	189,742,910	187,697,692
23. Aggregate life reserves (Page 3, Line 1)	172,208,253	177,038,757	175,438,416	172,875,331	172,166,954
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)	3,959,576	3,844,322	4,101,307	3,796,011	3,844,053
26. Asset valuation reserve (Page 3, Line 24.01)	1,438,338	1,354,632	1,205,414	1,166,082	1,044,427
27. Capital (Page 3, Lines 29 and 30)					
28. Surplus (Page 3, Line 37)	12,530,057	13,729,788	11,491,080	11,361,890	15,761,222
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(5,243,061)	1,890,729	993,679	(1,488,086)	(682,843)
Risk-Based Capital Analysis					
30. Total adjusted capital	14,129,686	15,240,645	12,849,327	12,639,170	16,971,176
31. Authorized control level risk - based capital	1,742,136	1,735,470	1,655,101	1,683,333	1,421,767
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)	96.9	96.4	95.5	95.0	95.6
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.1	0.1	0.1	0.1	0.1
36. Cash, cash equivalents and short-term investments (Line 5)	0.4	0.8	1.6	1.7	1.1
37. Contract loans (Line 6)	1.9	1.9	2.1	2.4	2.5
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	0.7	0.7	0.7	0.7	0.7
40. Receivables for securities (Line 9)	0.0	0.1	0.0	0.0	
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 (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule 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					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	2,882,668	2,995,133	271,085	215,245	62,135
53. Total admitted assets (Page 2, Line 28, Col. 3)	197,733,255	203,511,750	202,469,549	201,104,800	203,458,913
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	8,446,187	8,166,191	8,369,492	8,704,140	9,187,325
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(7,863)	(77)	350	(208)	(41,826)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57. Total of above Lines 54, 55 and 56	8,438,324	8,166,114	8,369,842	8,703,932	9,145,499
Benefits and Reserve Increases (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)	23,865,850	12,950,575	12,564,301	13,308,970	11,916,053
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)	(613,207)	(1,587,507)	(1,007,901)	232,527	(469,338)
61. Increase in A & H reserves (Line 19, Col. 6)					
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	316,252	311,454	351,376	196,177	336,376
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 100.0	35.2	42.8	45.9	68.8	75.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	3.6	4.0	4.1	2.8	3.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 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	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)			XXX	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	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	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)	(1,734,659)	(1,197,786)	(517,041)	(1,082,339)	(286,767)
74. Individual term life (Page 6.1, Col. 4)	7,729	44,790	18,209	140,316	47,260
75. Individual indexed life (Page 6.1, Col. 5)					
76. Individual universal life (Page 6.1, Col. 6)	469,576	456,728	67,372	76,394	(152,408)
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)	875,393	2,007,335	196,991	(1,414,421)	(637,715)
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)					
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)	22,688	21,902	22,762	23,882	22,870
116. Fraternal (Page 6, Col. 7)	(943,615)	(949,003)	(912,580)	(972,117)	(1,256,020)
117. Total (Page 6, Col. 1)	(1,302,889)	383,966	(1,124,288)	(3,228,284)	(2,262,780)

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

Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0000

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 56170

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	1,339,280		68,423	9,287	228,344	306,054	1,037,738	136,062	682,670		1,856,469	
3. Term	142,170											
4. Indexed												
5. Universal	1,586,199						1,589,515		870,441		2,459,956	
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other	(f)											
11. Total Individual Life	3,067,649		68,423	9,287	228,344	306,054	2,627,253	136,062	1,553,111		4,316,426	
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other	(f)											
19. Total Group Life												
Individual Annuities												
20. Fixed	11,878,026						2,739,814		16,104,127		18,843,942	
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other	(f)											
26. Total Individual Annuities	11,878,026						2,739,814		16,104,127		18,843,942	
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other	(f)											
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	14,945,676 (c)		68,423	9,287	228,344	306,054	5,367,067	136,062	17,657,238		23,160,367	

24.GT

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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

NAIC Group Code 0000

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2023

NAIC Company Code 56170

Line of Business	13 Incurred During Current Year	13 Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	22 Policy Exhibit					
		Claims Settled During Current Year									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 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																
1. Industrial																
2. Whole	1,183,555							321	1,037,738	378,935	142	7,477,276	(1,040)	(8,679,686)	16,033	156,690,043
3. Term											39	5,429,998	(9)	(957,000)	270	41,657,998
4. Indexed																
5. Universal	1,688,241							32	1,589,515	178,727			(156)	(9,936,530)	3,239	207,134,016
6. Universal with secondary guarantees																
7. Variable																
8. Variable universal																
9. Credit																
10. Other	(f)															
11. Total Individual Life	2,871,796	353	2,627,253					353	2,627,253	557,121	181	12,907,274	(1,205)	(19,573,216)	19,542	405,482,057
Group Life																
12. Whole																
13. Term																
14. Universal																
15. Variable																
16. Variable universal																
17. Credit																
18. Other	(f)															(a)
19. Total Group Life																
Individual Annuities																
20. Fixed	2,993,810	60	2,739,814					60	2,739,814	579,619	303	9,612,037	(478)	(13,533,590)	3,867	104,032,733
21. Indexed																
22. Variable with guarantees																
23. Variable without guarantees																
24. Life contingent payout																
25. Other	(f)															
26. Total Individual Annuities	2,993,810	60	2,739,814					60	2,739,814	579,619	303	9,612,037	(478)	(13,533,590)	3,867	104,032,733
Group Annuities																
27. Fixed																
28. Indexed																
29. Variable with guarantees																
30. Variable without guarantees																
31. Life contingent payout																
32. Other	(f)															
33. Total Group Annuities																
Accident and Health																
34. Comprehensive individual	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
35. Comprehensive group	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36. Medicare Supplement	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
37. Vision only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38. Dental only	(d)	XXX	XXX	XXX	XXX	XXX	XXX	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	XXX	XXX	XXX	XXX	XXX	XXX
40. Title XVIII Medicare	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
41. Title XIX Medicaid	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43. Disability income	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
44. Long-term care	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
45. Other health	(d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47. TOTAL		5,865,606	413	5,367,067				413	5,367,067	1,136,741	484	22,519,311	(1,683)	(33,106,806)	23,409	509,514,790

(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: \$ _____, 7,770 Group: \$ _____, Total: \$ _____, 7,770.

(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 \$ _____.

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

- Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
- Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
- Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____
- Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ _____ Column 7) \$ _____ Column 12) \$ _____

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			20,566	412,148						412,148
2. Issued during year			181	12,907						12,907
3. Reinsurance assumed										
4. Revived during year										
5. Increased during year (net)			9	1,274						1,274
6. Subtotals, Lines 2 to 5			190	14,181						14,181
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)			20,756	426,329						426,329
Deductions during year:										
10. Death			380	2,810			XXX			2,810
11. Maturity			416	113			XXX			113
12. Disability							XXX			
13. Expiry			50	2,651						2,651
14. Surrender			260	7,591						7,591
15. Lapse			95	7,231						7,231
16. Conversion			2	150			XXX	XXX	XXX	150
17. Decreased (net)			11	301						301
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			1,214	20,847						20,847
21. In force end of year (b) (Line 9 minus Line 20)			19,542	405,482						405,482
22. Reinsurance ceded end of year	XXX		XXX	30,893	XXX		XXX	XXX		30,893
23. Line 21 minus Line 22	XXX		XXX	374,589	XXX	(a)	XXX	XXX		374,589
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 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 thru 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 10,056 , Amount \$ 37,825

Additional accidental death benefits included in life certificates were in amount \$ 22,703 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?

General Reserves

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

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

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other	39	5,430	270	41,658
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	39	5,430	270	41,658
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment	142	7,477	19,272	363,824
35. Totals (Lines 31 to 34)	181	12,907	19,542	405,482

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	5,430	7,477	248,894	156,588
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	5,430	7,477	248,894	156,588

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	22,228
---	--------

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	
47.2	

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium								
49. Disability Income			4,628	240,826				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	4,628	(a) 240,826		(a)		(a)

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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		63		
2. Issued during year		2		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		65		
Deductions during year:				
6. Decreased (net)		3		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		3		
9. In force end of year (line 5 minus line 8)		62		
10. Amount on deposit		(a) 1,223,368		(a)
11. Income now payable		10		
12. Amount of income payable	(a)	74,231	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year		4,042		
2. Issued during year		303		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)		4,345		
Deductions during year:				
6. Decreased (net)		478		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)		478		
9. In force end of year (line 5 minus line 8)		3,867		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 25,355,426	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 78,240,042	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
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	73	1,737
2. Issued during year	1	11
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	74	1,748
Deductions During Year:		
6. Decreased (net)	4	88
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	4	88
9. In force end of year (line 5 minus line 8)	70	1,660
10. Amount of account balance	(a)	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	1,205,281
2. Current year's realized pre-tax capital gains/(losses) of \$20,113 transferred into the reserve net of taxes of \$0	20,113
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)	1,225,394
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	211,441
6. Reserve as of December 31, current year (Line 4 minus Line 5)	1,013,953

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023	213,664	(2,222)		211,441
2. 2024	184,671	(758)		183,913
3. 2025	137,185	1,715		138,900
4. 2026	112,701	1,248		113,949
5. 2027	92,348	702		93,050
6. 2028	72,446	202		72,648
7. 2029	60,780	2		60,782
8. 2030	52,220	122		52,342
9. 2031	43,269	282		43,551
10. 2032	35,162	405		35,567
11. 2033	22,485	599		23,084
12. 2034	19,878	709		20,587
13. 2035	19,438	825		20,263
14. 2036	17,594	974		18,568
15. 2037	15,887	1,094		16,981
16. 2038	14,088	1,225		15,312
17. 2039	12,177	1,364		13,541
18. 2040	13,909	1,466		15,375
19. 2041	19,571	1,600		21,171
20. 2042	19,460	1,732		21,192
21. 2043	13,891	1,872		15,763
22. 2044	6,971	1,774		8,745
23. 2045	4,205	1,409		5,614
24. 2046	1,443	1,014		2,457
25. 2047	(56)	618		562
26. 2048	(45)	193		148
27. 2049	(30)	(18)		(49)
28. 2050	(17)	(15)		(32)
29. 2051	(9)	(11)		(19)
30. 2052	(2)	(7)		(9)
31. 2053 and Later		(2)		(2)
32. Total (Lines 1 to 31)	1,205,281	20,113		1,225,394

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	1,327,431		1,327,431		27,202	27,202	1,354,632
2. Realized capital gains/(losses) net of taxes - General Account	(7,863)		(7,863)				(7,863)
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	258,998		258,998		1,723	1,723	260,721
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	1,578,565		1,578,565		28,925	28,925	1,607,490
9. Maximum reserve	1,410,668		1,410,668		27,669	27,669	1,438,338
10. Reserve objective	783,727		783,727		23,663	23,663	807,390
11. 20% of (Line 10 - Line 8)	(158,968)		(158,968)		(1,052)	(1,052)	(160,020)
12. Balance before transfers (Lines 8 + 11)	1,419,598		1,419,598		27,872	27,872	1,447,470
13. Transfers							
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero	(8,929)		(8,929)		(203)	(203)	(9,132)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,410,668		1,410,668		27,669	27,669	1,438,338

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	2,726,308	XXX	XXX	2,726,308	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	27,077,576	XXX	XXX	27,077,576	0.0002	5,416	0.0007	18,954	0.0013	35,201
2.2	1	NAIC Designation Category 1.B	6,589,656	XXX	XXX	6,589,656	0.0004	2,636	0.0011	7,249	0.0023	15,156
2.3	1	NAIC Designation Category 1.C	12,907,732	XXX	XXX	12,907,732	0.0006	7,745	0.0018	23,234	0.0035	45,177
2.4	1	NAIC Designation Category 1.D	13,987,441	XXX	XXX	13,987,441	0.0007	9,791	0.0022	30,772	0.0044	61,545
2.5	1	NAIC Designation Category 1.E	15,491,697	XXX	XXX	15,491,697	0.0009	13,943	0.0027	41,828	0.0055	85,204
2.6	1	NAIC Designation Category 1.F	24,018,263	XXX	XXX	24,018,263	0.0011	26,420	0.0034	81,662	0.0068	163,324
2.7	1	NAIC Designation Category 1.G	27,240,775	XXX	XXX	27,240,775	0.0014	38,137	0.0042	114,411	0.0085	231,547
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	127,313,140	XXX	XXX	127,313,140	XXX	104,087	XXX	318,110	XXX	637,154
3.1	2	NAIC Designation Category 2.A	21,030,613	XXX	XXX	21,030,613	0.0021	44,164	0.0063	132,493	0.0105	220,821
3.2	2	NAIC Designation Category 2.B	27,077,449	XXX	XXX	27,077,449	0.0025	67,694	0.0076	205,789	0.0127	343,884
3.3	2	NAIC Designation Category 2.C	10,458,812	XXX	XXX	10,458,812	0.0036	37,652	0.0108	112,955	0.0180	188,259
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	58,566,874	XXX	XXX	58,566,874	XXX	149,510	XXX	451,237	XXX	752,964
4.1	3	NAIC Designation Category 3.A	230,391	XXX	XXX	230,391	0.0069	1,590	0.0183	4,216	0.0262	6,036
4.2	3	NAIC Designation Category 3.B	385,000	XXX	XXX	385,000	0.0099	3,812	0.0264	10,164	0.0377	14,515
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)	615,391	XXX	XXX	615,391	XXX	5,401	XXX	14,380	XXX	20,551
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 (1+2.8+3.4+4.4+5.4+6.4+7+8)	189,221,712	XXX	XXX	189,221,712	XXX	258,998	XXX	783,727	XXX	1,410,668
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 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
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		0.0000		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		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	189,221,712	XXX	XXX	189,221,712	XXX	258,998	XXX	783,727	XXX	1,410,668

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
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			XXX		0.0003		0.0007		0.0011	
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		0.0000		0.1942		0.1942	
54.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
56.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial Mortgages - All Other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)			XXX		XXX		XXX		XXX	
59.		Schedule DA Mortgages			XXX		0.0034		0.0114		0.0149	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations		XXX			XXX		XXX		XXX	
6.		Fixed Income - Highest Quality		XXX			XXX		XXX		XXX	
7.		Fixed Income - High Quality		XXX			XXX		XXX		XXX	
8.		Fixed Income - Medium Quality		XXX			XXX		XXX		XXX	
9.		Fixed Income - Low Quality		XXX			XXX		XXX		XXX	
10.		Fixed Income - Lower Quality		XXX			XXX		XXX		XXX	
11.		Fixed Income - In/Near Default		XXX			XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
14.		Real Estate					0.0000 (b)		0.0000 (b)		0.0000 (b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - All Other		XXX	XXX		0.0000		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)	201,218			201,218	0.0000		0.0912	18,351	0.0912	18,351
19.		Investment Properties					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
21.		Total Real Estate (Sum of Lines 18 through 20)	201,218			201,218	XXX		XXX	18,351	XXX	18,351
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
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		0.0000		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 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality	800,045	XXX	XXX	800,045	0.0005	400	0.0016	1,280	0.0033	2,640
31.	2	High Quality	630,000	XXX	XXX	630,000	0.0021	1,323	0.0064	4,032	0.0106	6,678
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		0.0000		0.2370		0.2370	
36.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	1,430,045	XXX	XXX	1,430,045	XXX	1,723	XXX	5,312	XXX	9,318
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		0.0000		0.1942		0.1942	
52.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential Mortgages - All Other			XXX		0.0000		0.0149		0.0149	
54.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial Mortgages - All Other			XXX		0.0000		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		0.0000 (c)		0.0000 (c)		0.0000 (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		0.0000		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 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated Private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated Other - All Other		XXX	XXX		0.0000		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)					0.0000		0.0912		0.0912	
72.		Investment Properties					0.0000		0.0912		0.0912	
73.		Properties Acquired in Satisfaction of Debt					0.0000		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	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated		XXX	XXX		0.0000		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			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		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)	1,430,045				1,430,045	XXX	1,723	5,312	XXX	9,318

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the 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 - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

Schedule H - Part 1 - Analysis of Underwriting Operations

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

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

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

Schedule S - Part 1 - Section 1

NONE

Schedule S - Part 1 - Section 2

NONE

Schedule S - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 Domi- ciliary Juris- diction	6 Type of Reinsur- ance 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 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates														
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates														
..65676	..35-0472300	..08/13/1958	Lincoln Natl Life Ins Co	IN	..YRT/I	..OL	3,268,208	46,467	41,478	75,931				
..65676	..35-0472300	..08/13/1958	Lincoln Natl Life Ins Co	IN	..YRT/I	..ADB		38	59					
..65676	..35-0472300	..08/13/1958	Lincoln Natl Life Ins Co	IN	..YRT/I	..DIS								
..88099	..75-1608507	..08/01/1996	Optimum Re Ins Co	TX	..YRT/I	..OL	9,370,673	19,052	16,955	19,647				
..88099	..75-1608507	..08/01/1996	Optimum Re Ins Co	TX	..YRT/I	..DIS		459	215					
..82627	..06-0839705	..09/01/1966	Swiss Re Life & Hlth Amer Inc	MO	..YRT/I	..OL	9,479,928	42,262	40,126	47,808				
..82627	..06-0839705	..09/01/1966	Swiss Re Life & Hlth Amer Inc	MO	..YRT/I	..DIS		392	325					
..97071	..13-3126819	..05/01/2003	SCOR Global Life USA Reins Co	DE	..YRT/I	..OL	2,213,764	17,354	16,103	19,427				
..97071	..13-3126819	..05/01/2003	SCOR Global Life USA Reins Co	DE	..YRT/I	..DIS		327	367					
..82627	..06-0839705	..09/01/1966	Swiss Re Life & Hlth Amer Inc	MO	..CO/I	..OL	5,683,462	48,756	52,641	10,320				
..82627	..06-0839705	..09/01/1966	Swiss Re Life & Hlth Amer Inc	MO	..CO/I	..DIS		209	167					
..88099	..75-1608507	..08/01/1996	Optimum Re Ins Co	TX	..CO/I	..OL	777,000	10,384	10,459	1,893				
..88099	..75-1608507	..08/01/1996	Optimum Re Ins Co	TX	..CO/I	..ADB								
..88099	..75-1608507	..08/01/1996	Optimum Re Ins Co	TX	..CO/I	..DIS		39	76					
..88099	..75-1608507	..05/01/2003	Optimum Re Ins Co	TX	..CO/I	..OL	100,000	811	745	1,728				
0899999. General Account - Authorized U.S. Non-Affiliates							30,893,035	186,550	179,716	176,754				
1099999. Total General Account - Authorized Non-Affiliates							30,893,035	186,550	179,716	176,754				
1199999. Total General Account Authorized							30,893,035	186,550	179,716	176,754				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							30,893,035	186,550	179,716	176,754				
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 Domi- ciliary Juris- diction	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 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)														
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals														
							30,893,035	186,550	179,716	176,754				

Schedule S - Part 3 - Section 2

NONE

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE S - PART 6

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

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	177	156	144	165	153
2. Commissions and reinsurance expense allowances					
3. Contract claims	16	52	16	9	19
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 reserve 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	187	180	177	223	207
10. Liability for deposit-type contracts					
11. Contract claims unpaid					
12. Amounts recoverable on reinsurance					9
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)					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	195,373,205		195,373,205
2. Reinsurance (Line 16)			
3. Premiums and considerations (Line 15)	3,610		3,610
4. Net credit for ceded reinsurance	XXX	186,550	186,550
5. All other admitted assets (balance)	2,356,441		2,356,441
6. Total assets excluding Separate Accounts (Line 26)	197,733,255	186,550	197,919,805
7. Separate Account assets (Line 27)			
8. Total assets (Line 28)	197,733,255	186,550	197,919,805
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	172,208,253	186,550	172,394,803
10. Liability for deposit-type contracts (Line 3)	3,959,576		3,959,576
11. Claim reserves (Line 4)	1,526,416		1,526,416
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	323,394		323,394
13. Premium & annuity considerations received in advance (Line 8)	24,980		24,980
14. Other contract liabilities (Line 9)	1,013,953		1,013,953
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)	6,146,627		6,146,627
20. Total liabilities excluding Separate Accounts (Line 26)	185,203,198	186,550	185,389,748
21. Separate Account liabilities (Line 27)			
22. Total liabilities (Line 28)	185,203,198	186,550	185,389,748
23. Capital & surplus (Line 38)	12,530,057	XXX	12,530,057
24. Total liabilities, capital & surplus (Line 39)	197,733,255	186,550	197,919,805
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	186,550		
26. Claim reserves			
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets			
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	186,550		
34. Premiums and considerations			
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets			
41. Total net credit for ceded reinsurance	186,550		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	L	9,560	32,508		42,068	
2. Alaska	AK	N	332	2,730		3,062	
3. Arizona	AZ	L	33,335	60,315		93,650	
4. Arkansas	AR	L	848	300		1,148	
5. California	CA	L	36,937	3,640		40,577	
6. Colorado	CO	L	16,784	9,132		25,916	
7. Connecticut	CT	L	4,916			4,916	
8. Delaware	DE	L	12,834			12,834	
9. District of Columbia	DC	L	737			737	
10. Florida	FL	L	108,377	104,610		212,987	
11. Georgia	GA	L	107,398	225,639		333,037	
12. Hawaii	HI	L	506			506	
13. Idaho	ID	L	2,687	3,646		6,333	
14. Illinois	IL	L	150,428	204,406		354,834	
15. Indiana	IN	L	346,099	4,803,962		5,150,061	
16. Iowa	IA	L	2,633			2,633	
17. Kansas	KS	L	366	320		686	
18. Kentucky	KY	L	9,175	3,746		12,921	
19. Louisiana	LA	L	15,259	55,072		70,331	
20. Maine	ME	L	788			788	
21. Maryland	MD	L	11,982	103,026		115,007	
22. Massachusetts	MA	N	3,370	300		3,670	
23. Michigan	MI	L	901,962	4,100,403		5,002,365	5,737
24. Minnesota	MN	L	63,100	8,687		71,786	2,033
25. Mississippi	MS	L	23,330	214,318		237,649	
26. Missouri	MO	L	9,877	425		10,302	
27. Montana	MT	L	260			260	
28. Nebraska	NE	L	1,852			1,852	
29. Nevada	NV	L	6,299	3,296		9,596	
30. New Hampshire	NH	L	27			27	
31. New Jersey	NJ	L	30,442	28,579		59,021	
32. New Mexico	NM	L	2,787			2,787	
33. New York	NY	L	309,045	894,445		1,203,489	
34. North Carolina	NC	L	37,533	18,375		55,908	
35. North Dakota	ND	L	47,316	54,417		101,733	
36. Ohio	OH	L	435,882	434,038		869,921	
37. Oklahoma	OK	L	16,018			16,018	
38. Oregon	OR	L	4,231	22,283		26,513	
39. Pennsylvania	PA	L	78,597	49,495		128,092	
40. Rhode Island	RI	L	1,482			1,482	
41. South Carolina	SC	L	20,881	382,475		403,356	
42. South Dakota	SD	L	1,038			1,038	
43. Tennessee	TN	L	27,818	7,300		35,118	
44. Texas	TX	L	47,422	24,520		71,942	
45. Utah	UT	N	69			69	
46. Vermont	VT	L	426			426	
47. Virginia	VA	L	30,888	20,000		50,888	
48. Washington	WA	L	11,851	200		12,051	
49. West Virginia	WV	L	47,197			47,197	
50. Wisconsin	WI	L	30,853	1,420		32,273	
51. Wyoming	WY	L	(330)			(330)	
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	3,959			3,959	
58. Aggregate Other Alien	OT	XXX	187			187	
59. Subtotal	XXX	3,067,649	11,878,026			14,945,676	7,770
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	230,317				230,317	
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	68,708				68,708	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX	3,366,674	11,878,026			15,244,700	7,770
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX	3,366,674	11,878,026			15,244,700	7,770
98. Less reinsurance ceded	XXX	176,754				176,754	
99. Totals (All Business) less Reinsurance Ceded	XXX	3,189,919	11,878,026	(c)		15,067,946	7,770
DETAILS OF WRITE-INS							
58001. Other Alien	XXX	187				187	
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	187				187	
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..... 48
- 2. R - Registered - Non-domiciled RRGs..... 5
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 9
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. N - None of the above - Not allowed to write business in the state.....

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premium and annuity considerations allocated based upon the residence of the policyholder, insured or payer

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				6	
			1	2	3	4		5
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	9,560	32,508				42,068	
2. Alaska	AK	332	2,730				3,062	
3. Arizona	AZ	33,335	60,315				93,650	
4. Arkansas	AR	848	300				1,148	
5. California	CA	36,937	3,640				40,577	
6. Colorado	CO	16,784	9,132				25,916	
7. Connecticut	CT	4,916					4,916	
8. Delaware	DE	12,834					12,834	
9. District of Columbia	DC	737					737	
10. Florida	FL	108,377	104,610				212,987	
11. Georgia	GA	107,398	225,639				333,037	
12. Hawaii	HI	506					506	
13. Idaho	ID	2,687	3,646				6,333	
14. Illinois	IL	150,428	204,406				354,834	
15. Indiana	IN	346,099	4,803,962				5,150,061	
16. Iowa	IA	2,633					2,633	
17. Kansas	KS	366	320				686	
18. Kentucky	KY	9,175	3,746				12,921	
19. Louisiana	LA	15,259	55,072				70,331	
20. Maine	ME	788					788	
21. Maryland	MD	11,982	103,026				115,007	
22. Massachusetts	MA	3,370	300				3,670	
23. Michigan	MI	901,962	4,100,403			5,737	5,008,102	
24. Minnesota	MN	63,100	8,687			2,033	73,820	
25. Mississippi	MS	23,330	214,318				237,649	
26. Missouri	MO	9,877	425				10,302	
27. Montana	MT	260					260	
28. Nebraska	NE	1,852					1,852	
29. Nevada	NV	6,299	3,296				9,596	
30. New Hampshire	NH	27					27	
31. New Jersey	NJ	30,442	28,579				59,021	
32. New Mexico	NM	2,787					2,787	
33. New York	NY	309,045	894,445				1,203,489	
34. North Carolina	NC	37,533	18,375				55,908	
35. North Dakota	ND	47,316	54,417				101,733	
36. Ohio	OH	435,882	434,038				869,921	
37. Oklahoma	OK	16,018					16,018	
38. Oregon	OR	4,231	22,283				26,513	
39. Pennsylvania	PA	78,597	49,495				128,092	
40. Rhode Island	RI	1,482					1,482	
41. South Carolina	SC	20,881	382,475				403,356	
42. South Dakota	SD	1,038					1,038	
43. Tennessee	TN	27,818	7,300				35,118	
44. Texas	TX	47,422	24,520				71,942	
45. Utah	UT	69					69	
46. Vermont	VT	426					426	
47. Virginia	VA	30,888	20,000				50,888	
48. Washington	WA	11,851	200				12,051	
49. West Virginia	WV	47,197					47,197	
50. Wisconsin	WI	30,853	1,420				32,273	
51. Wyoming	WY	(330)					(330)	
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	3,959					3,959	
58. Aggregate Other Alien	OT	187					187	
59. Total		3,067,649	11,878,026			7,770	14,953,445	

Schedule Y - Part 1

NONE

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

NONE

Schedule Y - Part 1A - Explanations

NONE

Schedule Y - Part 2

NONE

Schedule Y - Part 3

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES 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.

	Responses
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 Accountant's 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 annual 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?	NO
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?	YES
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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 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 Worker's 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? YES
- 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 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
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? NO
- 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? YES

Explanations:

- 10.
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Bar Codes:

- 6. Life, Health & Annuity Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]



- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]


























- 19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 5 6 1 7 0 2 0 2 3 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 5 6 1 7 0 2 0 2 3 4 4 9 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 5 6 1 7 0 2 0 2 3 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 5 6 1 7 0 2 0 2 3 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 5 6 1 7 0 2 0 2 3 4 5 3 0 0 0 0 0
27. 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 [Document Identifier 454]	 5 6 1 7 0 2 0 2 3 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 5 6 1 7 0 2 0 2 3 4 9 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 5 6 1 7 0 2 0 2 3 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 5 6 1 7 0 2 0 2 3 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 5 6 1 7 0 2 0 2 3 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 5 6 1 7 0 2 0 2 3 2 2 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 475]	 5 6 1 7 0 2 0 2 3 4 7 5 0 0 0 0 0
36. Market Conduct Annual Statement (MCAS) Premium Exhibit [Document Identifier 600]	 5 6 1 7 0 2 0 2 3 6 0 0 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 5 6 1 7 0 2 0 2 3 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 5 6 1 7 0 2 0 2 3 2 3 0 0 0 0 0 0
40. Accident and Health Policy Experience Exhibit [Document Identifier 210]	 5 6 1 7 0 2 0 2 3 2 1 0 0 0 0 0 0
41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 5 6 1 7 0 2 0 2 3 2 1 6 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 5 6 1 7 0 2 0 2 3 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 5 6 1 7 0 2 0 2 3 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 5 6 1 7 0 2 0 2 3 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 5 6 1 7 0 2 0 2 3 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 5 6 1 7 0 2 0 2 3 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 5 6 1 7 0 2 0 2 3 4 5 9 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Cash Advance - Employee	89	89		
2597. Summary of remaining write-ins for Line 25 from overflow page	89	89		

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Pension Asset	2,579,029	2,727,836	148,807
2505. Cash Advance - Employee	89		(89)
2597. Summary of remaining write-ins for Line 25 from overflow page	2,579,118	2,727,836	148,718

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	2,726,308	1.395	2,726,308		2,726,308	1.395
1.02 All other governments	1,260,564	0.645	1,260,564		1,260,564	0.645
1.03 U.S. states, territories and possessions, etc. guaranteed	11,887,583	6.085	11,887,583		11,887,583	6.085
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	12,709,791	6.505	12,709,791		12,709,791	6.505
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	34,046,768	17.427	34,046,768		34,046,768	17.427
1.06 Industrial and miscellaneous	124,542,066	63.746	124,542,066		124,542,066	63.746
1.07 Hybrid securities	2,048,633	1.049	2,048,633		2,048,633	1.049
1.08 Parent, subsidiaries and affiliates		0.000				0.000
1.09 SVO identified funds		0.000				0.000
1.10 Unaffiliated bank loans		0.000				0.000
1.11 Unaffiliated certificates of deposit		0.000				0.000
1.12 Total long-term bonds	189,221,712	96.851	189,221,712		189,221,712	96.851
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
2.02 Parent, subsidiaries and affiliates		0.000				0.000
2.03 Total preferred stocks		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
3.05 Mutual funds		0.000				0.000
3.06 Unit investment trusts		0.000				0.000
3.07 Closed-end funds		0.000				0.000
3.08 Exchange traded funds		0.000				0.000
3.09 Total common stocks		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages		0.000				0.000
4.02 Residential mortgages		0.000				0.000
4.03 Commercial mortgages		0.000				0.000
4.04 Mezzanine real estate loans		0.000				0.000
4.05 Total valuation allowance		0.000				0.000
4.06 Total mortgage loans		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	201,218	0.103	201,218		201,218	0.103
5.02 Properties held for production of income		0.000				0.000
5.03 Properties held for sale		0.000				0.000
5.04 Total real estate	201,218	0.103	201,218		201,218	0.103
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	313,397	0.160	313,397		313,397	0.160
6.02 Cash equivalents (Schedule E, Part 2)	451,250	0.231	451,250		451,250	0.231
6.03 Short-term investments (Schedule DA)		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments	764,647	0.391	764,647		764,647	0.391
7. Contract loans	3,742,617	1.916	3,742,617		3,742,617	1.916
8. Derivatives (Schedule DB)		0.000				0.000
9. Other invested assets (Schedule BA)	1,430,045	0.732	1,430,045		1,430,045	0.732
10. Receivables for securities	12,966	0.007	12,966		12,966	0.007
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)		0.000				0.000
13. Total invested assets	195,373,205	100.000	195,373,205		195,373,205	100.000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
SCHEDULE A - VERIFICATION BETWEEN YEARS
 Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	206,701
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)	16,486
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	21,969
	8.2 Totals, Part 3, Column 9	21,969
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	201,218
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	201,218

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)	
	2.2 Additional investment made after acquisition (Part 2, Column 8)	
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)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
SCHEDULE BA - VERIFICATION BETWEEN YEARS
 Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	1,445,600
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
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	15,561
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)	1,430,045
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	1,430,045

SCHEDULE D - VERIFICATION BETWEEN YEARS
 Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	193,839,354
2.	Cost of bonds and stocks acquired, Part 3, Column 7	3,586,395
3.	Accrual of discount	278,581
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	12,250
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	7,976,396
7.	Deduct amortization of premium	535,376
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	16,905
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	16,905
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	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	189,221,712
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	189,221,712

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	2,726,308	2,733,246	2,700,950	2,755,511
	2. Canada	1,260,564	1,369,375	1,535,848	1,255,002
	3. Other Countries				
	4. Totals	3,986,872	4,102,622	4,236,797	4,010,513
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	11,887,583	10,359,894	11,927,809	11,621,538
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	12,709,791	11,593,537	13,121,544	12,400,000
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	34,046,768	30,612,043	34,034,691	33,232,631
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	113,720,166	107,490,761	115,888,848	111,801,751
	9. Canada	2,872,908	2,694,205	2,860,234	2,940,000
	10. Other Countries	9,997,625	9,506,910	10,098,819	9,760,000
	11. Totals	126,590,699	119,691,875	128,847,901	124,501,751
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	189,221,712	176,359,970	192,168,743	185,766,434
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	189,221,712	176,359,970	192,168,743	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	218,227	745,447	1,306,843	420,626	35,166	XXX	2,726,308	1.4	2,910,649	1.5	2,726,308	
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	218,227	745,447	1,306,843	420,626	35,166	XXX	2,726,308	1.4	2,910,649	1.5	2,726,308	
2. All Other Governments												
2.1 NAIC 1		884,100	376,464			XXX	1,260,564	0.7	2,577,361	1.3	1,260,564	
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		884,100	376,464			XXX	1,260,564	0.7	2,577,361	1.3	1,260,564	
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	99,947	2,400,110	1,461,462	7,054,743	871,321	XXX	11,887,583	6.3	10,763,715	5.6	11,887,583	
3.2 NAIC 2						XXX			1,436,613	0.7		
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	99,947	2,400,110	1,461,462	7,054,743	871,321	XXX	11,887,583	6.3	12,200,328	6.3	11,887,583	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	2,797,015	2,069,038	2,322,238	3,923,384	1,598,116	XXX	12,709,791	6.7	12,615,890	6.5	12,709,791	
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	2,797,015	2,069,038	2,322,238	3,923,384	1,598,116	XXX	12,709,791	6.7	12,615,890	6.5	12,709,791	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	478,126	5,547,960	8,835,505	16,184,367	2,050,809	XXX	33,096,768	17.5	32,191,630	16.6	33,096,768	
5.2 NAIC 2				740,000	210,000	XXX	950,000	0.5	950,000	0.5	950,000	
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	478,126	5,547,960	8,835,505	16,924,367	2,260,809	XXX	34,046,768	18.0	33,141,630	17.1	34,046,768	

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	4,652,408	15,007,783	9,391,932	24,331,602	13,450,038	XXX	66,833,763	35.3	65,336,593	33.7	62,314,836	4,518,927
6.2 NAIC 2	3,183,913	18,352,424	13,068,493	14,726,543	7,761,538	XXX	57,092,912	30.2	60,795,372	31.4	51,426,495	5,666,417
6.3 NAIC 3		230,391			385,000	XXX	615,391	0.3	2,196,926	1.1	615,391	
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	7,836,321	33,590,598	22,460,426	39,058,145	21,596,576	XXX	124,542,066	65.8	128,328,891	66.2	114,356,722	10,185,344
7. Hybrid Securities												
7.1 NAIC 1			549,669	975,002		XXX	1,524,671	0.8	1,541,463	0.8	1,124,671	400,000
7.2 NAIC 2		523,962				XXX	523,962	0.3	523,143	0.3		523,962
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals		523,962	549,669	975,002		XXX	2,048,633	1.1	2,064,606	1.1	1,124,671	923,962
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						

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 8,245,723	26,654,437	24,244,114	52,889,723	18,005,450		130,039,447	68.7	XXX	XXX	125,120,520	4,918,927
12.2 NAIC 2	(d) 3,183,913	18,876,387	13,068,493	15,466,543	7,971,538		58,566,874	31.0	XXX	XXX	52,376,495	6,190,379
12.3 NAIC 3	(d)	230,391			385,000		615,391	0.3	XXX	XXX	615,391	
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)								XXX	XXX		
12.6 NAIC 6	(d)								XXX	XXX		
12.7 Totals	11,429,636	45,761,215	37,312,608	68,356,266	26,361,988		(b) 189,221,712	100.0	XXX	XXX	178,112,406	11,109,306
12.8 Line 12.7 as a % of Col. 7	6.0	24.2	19.7	36.1	13.9		100.0	XXX	XXX	XXX	94.1	5.9
13. Total Bonds Prior Year												
13.1 NAIC 1	7,293,017	28,012,437	21,387,746	49,965,990	21,278,109		XXX	XXX	127,937,300	66.0	123,162,429	4,774,871
13.2 NAIC 2	1,272,026	20,003,731	13,153,305	19,273,743	10,002,323		XXX	XXX	63,705,129	32.9	56,410,505	7,294,624
13.3 NAIC 3		1,329,724	200,321	281,881	385,000		XXX	XXX	2,196,926	1.1	2,196,926	
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX				
13.6 NAIC 6							XXX	XXX				
13.7 Totals	8,565,043	49,345,893	34,741,372	69,521,614	31,665,433		XXX	XXX	(b) 193,839,354	100.0	181,769,859	12,069,495
13.8 Line 13.7 as a % of Col. 9	4.4	25.5	17.9	35.9	16.3		XXX	XXX	100.0	XXX	93.8	6.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1	7,860,723	26,289,498	22,428,659	51,104,588	17,437,052		125,120,520	66.1	123,162,429	63.5	125,120,520	XXX
14.2 NAIC 2	3,151,131	15,975,182	11,210,297	14,821,911	7,217,975		52,376,495	27.7	56,410,505	29.1	52,376,495	XXX
14.3 NAIC 3		230,391			385,000		615,391	0.3	2,196,926	1.1	615,391	XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	11,011,854	42,495,071	33,638,956	65,926,499	25,040,026		178,112,406	94.1	181,769,859	93.8	178,112,406	XXX
14.8 Line 14.7 as a % of Col. 7	6.2	23.9	18.9	37.0	14.1		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	5.8	22.5	17.8	34.8	13.2		94.1	XXX	XXX	XXX	94.1	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	385,000	364,939	1,815,455	1,785,135	568,398		4,918,927	2.6	4,774,871	2.5	XXX	4,918,927
15.2 NAIC 2	32,782	2,901,205	1,858,196	644,632	753,563		6,190,379	3.3	7,294,624	3.8	XXX	6,190,379
15.3 NAIC 3												XXX
15.4 NAIC 4												XXX
15.5 NAIC 5												XXX
15.6 NAIC 6												XXX
15.7 Totals	417,782	3,266,144	3,673,651	2,429,768	1,321,961		11,109,306	5.9	12,069,495	6.2	XXX	11,109,306
15.8 Line 15.7 as a % of Col. 7	3.8	29.4	33.1	21.9	11.9		100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.2	1.7	1.9	1.3	0.7		5.9	XXX	XXX	XXX	XXX	5.9

(a) Includes \$ 11,109,306 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year of bonds with Z designations and \$ 331,236 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, \$ 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 \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations						XXX						
1.02 Residential Mortgage-Backed Securities	218,227	745,447	1,306,843	420,626	35,166	XXX	2,726,308	1.4	2,910,649	1.5	2,726,308	
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	218,227	745,447	1,306,843	420,626	35,166	XXX	2,726,308	1.4	2,910,649	1.5	2,726,308	
2. All Other Governments												
2.01 Issuer Obligations		884,100	376,464			XXX	1,260,564	0.7	2,577,361	1.3	1,260,564	
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		884,100	376,464			XXX	1,260,564	0.7	2,577,361	1.3	1,260,564	
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	99,947	2,400,110	1,461,462	7,054,743	871,321	XXX	11,887,583	6.3	12,200,328	6.3	11,887,583	
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	99,947	2,400,110	1,461,462	7,054,743	871,321	XXX	11,887,583	6.3	12,200,328	6.3	11,887,583	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	2,797,015	2,069,038	2,322,238	3,923,384	1,598,116	XXX	12,709,791	6.7	12,615,890	6.5	12,709,791	
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	2,797,015	2,069,038	2,322,238	3,923,384	1,598,116	XXX	12,709,791	6.7	12,615,890	6.5	12,709,791	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	288,253	4,088,427	6,064,660	13,515,916	1,907,904	XXX	25,865,161	13.7	25,430,444	13.1	25,865,161	
5.02 Residential Mortgage-Backed Securities	129,807	1,018,727	1,072,371	2,004,513	102,962	XXX	4,328,380	2.3	4,447,331	2.3	4,328,380	
5.03 Commercial Mortgage-Backed Securities	60,067	440,805	1,698,474			XXX	2,199,346	1.2	2,219,889	1.1	2,199,346	
5.04 Other Loan-Backed and Structured Securities ...				1,403,938	249,943	XXX	1,653,881	0.9	1,043,966	0.5	1,653,881	
5.05 Totals	478,126	5,547,960	8,835,505	16,924,367	2,260,809	XXX	34,046,768	18.0	33,141,630	17.1	34,046,768	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	4,636,079	28,407,334	22,108,791	37,573,639	21,144,329	XXX	113,870,173	60.2	116,834,060	60.3	104,364,865	9,505,308
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities	3,167,459	5,052,137	220,507			XXX	8,440,104	4.5	9,088,484	4.7	8,055,104	385,000
6.04 Other Loan-Backed and Structured Securities ...	32,782	131,127	131,127	1,484,506	452,247	XXX	2,231,789	1.2	2,406,347	1.2	1,936,753	295,036
6.05 Totals	7,836,321	33,590,598	22,460,426	39,058,145	21,596,576	XXX	124,542,066	65.8	128,328,891	66.2	114,356,722	10,185,344
7. Hybrid Securities												
7.01 Issuer Obligations		523,962	549,669	975,002		XXX	2,048,633	1.1	2,064,606	1.1	1,124,671	923,962
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		523,962	549,669	975,002		XXX	2,048,633	1.1	2,064,606	1.1	1,124,671	923,962
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						

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 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	7,821,294	38,372,971	32,883,285	63,042,684	25,521,670	XXX	167,641,904	88.6	XXX	XXX	157,212,634	10,429,270
12.02 Residential Mortgage-Backed Securities	348,034	1,764,174	2,379,214	2,425,138	138,128	XXX	7,054,688	3.7	XXX	XXX	7,054,688	
12.03 Commercial Mortgage-Backed Securities	3,227,526	5,492,942	1,918,981			XXX	10,639,450	5.6	XXX	XXX	10,254,450	385,000
12.04 Other Loan-Backed and Structured Securities	32,782	131,127	131,127	2,888,444	702,190	XXX	3,885,670	2.1	XXX	XXX	3,590,634	295,036
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	11,429,636	45,761,215	37,312,608	68,356,266	26,361,988		189,221,712	100.0	XXX	XXX	178,112,406	11,109,306
12.10 Line 12.09 as a % of Col. 7	6.0	24.2	19.7	36.1	13.9		100.0	XXX	XXX	XXX	94.1	5.9
13. Total Bonds Prior Year												
13.01 Issuer Obligations	7,397,732	39,290,675	29,636,533	63,976,910	31,420,839	XXX	XXX	XXX	171,722,689	88.6	160,503,505	11,219,183
13.02 Residential Mortgage-Backed Securities	389,366	1,684,686	2,391,805	2,773,383	118,740	XXX	XXX	XXX	7,357,980	3.8	7,357,980	
13.03 Commercial Mortgage-Backed Securities	631,699	7,826,341	2,429,664			XXX	XXX	XXX	11,308,373	5.8	10,922,255	386,118
13.04 Other Loan-Backed and Structured Securities	146,246	544,191	283,370	2,350,652	125,853	XXX	XXX	XXX	3,450,313	1.8	2,986,119	464,194
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	8,565,043	49,345,893	34,741,372	69,521,614	31,665,433		XXX	XXX	193,839,354	100.0	181,769,859	12,069,495
13.10 Line 13.09 as a % of Col. 9	4.4	25.5	17.9	35.9	16.3		XXX	XXX	100.0	XXX	93.8	6.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	7,821,294	35,237,954	29,340,761	60,612,916	24,199,708	XXX	157,212,634	83.1	160,503,505	82.8	157,212,634	XXX
14.02 Residential Mortgage-Backed Securities	348,034	1,764,174	2,379,214	2,425,138	138,128	XXX	7,054,688	3.7	7,357,980	3.8	7,054,688	XXX
14.03 Commercial Mortgage-Backed Securities	2,842,526	5,492,942	1,918,981			XXX	10,254,450	5.4	10,922,255	5.6	10,254,450	XXX
14.04 Other Loan-Backed and Structured Securities				2,888,444	702,190	XXX	3,590,634	1.9	2,986,119	1.5	3,590,634	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	11,011,854	42,495,071	33,638,956	65,926,499	25,040,026		178,112,406	94.1	181,769,859	93.8	178,112,406	XXX
14.10 Line 14.09 as a % of Col. 7	6.2	23.9	18.9	37.0	14.1		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	5.8	22.5	17.8	34.8	13.2		94.1	XXX	XXX	XXX	94.1	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations		3,135,017	3,542,524	2,429,768	1,321,961	XXX	10,429,270	5.5	11,219,183	5.8	XXX	10,429,270
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities	385,000					XXX	385,000	0.2	386,118	0.2	XXX	385,000
15.04 Other Loan-Backed and Structured Securities	32,782	131,127	131,127			XXX	295,036	0.2	464,194	0.2	XXX	295,036
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	417,782	3,266,144	3,673,651	2,429,768	1,321,961		11,109,306	5.9	12,069,495	6.2	XXX	11,109,306
15.10 Line 15.09 as a % of Col. 7	3.8	29.4	33.1	21.9	11.9		100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.2	1.7	1.9	1.3	0.7		5.9	XXX	XXX	XXX	XXX	5.9

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Schedule DA - Verification - Short-Term Investments

N O N E

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,522,919		1,522,919	
2. Cost of cash equivalents acquired	16,876,184		16,876,184	
3. Accrual of discount				
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	17,947,853		17,947,853	
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)	451,250		451,250	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	451,250		451,250	

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in Book/Adjusted Carrying Value (13-11-12)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Woman's Life Home Office Building		Port Huron	MI	03/29/1905 ..		5,378,283		201,218		21,969			(21,969)		402,000	343,882
Parking Lot 1407		Port Huron	MI	06/17/1905 ..		82,841										
0299999. Property occupied by the reporting entity - Administrative						5,461,124		201,218		21,969			(21,969)		402,000	343,882
0399999. Total Property occupied by the reporting entity						5,461,124		201,218		21,969			(21,969)		402,000	343,882
0699999 - Totals						5,461,124		201,218		21,969			(21,969)		402,000	343,882

E01

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encum- brances	Change in Book/Adjusted Carrying Value					18 Invest- ment Income	19 Commit- ment for Additional Invest- ment	20 Percent- age of Owner- ship
			4 City	5 State								13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	15 Current Year's Other- Than- Tempor- ary Impair- ment Recog- nized	16 Capital- ized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			
309580-AA-9 ..	FARMERS EXCHANGE CAPITAL III .....	.....	.....	CA.....	FARMERS EXCHANGE CAPITAL III	2.A FE	10/01/2014 ..	.....	630,000	529,200	630,000	.....	.....	.....	.....	.....	34,360	.....	0.000
592173-AE-8 ..	METROPOLITAN LIFE INSURANCE CO .....	.....	.....	NY.....	METROPOLITAN LIFE INSURANCE CO	1.F FE	05/22/2014 ..	.....	631,346	496,062	505,236	.....	(15,561)	.....	.....	.....	37,050	.....	0.000
878091-BD-8 ..	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMER .....	.....	.....	NY.....	TEACHERS INSURANCE AND ANNUITY ASSOCIATI	1.D FE	09/15/2014 ..	.....	294,726	278,439	294,809	.....	.....	5	.....	.....	14,455	.....	0.000
2799999. Surplus Debentures, etc - Unaffiliated									1,556,072	1,303,700	1,430,045	.....	(15,555)	.....	.....	85,865	.....	XXX	
6099999. Total - Unaffiliated									1,556,072	1,303,700	1,430,045	.....	(15,555)	.....	.....	85,865	.....	XXX	
6199999. Total - Affiliated									.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	
6299999 - Totals									1,556,072	1,303,700	1,430,045	.....	(15,555)	.....	.....	85,865	.....	XXX	

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 294,809 1E ..\$ 1F ..\$ 505,236 1G ..\$
 1B 2A ..\$ 630,000 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6 ..\$

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
6099999. Total - Unaffiliated										XXX
6199999. Total - Affiliated										XXX
6299999 - Totals										XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	C o d e	F o r e i g n	B o n d C h a r	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
36200A-F9-5	GN 595192 - RMBS			4	1.A	21,314	100.2720	21,553	21,495	21,401					5.000	5.143	MON	90	1,075	01/29/2003	11/15/2032	
36200A-LP-2	GN 595334 - RMBS			4	1.A	13,198	99.8250	13,308	13,331	13,239					5.000	5.217	MON	56	667	07/16/2003	04/15/2033	
36200D-H5-5	GN 597952 - RMBS			4	1.A	9,365	100.6430	9,513	9,452	9,389					5.000	5.190	MON	39	473	03/21/2003	04/15/2033	
36200M-SC-8	GN 604515 - RMBS			4	1.A	22,776	98.9230	23,235	23,488	22,971					4.500	5.147	MON	88	1,057	07/16/2003	08/15/2033	
36200N-EV-9	GN 605048 - RMBS			4	1.A	25,094	100.5260	25,497	25,364	25,146					5.000	5.248	MON	106	1,268	01/29/2004	02/15/2034	
36200N-HQ-1	GN 605267 - RMBS			4	1.A	9,279	101.0810	9,397	9,296	9,252					5.500	5.638	MON	43	511	04/29/2004	06/15/2034	
36202C-3Y-7	G2 002615 - RMBS			4	1.A	713	102.4480	732	715	712					6.500	6.598	MON	4	46	07/06/1998	07/20/2028	
36202D-2D-2	G2 003472 - RMBS			4	1.A	9,139	101.9690	9,443	9,260	9,142		(10)			5.000	5.364	MON	39	463	10/24/2003	11/20/2033	
36202D-DB-4	G2 002798 - RMBS			4	1.A	765	102.8650	787	765	762					7.500	7.586	MON	5	57	08/27/1999	08/20/2029	
36202D-YJ-4	G2 003413 - RMBS			4	1.A	7,474	100.1410	7,503	7,493	7,472					4.500	4.555	MON	28	337	07/01/2003	07/20/2033	
36202E-KW-8	G2 003909 - RMBS			4	1.A	11,887	104.1280	12,399	11,907	11,867					5.500	5.574	MON	55	655	03/01/2007	10/20/2036	
36202E-IV-7	G2 004260 - RMBS			4	1.A	609	104.8030	639	610	603		(2)			6.000	6.251	MON	3	37	10/16/2008	10/20/2038	
36205F-6V-0	GN 389784 - RMBS			4	1.A	3,537	100.6420	3,569	3,547	3,536					5.000	5.083	MON	15	177	11/13/2002	12/15/2032	
36205K-HQ-1	GN 393155 - RMBS			4	1.A	42	99.7790	42	42	42					7.000	7.125	MON	3	3	11/14/1995	06/15/2024	
36206W-Z4-0	GN 423863 - RMBS			4	1.A	396	100.6830	406	403	400		1			7.500	8.061	MON	3	30	05/02/1996	06/15/2026	
36208U-F3-6	GN 461086 - RMBS			4	1.A	144	99.9050	144	144	144					7.000	6.923	MON	1	10	12/01/1997	12/15/2027	
36211E-PU-6	GN 510835 - RMBS			4	1.A	5,619	101.0820	5,701	5,640	5,611		1			5.500	5.647	MON	26	310	11/02/2005	02/15/2035	
36290X-MT-4	GN 620570 - RMBS			4	1.A	11,169	100.3920	11,237	11,193	11,161		(1)			5.500	5.585	MON	51	616	08/27/2003	09/15/2033	
36292L-BE-3	GN 651737 - RMBS			4	1.A	46,734	101.0820	47,321	46,815	46,719		(1)			5.500	5.559	MON	215	2,575	03/02/2006	03/15/2036	
383742-DY-6	GNR 2007-079 BM - CMO/RMBS			4	1.A	88,255	100.6240	89,196	88,642	88,347		(1)			6.000	6.079	MON	443	5,319	03/06/2008	08/20/2037	
38374C-SL-6	GNR 2003-82 PG - CMO/RMBS			4	1.A	87,156	99.5030	88,320	88,761	88,141		15			5.500	5.686	MON	407	4,882	09/18/2003	09/20/2033	
38374D-SM-7	GNR 2008-031 PC - CMO/RMBS			4	1.A	53,760	100.9000	54,386	53,901	53,968		99			5.500	5.574	MON	247	2,965	04/02/2008	04/20/2038	
38374F-TH-7	GNR 2004-019 KE - CMO/RMBS			4	1.A	134,684	100.1540	137,032	136,821	136,033		7			5.000	5.157	MON	570	6,841	03/23/2004	03/16/2034	
38374J-HQ-6	GNR 2004-087 LE - CMO/RMBS			4	1.A	115,525	99.1120	119,699	120,771	118,528		41			5.000	5.531	MON	503	6,039	10/28/2004	10/20/2034	
38374K-2D-4	GNR 2005-033 AY - CMO/RMBS			4	1.A	56,832	100.5150	58,142	57,844	57,398		17			5.500	5.722	MON	265	3,181	01/27/2006	04/16/2035	
38374K-P2-3	GNR 0526C XY - CMO/RMBS			4	1.A	91,411	101.4460	94,280	92,936	92,027		11			5.500	5.763	MON	426	5,111	02/23/2006	03/20/2035	
38374L-CF-6	GNR 2005-041 AB - CMO/RMBS			4	1.A	667,301	102.7180	680,335	664,012	664,012		(259)			5.500	5.489	MON	3,036	36,428	07/19/2005	05/20/2035	
38374L-HA-2	GNR 2005-048 CY - CMO/RMBS			4	1.A	112,284	100.0390	116,477	116,432	114,125		(161)			5.000	5.476	MON	485	5,822	09/16/2005	06/20/2035	
38374N-HU-8	GNR 2006-040 B - CMO/RMBS			4	1.A	18,929	101.1230	19,186	18,973	18,918					6.000	6.069	MON	95	1,138	08/07/2006	08/20/2036	
38375D-BX-5	GNR 2008-060 JP - CMO/RMBS			4	1.A	474,922	100.1430	500,715	500,000	490,050		295			5.500	5.937	MON	2,292	27,500	07/29/2008	07/20/2038	
38375J-HQ-1	GNR 2007-006 LE - CMO/RMBS			4	1.A	88,944	100.6030	91,687	91,137	89,854					5.500	5.834	MON	418	5,013	04/03/2007	02/20/2037	
38379G-RG-4	GNR 2014-133 EP - CMO/RMBS			4	1.A	316,322	91.7780	299,196	326,000	319,007					3.500	3.789	MON	951	11,410	02/15/2019	09/20/2044	
38380X-PW-1	GNR 2018-077 JY - CMO/RMBS			4	1.A	195,375	91.0850	182,170	200,000	196,331					3.500	3.696	MON	583	7,000	02/15/2019	06/20/2048	
0029999999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						2,700,950	XXX	2,733,246	2,755,511	2,726,308		536			XXX	XXX	XXX	11,585	139,015	XXX	XXX	
0109999999. Total - U.S. Government Bonds						2,700,950	XXX	2,733,246	2,755,511	2,726,308		536			XXX	XXX	XXX	11,585	139,015	XXX	XXX	
448814-CP-6	HYDRO-QUEBEC				1.D FE	541,040	108.2390	541,195	500,000	507,053		(2,867)			8.875	8.150	MS	14,792	44,375	09/03/1992	03/01/2026	
669827-EB-9	NOVA SCOTIA, PROVINCE OF				1.D FE	497,450	109.4100	413,024	377,501	377,047		113			6.400	6.642	JD	2,116	24,434	05/10/2001	06/01/2027	
803854-GY-8	SASKATCHEWAN, PROVINCE OF				1.C FE	497,358	109.9570	415,157	377,501	376,464		164			5.750	5.812	MS	7,017	21,084	03/06/2003	03/05/2029	
0219999999. Subtotal - Bonds - All Other Governments - Issuer Obligations						1,535,848	XXX	1,369,375	1,255,002	1,260,564		(2,590)			16,905	XXX	XXX	XXX	23,925	89,892	XXX	XXX
0309999999. Total - All Other Government Bonds						1,535,848	XXX	1,369,375	1,255,002	1,260,564		(2,590)			16,905	XXX	XXX	XXX	23,925	89,892	XXX	XXX
13063D-3T-3	CALIFORNIA ST			1,2	1.C FE	395,580	99.2450	396,980	400,000	395,675		95			5.200	5.290	MS	6,933	9,591	03/16/2023	03/01/2043	
20772G-E7-9	CONNECTICUT ST			1	1.D FE	1,000,000	100.7740	1,007,740	1,000,000	1,000,000					5.770	5.768	MS	16,989	57,700	10/24/2012	03/15/2025	
419792-A3-0	HAWAII ST			1,2	1.C FE	1,000,000	75.4540	754,540	1,000,000	1,000,000					2.712	2.711	AO	6,780	27,120	10/22/2020	10/01/2039	
419792-L4-6	HAWAII ST			1,2	1.C FE	345,480	107.7050	355,427	330,000	345,031		(450)			6.200	5.536	AO	5,115	10,230	08/22/2023	10/01/2041	

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	C o d e	F o r e i g n	B o n d C h a r	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
452151-LF-8	ILLINOIS ST				1.G FE	894,500	98.9440	989,440	1,000,000	941,165			4,552		5.100	5.924	JD	4,250	51,000	02/25/2009	06/01/2033
452152-BM-2	ILLINOIS ST				1.G FE	461,538	104.7380	483,406	461,538	461,538					6.630	6.629	FA	12,750	30,600	01/28/2010	02/01/2035
574192-6N-5	MARYLAND ST				1.A FE	500,540	99.5360	497,680	500,000	500,082		(49)			4.350	4.339	FA	9,063	21,750	07/28/2010	08/01/2025
574193-GK-8	MARYLAND ST				1.A FE	500,845	95.2280	476,140	500,000	500,240		(63)			2.800	2.786	FA	5,833	14,000	08/06/2012	08/01/2027
57582P-UE-8	MASSACHUSETTS (COMMONWEALTH OF)				1.B FE	714,565	104.8200	524,100	500,000	685,132		(9,282)			5.456	2.600	JJ	13,640	27,280	09/23/2020	12/01/2039
57582R-YY-6	MASSACHUSETTS (COMMONWEALTH OF)				1.B FE	875,135	73.0720	602,844	825,000	871,321		(1,254)			2.900	2.592	MS	7,975	23,925	11/10/2020	09/01/2049
594612-EI-9	MICHIGAN ST				1.B FE	400,000	78.6060	314,424	400,000	400,000					2.020	2.020	MN	1,032	8,080	09/23/2020	05/15/2034
594612-EX-7	MICHIGAN ST				1.B FE	500,000	77.0330	385,165	500,000	500,000					2.070	2.070	MN	1,323	10,350	09/23/2020	05/15/2035
605580-ST-2	MISSISSIPPI ST				1.C FE	525,950	106.2690	531,345	500,000	516,550		(999)			5.445	5.069	MN	4,538	27,225	08/02/2011	11/01/2035
605581-NH-6	MISSISSIPPI ST				1.C FE	675,000	80.0400	540,270	675,000	675,000					1.732	1.732	MN	1,949	11,691	07/24/2020	11/01/2032
649791-CI-8	NEW YORK ST				1.B FE	598,820	106.8680	534,340	500,000	559,227		(4,064)			5.590	4.247	MS	9,317	27,950	04/19/2012	03/01/2035
68609T-VG-0	OREGON				1.B FE	1,030,000	74.9940	772,438	1,030,000	1,030,000					2.565	2.565	MN	4,403	26,420	06/10/2020	05/01/2040
882724-RM-1	TEXAS ST				1.A FE	1,000,000	83.7770	837,770	1,000,000	1,000,000					3.228	3.228	AO	8,070	32,280	04/08/2020	10/01/2039
97705M-SH-9	WISCONSIN ST				1.B FE	509,855	71.1690	355,845	500,000	506,621		(961)			2.485	2.259	MN	2,071	12,425	07/17/2020	05/01/2042
0419999999	Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations					11,927,809	XXX	10,359,894	11,621,538	11,887,583		(12,475)			XXX	XXX	XXX	122,030	429,617	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					11,927,809	XXX	10,359,894	11,621,538	11,887,583		(12,475)			XXX	XXX	XXX	122,030	429,617	XXX	XXX
01728V-VT-4	ALLEGHENY CNTY PA				1.D FE	800,000	79.7830	638,264	800,000	800,000					2.086	2.086	MN	2,781	16,688	07/23/2020	11/01/2033
059189-LP-3	BALTIMORE MD				1.C FE	612,410	104.4650	506,655	485,000	528,492		(8,092)			6.040	3.964	AO	6,184	29,294	08/16/2012	10/15/2028
07452T-NG-3	BEAUMONT TEX INDPT SCH DIST				1.A FE	510,000	100.0530	500,265	500,000	500,000					5.810	5.810	FA	10,974	29,050	05/18/2010	02/15/2038
075019-EQ-8	BEAVER CNTY UTAH SCH DIST				1.A FE	500,000	103.3790	516,895	500,000	500,000					5.500	5.499	FA	11,458	27,500	01/14/2011	02/01/2027
108151-VU-2	BRIDGEPORT				1.F FE	236,194	109.6480	213,814	195,000	215,736		(2,821)			7.640	5.543	JJ	6,870	14,898	01/22/2015	01/15/2030
111746-JJ-3	BROCKTON MASS				1.E FE	1,100,000	84.2200	926,420	1,100,000	1,100,000					2.958	2.956	MN	5,423	32,538	10/21/2021	11/01/2034
141195-MZ-7	CARBONDALE ILL				1.C FE	355,000	85.9820	305,236	355,000	355,000					4.043	4.042	JD	1,196	14,353	02/16/2022	12/01/2038
213185-EX-5	COOK CNTY ILL				1.E FE	396,695	105.1180	362,657	345,000	383,028		(2,950)			6.205	4.790	MN	2,735	21,407	11/27/2018	11/15/2033
215813-HU-3	COOK CNTY ILL CNTY HIGH SCH DIST NO 228				1.D FE	360,000	96.7070	348,145	360,000	360,000					5.019	5.019	JD	1,506	18,068	12/21/2016	12/01/2041
235308-RA-3	DALLAS TEX INDPT SCH DIST				1.A FE	985,008	100.7600	806,080	800,000	800,000					6.450	6.450	FA	19,493	51,600	11/21/2014	02/15/2035
242595-RG-3	DEARBORN MICH SCH DIST				1.C FE	513,610	101.5070	507,535	500,000	500,000					6.625	6.625	MN	5,521	33,125	06/03/2010	05/01/2027
358775-R7-1	FRISCO TEX				1.A FE	994,350	100.1310	1,001,310	1,000,000	997,015		234			6.375	6.419	FA	24,083	63,750	02/20/2008	02/15/2033
423542-SG-5	HEMET CALIF UNI SCH DIST				1.C FE	353,429	75.8680	364,166	480,000	361,953		5,449			2.500	4.876	FA	5,000	12,000	05/26/2022	08/01/2038
442331-FA-7	HOUSTON CITY				1.C FE	338,558	103.7750	352,835	340,000	338,595		37			5.310	5.360	MS	6,018	9,027	08/22/2023	03/01/2035
549108-VY-1	LUBBOCK COOPER TEX INDPT SCH DIST				1.A FE	250,000	77.8250	194,563	250,000	250,000					2.076	2.076	FA	1,961	5,190	06/25/2020	02/15/2035
644682-E5-1	NEW HAMPSHIRE STATE				1.B FE	495,860	105.5880	527,940	500,000	498,474		248			5.500	5.569	MS	9,167	27,500	12/15/2009	03/01/2029
64966H-4K-3	NEW YORK N Y				1.C FE	950,908	103.8190	685,205	660,000	901,479		(14,667)			5.517	2.381	AO	9,103	36,412	07/10/2020	10/01/2037
64966M-IN-5	NEW YORK N Y				1.C FE	625,000	97.2090	607,556	625,000	625,000					3.550	3.550	MS	7,396	22,188	02/23/2018	03/01/2027
68608D-CF-9	OREGON ST LOC GOVTS				1.C FE	443,713	105.2680	405,282	385,000	415,546		(6,067)			6.850	4.833	JD	2,198	26,373	11/20/2018	06/01/2028
725209-PF-1	PITTSBURGH PA				1.D FE	425,000	82.9560	352,563	425,000	425,000					1.799	1.799	MS	2,549	7,646	08/06/2020	09/01/2031
801139-AP-1	SANTA ANA CALIF PENSION OBLIG				1.C FE	830,000	75.0280	622,732	830,000	830,000					3.098	3.098	FA	10,714	25,713	08/26/2021	08/01/2044
882724-OP-5	TEXAS ST				1.A FE	779,273	81.4250	610,688	750,000	768,116		(3,166)			3.211	2.714	AO	6,021	24,083	05/06/2020	04/01/2044
941247-N2-0	WATERBURY CONN				1.D FE	266,538	110.1070	236,730	215,000	256,356		(1,795)			7.089	5.217	JD	1,270	15,241	06/23/2017	12/01/2038
0619999999	Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations					13,121,544	XXX	11,593,537	12,400,000	12,709,791		(33,590)			XXX	XXX	XXX	159,621	563,644	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					13,121,544	XXX	11,593,537	12,400,000	12,709,791		(33,590)			XXX	XXX	XXX	159,621	563,644	XXX	XXX
010869-JL-0	ALAMEDA CORRIDOR TRANSN AUTH CALIF REV				1.E FE	400,000	99.2090	396,836	400,000	400,000					5.396	5.396	AO	5,396	21,584	07/01/2022	10/01/2046
02765U-CR-3	AMERICAN MUN PIIR OHIO INC REV				1.F FE	641,694	107.8290	479,839	445,000	625,092		(6,735)			6.053	3.206	FA	10,176	26,936	06/17/2021	02/15/2043
047681-QK-0	ATLANTA & FULTON CNTY GA REC AUTH REV				1.E FE	750,000	91.8990	689,243	750,000	750,000					3.679	3.679	JD	1,226	27,593	12/01/2017	12/15/2031

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	For Eg n	Bond Char	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
130179-LA-0	CALIFORNIA EDL FACS AUTH REV			1,2	1.F FE	650,000	90.4090	587,659	650,000	650,000					3.561	3.561	AO	5,787	23,147	11/09/2017	04/01/2031
130685-C8-1	CALIFORNIA ST PUB WKS BRD LEASE REV			1	1.D FE	519,346	116.5460	442,875	380,000	479,503					7.804	4.754	MS	9,885	29,655	02/10/2017	03/01/2035
130685-WB-2	CALIFORNIA ST PUB WKS BRD LEASE REV			1	1.D FE	339,601	123.4990	290,223	235,000	308,465					8.361	4.635	AO	4,912	19,648	02/15/2017	10/01/2034
130770-KT-8	CALIFORNIA ST UNIV REV			1,2	1.D FE	376,455	76.1360	380,680	500,000	380,942					3.065	5.209	MN	2,554	15,325	12/20/2022	11/01/2042
155498-MR-6	CENTRAL TEX REGI MOBILITY AUTH REV			2	1.G FE	480,000	72.6270	348,610	480,000	480,000					3.267	3.267	JJ	7,841	15,682	10/07/2021	01/01/2045
167725-AC-4	CHICAGO ILL TRAN AUTH SALES & TRANSFER T			1	1.C FE	548,432	114.2360	537,588	470,595	544,341					6.899	5.459	JD	2,706	32,466	10/28/2022	12/01/2040
186352-SP-6	CLEVELAND OHIO ARPT SYS REV			1	1.F FE	500,000	89.3080	446,540	500,000	500,000					2.882	2.882	JJ	7,205	14,410	09/18/2019	01/01/2031
19648F-NV-2	COLORADO HEALTH FACS AUTH REV			1	1.E FE	354,349	79.6550	254,896	320,000	352,049					3.796	3.091	MN	2,025	12,147	10/26/2021	11/01/2044
20281P-NE-8	COMMONWEALTH FINING AUTH PA REV			1	1.E FE	405,000	77.2380	312,814	405,000	405,000					2.991	2.991	JD	1,009	12,114	06/17/2021	06/01/2042
20774Y-2L-0	CONNECTICUT ST HEALTH & EDL FACS AUTH RE			1	1.G FE	305,000	96.6520	294,789	305,000	305,000					3.027	3.027	JJ	4,616	9,232	11/08/2017	07/01/2025
20774Y-2N-6	CONNECTICUT ST HEALTH & EDL FACS AUTH RE			1	1.G FE	330,000	94.5520	312,022	330,000	330,000					3.267	3.267	JJ	5,391	10,781	11/08/2017	07/01/2027
235036-BZ-8	DALLAS FORT WORTH TEX INTL ARPT REV			1,2	1.E FE	365,112	80.1520	360,684	450,000	369,699					3.089	4.741	MN	2,317	13,901	09/07/2022	11/01/2040
235036-7A-2	DALLAS FORT WORTH TEX INTL ARPT REV			1	1.E FE	145,000	73.4450	106,495	145,000	145,000					2.919	2.919	MN	705	4,233	07/31/2020	11/01/2050
345105-KN-9	Foothill / Eastern Transn Corridor Agy C			1,2	1.E FE	375,000	74.9230	280,961	375,000	375,000					3.062	3.062	JJ	5,295	11,483	01/27/2021	01/15/2043
358082-HX-6	FRESNO CALIF			1	1.E FE	283,250	104.3950	287,086	275,000	281,945					6.550	5.997	JD	1,501	18,013	09/21/2022	06/01/2029
38122N-B6-8	GOLDEN ST TOB SECURITIZATION CORP CALIF			1,2	1.D FE	55,000	77.9770	42,887	55,000	55,000					3.293	3.293	JD	151	1,811	09/30/2021	06/01/2042
38122N-D5-8	GOLDEN ST TOB SECURITIZATION CORP CALIF			1,2	1.G FE	515,000	76.1930	392,394	515,000	515,000					3.714	3.714	JD	1,594	19,127	12/08/2021	06/01/2041
45204E-D8-8	ILLINOIS FIN AUTH REV			1	1.C FE	675,000	94.0020	634,514	675,000	675,000					3.715	3.715	AO	6,269	25,076	02/23/2018	10/01/2031
45204F-VH-5	ILLINOIS FIN AUTH REV			2	1.F FE	385,000	101.4380	390,536	385,000	385,000					6.693	6.695	JJ	9,090		08/16/2023	07/01/2033
457074-BP-6	INGLEWOOD CALIF			2	1.C FE	125,000	76.7720	95,965	125,000	125,000					3.771	3.771	MS	1,571	4,714	06/03/2020	09/01/2045
45750T-AS-2	INLAND VY DEV AGY CALIF SUCCESSOR AGY TA			2	1.C FE	147,000	100.0630	150,095	150,000	148,179					5.500	5.672	MS	2,750	8,250	05/08/2014	03/01/2033
485429-ZZ-3	KANSAS ST DEV FIN AUTH REV			1	1.E FE	625,000	98.7720	617,325	625,000	625,000					4.091	4.090	AO	5,398	25,569	08/13/2015	04/15/2027
485429-Z6-4	KANSAS ST DEV FIN AUTH REV			1	1.E FE	223,664	98.5590	197,118	200,000	217,276					4.727	3.888	AO	1,996	9,454	08/08/2016	04/15/2037
54473E-NT-7	LOS ANGELES CNTY CALIF PUB WKS FINING AUTH			1	1.C FE	745,074	112.0240	616,132	550,000	672,023					7.488	3.032	FA	17,160	41,184	04/07/2015	08/01/2033
546475-VT-8	LOUISIANA ST GAS & FUELS TAX REV			1,2	1.D FE	1,005,000	78.7200	791,136	1,005,000	1,005,000					2.952	2.952	MN	4,945	29,668	01/13/2022	05/01/2041
54660D-AQ-2	LOUISVILLE/JEFFERSON COUNTY METRO GOVERN			1	2.A FE	495,000	93.9780	465,191	495,000	495,000					4.502	4.501	MN	2,848	22,285	03/23/2022	05/15/2036
57421C-AV-6	MARYLAND ST HEALTH & HIGHER EDL FACS AUT			1,2	1.F FE	1,131,900	77.0310	828,083	1,075,000	1,124,891					3.052	2.693	JJ	16,405	32,809	01/27/2021	07/01/2040
57583U-XX-1	MASSACHUSETTS ST DEV FIN AGY REV			1	1.F FE	580,000	102.5810	594,970	580,000	580,000					5.353	5.353	JD	2,587	31,047	07/31/2013	12/01/2028
57584Y-D3-0	MASSACHUSETTS ST DEV FIN AGY REV			1	2.B FE	210,000	71.7350	150,644	210,000	210,000					3.520	3.519	AO	1,863	7,392	07/09/2020	10/01/2046
576000-X0-1	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED			1,2	1.C FE	382,260	85.0750	425,375	500,000	388,045					3.395	5.706	AO	3,584	16,975	10/28/2022	10/15/2040
582041-WJ-2	MET GOVT NASHVILLE & DAVIDSON CNTY TENN			1,2	1.F FE	170,000	98.1540	166,862	170,000	170,000					4.053	4.053	JJ	3,445	6,890	03/18/2016	07/01/2026
58259Y-CA-5	METROPOLITAN TRANSN AUTH N Y REV			1	1.G FE	727,980	105.6340	633,804	600,000	686,867					6.548	4.355	MN	5,020	39,288	01/24/2019	11/15/2031
582643-EH-9	METROPOLITAN WASH D C ARPTS AUTH DULLES			1,2	1.E FE	510,000	81.6850	416,594	510,000	510,000					3.562	3.562	AO	4,542	18,166	01/22/2021	10/01/2041
58333P-V5-4	MIAMI-DADE CNTY FLA AVIATION REV			1	1.E FE	150,000	94.9230	142,385	150,000	150,000					2.704	2.704	AO	1,014	4,056	08/04/2016	10/01/2026
626207-YF-5	MUNICIPAL ELEC AUTH GA			1	1.G FE	123,306	114.1080	102,697	90,000	120,855					6.637	4.611	AO	1,493	5,973	09/06/2016	04/01/2057
646140-EA-7	NEW JERSEY ST TPK AUTH TPK REV			2	1.E FE	145,000	75.1350	108,946	145,000	145,000					2.782	2.017	JJ	2,017	4,034	01/22/2021	01/01/2040
649907-YA-4	NEW YORK STATE DORMITORY AUTHORITY			1	1.A FE	180,835	100.1260	160,202	160,000	172,012					4.802	3.712	JD	640	7,683	01/28/2016	12/01/2034
65000B-RA-8	NEW YORK ST DORM AUTH REVS NON ST SUPPOR			1	1.G FE	325,000	98.4180	319,859	325,000	325,000					5.972	5.972	JJ	9,705	18,762	06/30/2022	07/01/2042
66285W-ES-1	NORTH TEX TIWY AUTH REV			2	1.D FE	437,932	76.7350	422,043	550,000	444,040					3.011	3.997	JJ	8,280	16,561	05/03/2022	01/01/2043
677659-V6-8	OHIO ST WTR DEV AUTH REV			1	1.A FE	550,185	101.3090	506,545	500,000	523,045					4.817	4.046	JD	2,007	24,085	03/19/2012	12/01/2030
717868-HT-3	PHILADELPHIA PA REDEV AUTH REV			1,2	1.F FE	725,000	102.3810	742,262	725,000	725,000					5.439	5.440	MS	13,144	10,515	05/18/2023	09/01/2037
76912D-BL-1	RIVERSIDE CNTY CALIF TRANSN COMMN TOLL R			2	2.A FE	245,000	79.5680	194,942	245,000	245,000					3.127	3.127	JD	638	7,661	10/06/2021	06/01/2036
783186-LH-0	RUTGERS ST UNIV N J			1	1.E FE	650,000	89.5350	581,978	650,000	650,000					2.888	2.888	MN	3,129	18,772	10/18/2019	05/01/2032
79467B-DX-0	SALES TAX SECURITIZATION CORP ILL			1	1.D FE	637,240	80.5170	519,335	645,000	637,813					3.238	3.321	JJ	10,443	20,885	01/04/2022	01/01/2042
79625G-FM-0	SAN ANTONIO TEX ELEC & GAS REV			2	1.D FE	800,000	93.8550	750,840	800,000	800,000					4.158	4.159	FA	13,860	33,264	03/30/2022	02/01/2035

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond Char			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
798111-HK-9	SAN JOAQUIN HILLS CALIF TRANSN CORRIDOR			1,2	1.E FE	875,000	84,8260	742,228	875,000	875,000					3.221	3.221	JJ	12,996	28,184	12/09/2021	01/15/2035
88059F-AV-3	TENNESSEE VALLEY AUTHORITY				1.A	508,890	91,9030	919,030	1,000,000	935,573					0.000	4.191	N/A			07/19/2010	11/01/2025
88283L-HU-3	TEXAS TRANSN COMMN ST HIWY FD REV			1	1.A FE	608,680	102,3070	511,535	500,000	554,831					5.178	3.226	AO	6,473	25,890	04/28/2016	04/01/2030
891371-AQ-9	TORRANCE CALIF JT PWRS FING AUTH LEASE R			1,2	1.C FE	775,000	84,1810	652,403	775,000	775,000					3.703	3.703	AO	7,175	28,698	10/15/2020	10/01/2039
91412G-E9-2	UNIVERSITY CALIF REVS			1	1.C FE	205,000	86,1740	176,657	205,000	205,000					3.552	3.552	MN	930	7,282	04/08/2016	05/15/2039
914440-LJ-9	UNIVERSITY MASS BLDG AUTH PROJ REV			1	1.C FE	667,980	103,9610	519,805	500,000	645,840					5.450	3.196	MN	4,542	27,250	06/03/2020	11/01/2040
92818G-JL-8	VIRGINIA ST RES AUTH INFRASTRUCTURE REV			1	1.A FE	612,974	103,1610	546,753	530,000	591,833					5.700	4.651	MN	5,035	30,210	01/17/2014	11/01/2039
976595-EZ-7	WISCONSIN CTR DIST WIS TAX REV			2	1.E FE	75,000	87,1990	65,399	75,000	75,000					4.473	4.473	JD	149	3,355	06/03/2020	12/15/2047
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					25,774,138	XXX	23,105,303	25,285,595	25,865,161					XXX	XXX	XXX	275,432	981,173	XXX	XXX
31339N-CJ-8	FHR 2431C TE - CMO/RMBS			4	1.A	10,040	103,1640	10,661	10,334	10,148					6.500	7.201	MON	56	672	03/20/2002	03/15/2032
313374-LY-0	FHR 1681 PK - CMO/RMBS			4	1.A	840	99,7580	845	847	845					7.000	7.180	MON	5	59	03/01/1994	03/15/2024
313375-FM-0	FHG G29 L - CMO/RMBS			4	1.A	251	99,5860	251	252	252					7.500	7.500	MON	2	19	04/01/1994	04/25/2024
313377-ZZ-5	FHR 1895 C - CMO/RMBS			4	1.A	574	101,0690	581	575	574					7.500	7.620	MON	4	43	11/05/1996	09/15/2026
313378-JL-2	FHR 1910 AK - CMO/RMBS			4	1.A	2,828	99,8590	2,887	2,891	2,876					7.000	7.389	MON	17	202	12/05/1996	11/15/2026
313379-LN-3	FHR 1944B GJ - CMO/RMBS			4	1.A	927	100,3490	931	928	925					7.350	7.413	MON	6	68	08/20/1997	03/17/2027
31337G-W2-1	FHR 2095 CB - CMO/RMBS			4	1.A	3,222	101,3220	3,337	3,294	3,267					6.250	6.638	MON	17	206	01/11/1999	11/15/2028
3136A8-B0-2	FNR 2012-98 MB - CMO/RMBS			4	1.A	959,766	94,1230	941,230	1,000,000	980,992					3.000	3.485	MON	2,500	30,000	02/20/2018	09/25/2032
3136AX-2G-9	FNR 2017-75 PL - CMO/RMBS			4	1.A	155,975	75,0060	127,510	170,000	157,972					3.000	3.488	MON	165	5,100	03/16/2018	09/25/2057
3136B3-2T-6	FNR 2019-7 CY - CMO/RMBS			4	1.A	989,375	84,7570	847,570	1,000,000	991,013					3.500	3.587	MON	2,917	35,000	02/26/2019	03/25/2059
3136B3-BA-7	FNR 2018-80 GD - CMO/RMBS			4	1.A	30,672	96,3840	29,865	30,985	30,624					3.500	3.823	MON	90	1,084	09/21/2018	12/25/2047
3136B3-NK-2	FNR 2018-79 KB - CMO/RMBS			4	1.A	532,249	90,0970	436,939	484,965	518,773					3.500	2.647	MON	1,414	16,974	08/22/2019	11/25/2048
3137BG-B2-4	FHR 4427 LB - CMO/RMBS			4	1.A	937,282	87,5370	741,929	847,560	917,062					3.500	2.708	MON	2,472	29,665	08/22/2019	01/15/2045
31393A-QQ-3	FNR 2003-25 B - CMO/RMBS			4	1.A	40,172	101,1660	40,615	40,147	40,083					5.500	5.494	MON	184	2,208	03/14/2003	04/25/2033
31393B-D6-9	FNR 0341E PN - CMO/RMBS			4	1.A	11,648	99,9300	11,670	11,678	11,651					5.500	5.528	MON	54	642	07/26/2005	05/25/2033
31393B-GN-9	FNR 0333D PG - CMO/RMBS			4	1.A	70,569	100,5790	73,809	73,384	72,391					5.500	5.897	MON	336	4,036	09/17/2003	05/25/2033
31394K-R8-9	FHR 2696 DG - CMO/RMBS			4	1.A	83,580	101,4620	86,409	85,164	84,561					5.500	5.722	MON	390	4,684	11/20/2003	10/15/2033
31396E-R5-7	FHR 3064C MC - CMO/RMBS			4	1.A	468,684	100,0540	476,586	476,329	473,466					5.500	5.667	MON	2,183	26,198	12/13/2005	11/15/2035
31396J-2C-8	FHR 3126 CY - CMO/RMBS			4	1.A	30,918	104,3340	32,268	30,927	30,907					6.000	6.027	MON	155	1,856	03/28/2006	03/15/2036
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					4,329,572	XXX	3,865,894	4,270,261	4,328,380					XXX	XXX	XXX	13,226	158,717	XXX	XXX
313637-NY-2	FN 109407 - CMBS/RMBS			4	1.A	622,279	95,6620	576,024	602,145	613,831					3.910	3.568	MON	2,027	23,871	08/20/2018	08/01/2033
3138LB-FA-7	FN AM7360 - CMBS/RMBS			4	1.A	480,783	94,9900	425,204	447,631	459,059					3.380	2.601	MON	1,303	15,340	04/07/2016	12/01/2029
3140HT-BJ-7	FN BL1840 - CMBS/RMBS			4	1.A	1,144,014	94,7750	1,044,421	1,102,000	1,126,455					3.620	3.196	MON	3,435	40,446	05/02/2019	03/01/2031
0839999999	Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities					2,247,076	XXX	2,045,649	2,151,776	2,199,346					XXX	XXX	XXX	6,765	79,657	XXX	XXX
54627R-AP-5	LASGOV 22A A4 - ABS				1.A FE	360,000	96,8650	348,714	360,000	360,000					4.475	4.474	FA	6,713	19,332	05/12/2022	08/01/2039
54627R-AT-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.A FE	255,000	102,8970	262,387	255,000	255,000					5.198	5.198	JD	1,105	8,910	03/22/2023	12/01/2039
651779-BZ-2	NEWPORT BEACH CALIF CTFS PARTN			1	1.B FE	613,904	118,1010	537,360	455,000	583,881					7.168	4.684	JJ	16,307	32,614	04/05/2017	07/01/2040
678908-4E-1	OKSDEV 2022 A3 - ABS			4	1.A FE	455,000	98,1840	446,737	455,000	455,000					4.714	4.714	MN	3,575	25,381	08/19/2022	05/01/2052
0849999999	Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities					1,683,904	XXX	1,595,198	1,525,000	1,653,881					XXX	XXX	XXX	27,699	86,238	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					34,034,691	XXX	30,612,043	33,232,631	34,046,768					XXX	XXX	XXX	323,123	1,305,785	XXX	XXX
001306-AB-5	AHS HOSPITAL CORP			1	1.D FE	300,655	97,4060	292,218	300,000	300,550					5.024	5.010	JJ	7,536	15,072	05/01/2015	07/01/2045
00131L-AB-1	AIA GROUP LTD			2	1.E FE	364,536	97,9580	357,547	365,000	364,939					3.200	3.215	MS	3,569	11,680	03/04/2015	03/11/2025

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	C o d e	F o r e i g n	B o n d C h a r	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
00182E-BM-0	ANZ NEW ZEALAND INTL LTD (LONDON BRANCH)	C			1.E FE	342,291	86.7320	368,611	425,000	353,136		9,529		2,550	5.882	FA		4,154	10,838	11/08/2022	02/13/2030
00206R-G0-9	AT&T INC		1,2		2.B FE	610,578	97.9210	587,526	600,000	606,483		(954)		4,300	4.092	FA		9,747	25,800	05/02/2019	02/15/2030
00206R-JC-7	AT&T INC				2.B FE	495,604	107.2280	428,912	400,000	477,229	(4,343)			6,500	4.507	MN		3,322	26,000	06/05/2019	11/15/2036
00217G-AC-7	APTIV PLC	C		1,2	2.B FE	523,861	79.1390	415,480	525,000	523,872		21		4,150	4.163	MN		3,631	21,788	02/09/2022	05/01/2052
002824-BN-9	ABBOTT LABORATORIES		1,2		1.D FE	443,546	101.6430	406,572	400,000	437,875	(1,326)			4,750	4.027	AO		4,011	19,000	05/23/2019	04/15/2043
00287Y-CY-3	ABBVIE INC		1,2		1.G FE	416,129	98.0660	441,297	450,000	426,725		1,500		4,550	5.164	MS		6,029	20,475	08/25/2015	03/15/2035
00817Y-AF-5	AETNA INC		1		2.B FE	647,796	111.9550	531,786	475,000	603,240	(7,880)			6,625	3.872	JD		1,399	31,469	10/03/2017	06/15/2036
010392-FP-8	ALABAMA POWER CO		1,2		1.G FE	397,336	86.8870	347,548	400,000	397,751		60		4,300	4.340	JJ		8,552	17,200	01/08/2016	01/02/2046
01959L-AA-0	ALLINA HEALTH SYSTEM		1,2		1.D FE	515,000	94.2150	485,207	515,000	515,000				4,805	4.805	MN		3,162	24,746	09/09/2015	11/15/2045
023135-AP-1	AMAZON.COM INC		1,2		1.E FE	396,700	103.1710	412,684	400,000	397,833		147		4,800	4.865	JD		1,387	19,200	12/02/2014	12/05/2034
02343U-AJ-4	AMCOR FINANCE (USA) INC		1,2		2.B FE	277,262	103.9710	291,119	280,000	277,386		124		5,625	5.755	MN		1,531	7,875	05/17/2023	05/26/2033
02665W-BH-3	AMERICAN HONDA FINANCE CORP		1		1.G FE	144,562	94.5520	137,100	145,000	144,873		45		2,300	2.334	MS		1,038	3,335	09/06/2016	09/09/2026
03027X-AJ-9	AMERICAN TOWER CORP		1,2		2.C FE	523,493	98.7210	518,285	525,000	524,639		159		4,400	4.434	FA		8,727	23,100	01/08/2016	02/15/2026
03076C-AL-0	AMERIPRISE FINANCIAL INC		1,2		1.G FE	174,958	99.1880	173,579	175,000	174,964		4		4,500	4.503	MN		1,050	7,875	05/10/2022	05/13/2032
031162-DA-5	AMGEN INC		1,2		2.A FE	648,018	72.7110	472,622	650,000	648,202		78		2,800	2.820	FA		6,876	18,200	08/05/2021	08/15/2041
035229-DC-4	ANHEUSER-BUSCH COMPANIES LLC		1		1.G FE	376,668	112.2270	336,681	300,000	356,191	(2,897)			6,450	4.590	MS		6,450	19,350	09/15/2015	09/01/2037
03522A-AH-3	ANHEUSER-BUSCH COMPANIES LLC		1,2		2.C FE	443,276	99.6740	398,696	400,000	431,343	(2,111)			4,700	3.855	FA		7,833	18,800	09/19/2017	02/01/2036
037389-BC-6	AN CORP		1,2		2.A FE	624,431	95.6560	597,850	625,000	624,670		55		3,750	3.761	MN		3,841	23,438	04/30/2019	05/02/2029
037411-AK-1	APACHE CORP				2.C FE	1,460,078	104.3720	1,043,720	1,000,000	1,093,056	(38,306)			7,950	3.668	AO		16,783	79,500	10/05/2012	04/15/2026
03939A-AA-5	ARCH CAPITAL GROUP LTD	C		1,2	2.A FE	665,000	76.3150	507,495	665,000	665,000				3,635	3.635	JD		12,154	12,086	06/23/2020	06/30/2050
04351L-AA-8	ASCENSION HEALTH ALLIANCE		1		1.B FE	535,000	96.9450	518,656	535,000	535,000				4,847	4.847	MN		3,313	25,931	06/12/2013	11/15/2053
04505A-AA-7	ASSTEAD CAPITAL INC		1,2		2.C FE	199,060	98.7830	197,566	200,000	199,162		74		5,500	5.562	FA		4,278	11,000	08/05/2022	08/11/2032
04621X-AM-0	ASSURANT INC		1,2		2.B FE	433,293	90.0400	472,710	525,000	444,952		10,241		3,700	6.777	FA		6,961	19,425	11/08/2022	02/22/2030
046353-AD-0	ASTRAZENECA PLC	C		1	1.G FE	533,734	116.8690	578,502	495,000	531,588	(1,719)			6,450	5.667	MS		9,401	31,928	09/27/2022	09/15/2037
049560-AM-7	ATMOS ENERGY CORP		1,2		1.E FE	399,248	88.4980	353,992	400,000	399,424		17		4,125	4.135	AO		3,483	16,500	10/06/2014	10/15/2044
05348E-AZ-2	AVALONBAY COMMUNITIES INC		1,2		1.G FE	562,712	81.3370	459,554	565,000	563,078		51		3,900	3.923	AO		4,652	22,035	09/26/2016	10/15/2046
05523U-AV-4	BAE SYSTEMS HOLDINGS INC		1		2.A FE	497,385	92.1680	460,840	500,000	497,901		58		4,750	4.782	AO		5,542	23,750	09/30/2014	10/07/2044
05531F-BE-2	TRUIST FINANCIAL CORP		2		1.G FE	623,738	97.7010	610,631	625,000	624,716		191		3,700	3.733	JD		1,670	23,125	05/31/2018	06/05/2025
059438-AH-4	JPMORGAN CHASE & CO				1.G FE	522,070	107.5690	537,845	500,000	504,563		(1,428)		7,625	7.257	AO		8,049	38,125	11/20/1996	10/15/2026
06417X-AG-6	BANK OF NOVA SCOTIA		1,2		2.A FE	599,982	89.4470	566,682	600,000	600,003				4,588	4.587	MN		4,359	27,528	04/05/2022	05/04/2037
06654D-AA-5	BANNER HEALTH		1,2		1.D FE	500,000	78.9190	394,595	500,000	500,000				3,759	3.759	JJ		9,398	18,795	06/05/2019	01/01/2049
06654D-AG-2	BANNER HEALTH		1,2		1.D FE	115,000	73.9120	84,999	115,000	115,000				2,907	2.907	JJ		1,672	3,343	10/25/2021	01/01/2042
06738E-AN-5	BARCLAYS PLC	C			2.A FE	562,243	98.6350	557,288	565,000	564,342		303		4,375	4.436	JJ		11,604	24,719	01/05/2020	01/12/2026
06849R-AC-6	BARRICK NORTH AMERICA FINANCE LLC		1		1.G FE	617,980	117.9350	589,675	500,000	584,936	(3,586)			7,500	5.770	MS		11,042	37,500	06/06/2011	09/15/2038
07274N-AY-9	BUYER US FINANCE II LLC				2.B FE	978,824	98.9330	989,330	1,000,000	997,171		1,618		5,500	5.685	FA		20,778	55,000	01/24/2007	08/15/2025
084423-AV-4	W R BERKLEY CORP		1,2		2.A FE	647,322	71.8250	466,863	650,000	647,410		52		3,550	3.533	MS		52	23,075	03/09/2021	03/30/2052
10075E-AT-5	BOSTON GAS CO				2.A FE	457,190	101.8840	509,420	500,000	493,723		3,220		7,250	8.035	AO		9,063	36,250	10/13/1999	10/01/2025
10112R-AX-2	BOSTON PROPERTIES LP		1,2		2.A FE	623,175	96.2480	601,550	625,000	624,570		195		3,650	3.685	FA		9,505	22,813	01/08/2016	02/01/2026
101137-AT-4	BOSTON SCIENTIFIC CORP		1,2		2.A FE	412,676	95.1970	395,068	415,000	413,066		87		4,550	4.593	MS		6,294	18,889	02/21/2019	03/01/2039
105340-AP-8	BRANDYVINE OPERATING PARTNERSHIP LP		1,2		2.C FE	342,321	87.5320	306,362	350,000	345,956		597		4,550	4.782	AO		3,981	15,925	01/27/2017	10/01/2029
10922N-AH-6	BRIGHTHOUSE FINANCIAL INC		1,2		2.B FE	209,845	65.7850	138,149	210,000	209,858		3		3,850	3.854	JD		202	8,085	11/10/2021	12/22/2051
110122-AB-4	BRISTOL-MYERS SQUIBB CO				1.F FE	597,660	105.8230	529,115	500,000	523,366	(7,385)			6,800	5.031	MN		4,344	34,000	07/13/2010	11/15/2026
110122-DB-1	BRISTOL-MYERS SQUIBB CO		1,2		1.F FE	249,148	99.3230	248,308	250,000	249,965		93		3,625	3.664	MN		1,158	9,063	05/06/2014	05/15/2024
110122-DJ-4	BRISTOL-MYERS SQUIBB CO		1,2		1.F FE	297,642	99.1530	297,459	300,000	298,052		49		5,000	5.050	FA		5,667	15,000	08/25/2015	08/15/2045
11271L-AF-9	BROOKFIELD FINANCE INC		1,2		1.G FE	440,198	73.1240	310,777	425,000	439,487		(332)		3,500	3.307	MS		3,760	14,875	10/19/2021	03/30/2051

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	C o d e	F o r e i g n	B o n d C h a r	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
115637-AT-7	BROWIN-FORMAN CORP			1,2	1.G FE	494,275	90.5630	452,815	500,000	495,487		228			4.000	4.084	AO	4,222	20,000	03/22/2018	04/15/2038
122014-AJ-2	BURLINGTON RESOURCES LLC				1.F FE	523,140	103.6940	518,470	500,000	503,828		(1,633)			6.875	6.483	FA	12,986	34,375	01/07/2003	02/15/2026
125276-AF-0	CF INDUSTRIES INC			1	2.B FE	395,313	98.9280	390,766	395,000	395,238		(18)			5.150	5.142	MS	5,990	20,343	03/17/2014	03/15/2034
126408-GI-7	CSX CORP			1,2	1.G FE	165,004	95.4140	166,975	175,000	165,404		305			4.750	5.217	MN	7,116	8,313	09/19/2022	05/30/2042
126408-HC-0	CSX CORP			1,2	1.G FE	396,392	83.6530	334,612	400,000	396,903		65			3.950	3.998	MN	2,633	15,800	04/16/2015	05/01/2050
133434-AD-2	CAMERON LNG LLC			1,2	1.F FE	650,000	84.7510	550,882	650,000	650,000					3.701	3.701	JJ	11,093	24,057	12/05/2019	01/15/2039
13645R-AV-6	CANADIAN PACIFIC RAILWAY CO			1,2	2.B FE	522,590	98.0780	514,910	525,000	523,353		102			4.800	4.835	MS	7,420	25,200	09/08/2015	09/15/2035
14040H-BJ-3	CAPITAL ONE FINANCIAL CORP			2	2.B FE	653,552	98.0360	632,332	645,000	647,043		(1,106)			4.200	4.011	AO	4,666	27,090	06/07/2017	10/29/2025
14149Y-BB-3	CARDINAL HEALTH INC			1,2	2.B FE	177,174	87.2050	156,969	180,000	177,686		65			4.500	4.596	MN	1,035	8,100	11/07/2014	11/15/2044
144141-CU-0	DUKE ENERGY PROGRESS LLC			1	1.F FE	495,837	108.0710	499,288	462,000	481,740		(1,498)			6.125	5.550	MS	8,332	28,298	03/08/2011	09/15/2033
149123-BL-4	CATERPILLAR INC			1	1.F FE	549,811	107.9390	675,698	626,000	579,740		2,623			5.300	6.197	MS	9,769	33,178	09/13/2005	09/15/2035
14916R-AD-6	COMMONSPIRIT HEALTH			1,2	1.G FE	511,088	86.2500	474,375	550,000	516,252		1,168			4.350	4.869	MN	3,988	23,925	03/08/2019	11/01/2042
15189X-AN-8	CENTERPOINT ENERGY HOUSTON ELECTRIC LLC			1,2	1.F FE	494,625	91.6150	458,075	500,000	495,715		126			4.500	4.565	AO	5,625	22,500	03/12/2014	04/01/2044
15953P-AM-1	CHAPMAN UNIVERSITY			1,2	1.F FE	340,000	70.5230	239,778	340,000	340,000					2.876	2.876	AO	2,445	9,778	08/05/2021	04/01/2041
161175-BZ-6	CHARTER COMMUNICATIONS OPERATING LLC			1,2	2.C FE	196,877	70.6810	169,634	240,000	199,427		1,439			3.500	4.412	JD	700	8,400	03/11/2022	06/01/2041
172967-ME-8	CITIGROUP INC			1,2,5	1.G FE	401,180	94.8920	379,568	400,000	400,673		(114)			3.980	3.944	MS	4,466	15,920	03/19/2019	03/20/2030
174610-AS-4	CITIZENS FINANCIAL GROUP INC			1,2	2.A FE	253,715	83.7670	272,243	325,000	262,957		8,124			2.500	6.322	FA	3,273	8,125	11/08/2022	02/06/2030
20030N-BM-2	COMCAST CORP			1,2	1.G FE	389,176	95.5640	382,256	400,000	392,884		515			4.200	4.412	FA	6,347	16,800	08/26/2015	08/15/2034
20268J-AC-7	COMMONSPIRIT HEALTH			1,2	1.G FE	75,000	84.2660	63,200	75,000	75,000					4.187	4.187	AO	785	3,140	08/07/2019	10/01/2049
202795-JF-8	COMMONWEALTH EDISON CO			1,2	1.F FE	461,140	80.6530	403,265	500,000	467,797		933			3.700	4.161	MS	6,167	18,500	10/30/2015	03/01/2045
20588R-AX-0	CONAGRA BRANDS INC			1	2.C FE	629,280	116.6020	583,010	500,000	554,068		(6,312)			8.250	6.250	MS	12,146	41,250	10/28/2011	09/15/2030
209111-FF-5	CONSOLIDATED EDISON COMPANY OF NEW YORK			1,2	1.G FE	414,618	89.7250	367,873	410,000	414,163		(64)			4.625	4.563	JD	1,580	18,963	11/21/2014	12/01/2054
21685W-CJ-4	COOPERATIVE RABOBANK UA			C	1.D FE	544,870	105.5130	527,565	500,000	535,655		(1,308)			5.250	4.648	MN	2,698	26,250	08/26/2015	05/24/2041
224044-OF-2	COX COMMUNICATIONS INC			1,2	2.B FE	642,343	93.5290	607,939	650,000	644,632		357			4.800	4.897	FA	13,000	31,200	10/11/2016	02/01/2035
22822V-AB-7	CROWN CASTLE INC			1,2	2.B FE	637,464	98.5000	591,000	600,000	609,646		(4,884)			4.450	3.557	FA	10,087	26,700	10/03/2017	02/15/2026
23317H-AF-9	SITE CENTERS CORP			1,2	2.C FE	648,811	98.3410	639,217	650,000	649,533		123			4.700	4.723	JD	2,546	30,550	05/23/2017	06/01/2027
254687-DX-1	WALT DISNEY CO			1	1.G FE	428,199	126.1370	378,411	300,000	382,821		(5,795)			8.450	5.050	FA	10,563	25,350	05/05/2014	08/01/2034
25470D-BL-2	DISCOVERY COMMUNICATIONS LLC			1,2	2.C FE	432,220	71.1540	309,520	435,000	432,349		41			4.000	4.034	MS	5,123	17,400	05/27/2021	09/15/2055
26442T-AC-1	DUKE UNIVERSITY			1	1.B FE	420,000	86.7750	364,455	420,000	420,000					4.077	4.077	AO	4,281	17,123	10/20/2015	10/01/2048
26884A-BF-9	ERP OPERATING LP			1,2	1.G FE	432,133	94.9590	413,072	435,000	434,112		296			2.850	2.066	MN	2,066	12,398	10/04/2016	11/01/2026
277432-AB-6	EASTMAN CHEMICAL CO			1	2.B FE	503,330	100.0430	500,215	500,000	500,011		(279)			7.250	7.191	JJ	16,715	36,250	09/19/1997	01/15/2024
277432-AD-2	EASTMAN CHEMICAL CO			1	2.B FE	517,135	106.8050	534,025	500,000	503,959		(1,107)			7.600	7.308	FA	15,833	38,000	11/10/1998	02/01/2027
278058-DB-5	EATON CORP			1	1.G FE	612,890	105.8680	529,340	500,000	574,108		(4,085)			5.800	4.316	MS	8,539	29,000	02/27/2012	03/15/2037
29273R-BE-8	ENERGY TRANSFER LP			1,2	2.C FE	399,240	95.1820	380,728	400,000	399,510		32			4.900	4.914	MS	5,771	19,600	03/05/2015	03/15/2035
29379V-BE-2	ENTERPRISE PRODUCTS OPERATING LLC			1,2	1.G FE	520,270	98.6680	493,340	500,000	502,735		(3,029)			3.750	3.113	FA	7,083	18,750	09/20/2017	02/15/2025
29449W-AD-9	EQUITABLE FINANCIAL LIFE GLOBAL FUNDING			1	1.E FE	430,439	80.7440	464,278	575,000	447,319		14,797			1.750	5.702	MN	1,286	10,063	11/08/2022	11/15/2030
30231G-BG-6	EXXON MOBIL CORP			1,2	1.D FE	505,000	90.9730	459,414	505,000	505,000					4.327	4.327	MS	6,191	21,851	03/17/2020	03/19/2050
30251B-AB-4	FMR LLC			1	1.E FE	495,628	106.7160	426,864	400,000	479,710		(3,329)			6.450	4.659	MN	3,297	25,800	09/21/2018	11/15/2039
31428X-AX-4	FEDEX CORP			1	2.B FE	164,769	101.2330	167,034	165,000	164,863		10			4.900	4.911	JJ	3,728	8,085	10/06/2014	01/15/2034
31428X-BA-3	FEDEX CORP			1	2.B FE	461,209	91.3310	456,655	500,000	473,785		1,789			3.900	4.506	FA	8,125	19,500	11/05/2015	02/01/2035
31620M-BU-9	FIDELITY NATIONAL INFORMATION SERVICES I			1,2	2.B FE	164,002	74.1310	122,316	165,000	164,108		39			3.100	3.141	MS	1,705	5,115	02/23/2021	03/01/2041
31620M-BY-1	FIDELITY NATIONAL INFORMATION SERVICES I			1,2	2.B FE	209,870	102.1060	214,423	210,000	199,886		11			5.100	5.108	JJ	4,939	10,770	07/06/2022	07/15/2032
316773-CV-0	FIFTH THIRD BANCORP			2	2.A FE	641,472	95.8460	622,999	650,000	645,928		870			3.950	4.114	MS	7,631	25,675	06/07/2018	03/14/2028
338915-AH-4	BANK OF AMERICA CORP			1	2.A FE	511,750	106.6690	533,345	500,000	503,232		(676)			6.875	6.690	JJ	15,851	34,375	09/23/1998	01/15/2028
341081-EQ-6	FLORIDA POWER & LIGHT CO			1	1.E FE	627,445	106.9260	534,630	500,000	574,338		(5,808)			5.625	3.855	AO	7,031	28,125	01/08/2013	04/01/2034

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	Rating	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
345370-BT-6	FORD MOTOR CO				3.A FE	110,000	102.8860	514,430	500,000	230,391		30,070			6.625	30.484	FA	12,514	33,125	02/19/1998	02/15/2028
351837-AA-7	FRANCISCAN MISSIONARIES OF OUR LADY HEAL			1,2	1.F FE	1,038,307	77.5290	701,637	905,000	1,028,767		(3,222)			3.914	3.124	JAJO	17,711	35,422	12/03/2020	07/01/2049
355611-AA-2	FRED HUTCHINSON CANCER CENTER			1	1.F FE	670,613	80.9130	481,432	595,000	665,527		(1,700)			3.949	3.269	JJ	11,748	23,497	11/20/2020	01/01/2050
36959C-AA-6	GENERAL ELECTRIC CO				2.B FE	645,235	118.1040	590,520	500,000	593,548		(5,680)			7.500	5.323	FA	13,542	37,500	01/12/2012	08/21/2035
375558-AW-3	GILEAD SCIENCES INC			1,2	2.A FE	244,606	99.5200	243,824	245,000	244,989		43			3.700	3.718	AO	2,266	9,065	03/04/2014	04/01/2024
38141G-CU-6	GOLDMAN SACHS GROUP INC			1	2.A FE	992,780	109.8420	1,098,420	1,000,000	996,457		282			6.125	6.176	FA	23,139	61,250	02/13/2003	02/15/2033
404119-CB-3	HCA INC			1,2	2.C FE	552,231	70.4170	390,814	555,000	552,374		56			3.500	3.527	JJ	8,957	19,425	06/21/2021	07/15/2051
404280-AP-4	HSBC HOLDINGS PLC			C	2.A FE	511,955	99.6210	498,105	500,000	500,294		(1,441)			4.250	3.951	MS	6,316	21,250	06/17/2014	03/14/2024
406216-BJ-9	HALLIBURTON CO			1,2	2.A FE	244,936	98.4180	241,124	245,000	244,964		2			4.850	4.852	MN	1,518	11,883	11/05/2015	11/15/2035
416515-BA-1	HARTFORD FINANCIAL SERVICES GROUP INC			1	2.A FE	398,957	110.4310	356,692	323,000	386,857		(2,533)			6.625	4.852	MS	5,409	21,399	09/20/2018	03/30/2040
42809H-AC-1	HESS CORP			1	2.C FE	517,203	108.7430	560,026	515,000	516,835		(67)			6.000	5.965	JJ	14,248	30,900	12/01/2015	01/15/2040
42824C-AY-5	HEWLETT PACKARD ENTERPRISE CO			1,2	2.B FE	549,215	107.8790	447,698	415,000	539,965		(3,574)			6.350	4.196	AO	5,563	26,353	04/26/2021	10/15/2045
42981C-AA-6	HIGH STREET FUNDING TRUST I			1,2	2.A FE	175,000	94.6000	165,550	175,000	175,000					4.111	4.111	FA	2,718	7,194	03/08/2018	02/15/2028
440327-AK-0	HORACE MANN EDUCATORS CORP			1,2	2.B FE	398,940	98.0070	392,028	400,000	399,762		116			4.500	4.533	JD	1,500	18,000	11/18/2015	12/01/2025
442851-BB-6	THE HOWARD UNIVERSITY			1,2	2.C FE	135,000	89.5360	120,874	135,000	135,000					4.040	4.040	AO	1,364	5,454	07/23/2013	10/01/2034
446150-AS-3	HUNTINGTON BANCSHARES INC			1,2	2.A FE	259,418	85.5340	277,986	325,000	268,007		7,549			2.550	6.033	FA	3,384	8,288	11/08/2022	02/04/2030
44644M-AJ-0	HUNTINGTON NATIONAL BANK			1,2	1.G FE	274,354	100.8420	277,316	275,000	274,473		103			5.650	5.688	JJ	7,380	10,013	11/14/2022	01/10/2030
45138L-AN-3	IDAHO POWER CO			1	1.F FE	454,137	100.7740	413,173	410,000	435,713		(2,177)			5.500	4.658	AO	5,638	22,550	07/23/2013	04/01/2033
454750-AG-8	INDIANA GAS COMPANY INC				2.A FE	435,905	99.5740	497,870	500,000	482,987		4,096			6.420	7.544	MS	9,452	32,100	02/21/2001	07/07/2027
45685E-AJ-5	VOYA FINANCIAL INC			1	2.B FE	84,701	97.7830	83,116	85,000	84,759		7			5.700	5.724	JJ	2,234	4,845	12/23/2013	07/15/2043
458140-AN-0	INTEL CORP			1	1.F FE	499,820	96.6360	483,180	500,000	499,908		8			4.000	4.002	JD	889	20,000	12/13/2012	12/15/2032
45823T-AL-0	INTACT FINANCIAL CORP			1,2	1.G FE	245,000	100.1620	245,397	245,000	245,000					5.459	5.459	MS	3,678	13,375	09/15/2022	09/22/2032
459200-AM-3	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	511,820	104.1020	520,510	500,000	501,750		(871)			7.000	6.793	AO	5,931	35,000	07/23/2002	10/30/2025
460146-CM-3	INTERNATIONAL PAPER CO			1,2	2.B FE	436,453	99.6950	398,780	400,000	426,013		(1,776)			5.000	4.264	MS	5,889	20,000	05/23/2017	09/15/2035
46625H-HF-0	JPMORGAN CHASE & CO				1.F FE	635,275	114.4930	572,465	500,000	611,084		(5,481)			6.400	4.310	MN	4,089	32,000	03/19/2019	05/15/2038
478165-AH-6	S C JOHNSON & SON INC			1,2	2.A FE	256,653	92.8720	232,180	250,000	255,662		(143)			4.750	4.587	AO	2,507	11,875	10/14/2015	10/15/2046
478375-AM-0	JOHNSON CONTROLS INTERNATIONAL PLC			C	2.B FE	673,300	108.6060	543,030	500,000	647,720		(3,760)			6.950	4.763	JD	2,896	34,750	12/28/2016	12/01/2045
48203R-AP-9	JUNIPER NETWORKS INC			1,2	2.B FE	434,142	80.9260	485,556	600,000	452,797		16,360			2.000	6.440	JD	700	12,000	11/08/2022	12/10/2030
482480-AF-7	KLA CORP			1,2	1.F FE	638,690	105.6980	528,490	500,000	619,149		(9,521)			5.650	2.989	MN	4,708	28,250	11/29/2021	11/01/2034
483050-BG-8	KAISER FOUNDATION HOSPITALS			1,2	1.D FE	670,000	71.2230	477,194	670,000	670,000					3.002	3.002	JD	1,676	20,113	06/08/2021	06/01/2051
49326E-EG-4	KEYCORP				2.B FE	643,825	93.8290	609,889	650,000	646,994		620			4.100	4.218	AO	4,516	26,650	06/07/2018	04/30/2028
50075N-AT-1	MONDELEZ INTERNATIONAL INC				2.A FE	402,684	116.2730	348,819	300,000	371,866		(3,574)			6.875	4.552	FA	8,594	20,625	05/17/2013	02/01/2038
50076Q-AR-7	KRAFT HEINZ FOODS CO				2.B FE	393,057	115.2860	365,858	300,000	367,458		(3,003)			6.875	4.766	JJ	8,880	20,625	05/30/2013	01/26/2039
50077L-AB-2	KRAFT HEINZ FOODS CO			1,2	2.B FE	89,716	87.2790	78,551	90,000	89,764		6			4.375	4.393	JD	328	3,938	05/10/2016	06/01/2046
50247V-AC-3	LYB INTERNATIONAL FINANCE BV			C	2.B FE	266,844	92.1010	248,673	270,000	267,520		70			4.875	4.947	MS	3,876	13,163	02/25/2014	03/15/2044
53079E-BG-8	LIBERTY MUTUAL GROUP INC			1	2.B FE	556,452	97.7270	552,158	565,000	560,159		823			4.569	4.761	FA	20,756	25,815	01/28/2019	01/26/2029
532457-BG-2	ELI LILLY AND CO			1,2	1.E FE	600,608	90.1820	541,092	600,000	600,500		(15)			4.650	4.643	JD	1,240	27,900	02/21/2014	06/15/2044
534187-BA-6	LINCOLN NATIONAL CORP			2	2.B FE	462,105	112.1840	392,644	350,000	445,787		(3,821)			7.000	4.609	JD	1,089	24,500	05/09/2019	06/15/2040
53706R-AN-6	LITTLE COMPANY OF MARY HOSPITAL OF INDIA			2	1.G FE	585,000	85.2610	498,777	585,000	585,000					3.221	3.221	MN	3,140	18,843	03/17/2021	11/01/2033
53706R-AQ-9	LITTLE COMPANY OF MARY HOSPITAL OF INDIA			2	1.G FE	480,000	86.5160	415,277	480,000	480,000					3.421	3.421	MN	2,737	16,421	03/17/2021	11/01/2035
539830-AZ-2	LOCKHEED MARTIN CORP			1	1.G FE	226,858	95.9430	215,872	225,000	226,516		(54)			4.850	4.793	MS	3,213	10,913	11/10/2015	09/15/2041
539830-BC-2	LOCKHEED MARTIN CORP			1,2	1.G FE	178,448	91.5680	164,822	180,000	179,006		71			3.600	3.661	MS	2,160	6,480	02/12/2015	03/01/2035
539830-BK-4	LOCKHEED MARTIN CORP			1,2	1.G FE	34,343	98.9360	34,628	35,000	34,534		27			4.500	4.643	MN	201	1,575	11/16/2015	05/15/2036
56501R-AC-0	MANULIFE FINANCIAL CORP			1	1.G FE	618,493	98.7600	612,312	620,000	619,627		161			4.150	4.179	MS	8,362	25,730	03/01/2016	03/04/2026
57174B-AZ-5	MARSH & MCLENNAN COMPANIES INC			1,2	1.G FE	169,869	98.1170	166,799	170,000	169,970		13			3.750	3.758	MS	1,895	6,375	09/09/2015	03/14/2026

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	C o d e	F o r e i g n	B o n d C h a r	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
571748-BH-4	MARSH & MCLENNAN COMPANIES INC			1,2	1.G FE	277,762	.97	206,000	290,000	278,394		495			4.750	5.132	MS	4,056	13,775	09/19/2022	03/15/2039
574599-AT-3	MASCO CORP				2.B FE	1,445,775	111.1820	1,667,730	1,500,000	1,478,407		2,944			7.750	8.075	FA	48,438	116,250	01/04/2001	08/01/2029
581760-AS-4	MCLAREN HEALTH CARE CORP			1	1.E FE	470,829	.92	735,000	495,000	472,269		1,061			4.534	4.985	MN	2,868	22,443	08/30/2022	05/15/2038
585055-BT-2	MEDTRONIC INC			1	1.G FE	297,351	.97	590,000	300,000	298,262		117			4.375	4.441	MS	3,865	13,125	12/01/2014	03/15/2035
589331-AM-9	MERCK & CO INC			1	1.E FE	618,170	108.7320	543,660	500,000	576,386		(4,393)			5.750	4.201	MN	3,674	28,750	03/16/2012	11/15/2036
59523U-AP-2	MID-AMERICA APARTMENTS LP			1,2	1.G FE	293,239	.97	685,000	295,000	294,136		173			4.200	4.273	JD	551	12,390	05/07/2018	06/15/2028
59562V-AM-9	BERKSHIRE HATHAWAY ENERGY CO			1	1.G FE	552,900	108.3640	541,820	500,000	534,528		(1,951)			6.125	5.349	AO	7,656	30,625	05/17/2011	04/01/2036
615369-AY-1	WOODY'S CORP			1,2	2.A FE	393,128	81.8110	327,244	400,000	393,363		129			3.750	3.847	FA	5,250	15,000	02/22/2022	02/25/2052
617446-HD-4	MORGAN STANLEY			1	1.G FE	428,323	117.8950	412,633	350,000	394,392		(4,183)			7.250	5.329	AO	6,344	25,375	10/09/2013	04/01/2032
61761J-3R-8	MORGAN STANLEY			1	1.G FE	872,790	95.7550	837,856	875,000	874,153		305			3.125	3.164	JJ	11,697	27,344	06/07/2017	07/27/2026
62952E-AA-5	NYU LANGONE HOSPITALS			1	1.F FE	184,986	.89	308,000	200,000	185,633		462			4.428	5.029	JJ	4,428	8,856	08/05/2022	07/01/2042
62952E-AD-9	NYU LANGONE HOSPITALS			1	1.F FE	260,000	.91	781,000	260,000	260,000		5,418			4.168	4.169	JJ	5,418	10,837	05/22/2017	07/01/2037
636180-BC-4	NATIONAL FUEL GAS CO			1	2.B FE	1,144,416	101.8160	1,221,792	1,200,000	1,193,303		4,310			7.375	7.799	FA	36,875	88,500	11/16/2000	06/13/2025
637417-AJ-5	NNN REIT INC			1,2	2.A FE	618,106	95.8090	598,806	625,000	622,696		725			3.600	3.733	JD	1,000	22,500	12/05/2016	12/15/2026
638585-AP-4	BANK OF AMERICA CORP				2.A FE	483,500	103.4580	517,290	500,000	497,740		1,141			7.250	7.525	AO	7,653	36,250	04/04/1996	10/15/2025
638585-BF-5	BANK OF AMERICA CORP				2.A FE	485,730	106.5410	532,705	500,000	495,925		806			6.800	7.027	MS	10,011	34,000	11/04/1998	03/15/2028
654730-BB-8	NISOURCE INC			1,2	2.B FE	653,670	.97	1200,000	550,000	636,275		(3,057)			5.250	4.043	FA	10,908	28,875	09/05/2017	02/15/2043
655844-AJ-7	NORFOLK SOUTHERN CORP			1	2.A FE	1,288,930	109.7160	1,097,160	1,000,000	1,079,447		(21,045)			7.800	5.199	MN	9,967	78,000	09/10/2010	05/15/2027
662352-AB-9	NORTHWELL HEALTHCARE INC			1	1.G FE	387,989	105.9860	370,951	350,000	386,376		(1,017)			6.150	5.297	MN	3,588	21,525	05/16/2022	11/01/2043
664675-AM-7	NORTHEASTERN UNIVERSITY			1	1.E FE	210,000	.99	870,000	210,000	210,000					5.285	5.283	MS	3,700	11,099	01/10/2014	03/01/2032
664675-AT-2	NORTHEASTERN UNIVERSITY			1	1.E FE	180,736	.70	1150,000	255,000	182,648		1,496			2.894	4.891	AO	1,845	7,380	09/16/2022	10/01/2050
665585-KH-7	BNSF RAILWAY CO				1.E FE	471,170	.66	920,000	889,000	532,506		6,709			3.000	6.319	FMAN	4,445	26,670	01/26/2011	01/01/2047
665859-AX-2	NORTHERN TRUST CORP			2	1.F FE	523,142	107.3830	563,761	525,000	523,305		141			6.125	6.173	MN	5,270	32,156	10/26/2022	11/02/2032
666807-BT-8	NORTHROP GRUMMAN CORP			1,2	2.A FE	455,929	101.3150	466,049	460,000	456,142		147			5.150	5.227	MN	3,948	23,690	09/19/2022	05/01/2040
670346-AS-4	NUCOR CORP			1,2	1.G FE	429,954	90.5280	475,272	525,000	441,897		10,467			2.700	5.679	JD	1,181	14,175	11/08/2022	06/01/2030
67077M-AW-8	NUTRIEN LTD			1,2	2.B FE	433,970	90.3100	474,128	525,000	445,438		10,054			2.950	5.835	MN	2,065	15,488	11/08/2022	05/13/2030
674599-CX-1	OCCIDENTAL PETROLEUM CORP			1,2	2.C FE	282,137	.79	5130,000	280,000	281,797		(84)			4.300	4.242	FA	4,548	12,040	08/07/2019	08/15/2039
674599-DB-8	OCCIDENTAL PETROLEUM CORP			1	2.C FE	219,402	100.3590	188,675	188,000	191,508		(6,854)			6.950	3.159	JJ	6,533	13,066	09/19/2019	07/01/2024
675553-AA-9	OCHSNER CLINIC FOUNDATION			1,2	1.G FE	676,989	101.5180	482,211	475,000	659,837		(6,068)			5.897	3.302	MN	3,579	28,011	01/28/2021	05/15/2045
677050-AJ-5	OGLETHORPE POWER CORP			1	2.A FE	668,899	80.0160	560,112	700,000	673,875		861			4.200	4.495	JD	2,450	29,400	07/12/2017	12/01/2042
677347-CH-7	OHIO EDISON CO			1,2	2.A FE	364,840	101.2080	369,409	365,000	364,827		11			5.500	5.507	JJ	9,257	16,060	09/22/2022	01/15/2033
68233J-AF-1	ONCOR ELECTRIC DELIVERY COMPANY LLC			1	1.F FE	710,625	122.2310	611,155	500,000	646,988		(6,821)			7.500	4.703	MS	12,500	37,500	02/24/2012	09/01/2038
68389X-BN-4	ORACLE CORP			1,2	2.B FE	504,639	94.9370	479,432	505,000	504,763		57			3.250	3.263	MN	2,097	16,413	11/07/2017	11/15/2027
693475-BE-4	PNC FINANCIAL SERVICES GROUP INC			2,5	1.G FE	330,000	94.2940	311,170	330,000	330,000					4.626	4.627	JD	1,060	15,266	06/01/2022	06/06/2033
693475-BJ-3	PNC FINANCIAL SERVICES GROUP INC			2,5	1.G FE	400,000	104.4810	417,924	400,000	400,000					6.037	6.038	AO	4,226	24,148	10/25/2022	10/28/2033
69351U-AN-3	PPL ELECTRIC UTILITIES CORP			1,2	1.E FE	503,750	.97	830,000	500,000	502,829		(102)			5.200	5.150	JJ	11,989	26,000	07/21/2011	07/15/2041
70213H-AA-6	MASS GENERAL BRIGHAM INC			1	1.D FE	585,756	110.5740	497,583	450,000	552,914		(5,634)			6.259	4.044	JJ	14,083	28,166	06/29/2017	07/01/2037
70466W-AA-7	PEACHTREE CORNERS FUNDING TRUST			1	2.B FE	550,000	.98	3360,000	550,000	550,000					3.976	3.975	FA	8,261	21,868	03/10/2015	02/15/2025
705322-AM-7	PEDERNALDES ELECTRIC COOPERATIVE, INC.				1.A	240,000	104.2210	240,000	240,000	240,000					6.202	6.201	MN	1,902	14,885	04/25/2006	11/15/2032
709629-AP-4	PENTAIR FINANCE SARL			1,2	2.C FE	269,227	.97	5750,000	270,000	269,846		85			4.650	4.685	MS	3,697	12,555	09/10/2015	09/15/2025
713448-EU-8	PEPSICO INC			1,2	1.E FE	646,581	.83	8710,000	650,000	646,837		71			3.625	3.654	MS	6,676	23,563	03/17/2020	03/19/2050
717081-EC-3	PFIZER INC			1	1.F FE	647,392	.94	3800,000	650,000	648,103		110			4.000	4.029	JD	1,156	26,000	11/21/2016	12/15/2036
718172-AC-3	PHILIP MORRIS INTERNATIONAL INC				1.F FE	490,980	111.8950	447,580	400,000	468,169		(3,249)			6.375	4.728	MN	3,188	25,500	09/15/2015	05/16/2038
718547-AH-5	PHILLIPS 66 CO			1,2	2.A FE	94,639	.96	1870,000	95,000	94,843		38			3.750	3.793	MS	1,188	3,563	10/10/2017	03/01/2028
720180-AD-3	PIEDMONT NATURAL GAS COMPANY INC				2.A FE	527,710	101.4560	507,280	500,000	503,675		(1,863)			7.400	6.957	JJ	18,500	37,000	01/11/1996	10/03/2025

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	C o d e	F o r e i g n	B o n d C h a r	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
72650R-BE-1	PLAINS ALL AMERICAN PIPELINE LP			1,2	2.B FE	398,936	83.6810	334,724	400,000	399,143		24			4.700	4.716	JD	836	18,800	04/15/2014	06/15/2044
737679-DC-1	POTOMAC ELECTRIC POWER CO			1	1.F FE	711,250	128.7390	643,695	500,000	648,945		(6,544)			7.900	5.040	JD	1,756	39,500	07/13/2011	12/15/2038
74251V-AA-0	PRINCIPAL FINANCIAL GROUP INC			1	1.G FE	314,188	107.2520	268,130	250,000	308,095		(3,482)			6.050	3.746	AO	3,193	15,125	03/21/2022	10/15/2036
743759-AQ-5	PROVIDENCE HEALTH SYS OBLIGATED GROUP			1	1.F FE	569,601	99.7620	493,822	495,000	525,910		(5,715)			5.390	3.952	AO	6,670	26,681	02/12/2015	10/01/2030
74432Q-AQ-8	PRUDENTIAL FINANCIAL INC			1	1.G FE	508,163	108.1300	486,585	450,000	489,674		(2,169)			5.700	4.779	JD	1,211	25,650	05/31/2013	12/14/2036
744448-CJ-8	PUBLIC SERVICE COMPANY OF COLORADO			1,2	1.F FE	620,769	78.9560	493,475	625,000	621,808		109			3.950	3.988	MS	7,269	24,688	03/19/2013	03/15/2043
74456Q-BN-5	PUBLIC SERVICE ELECTRIC AND GAS CO			1	1.F FE	624,363	84.3540	527,213	625,000	624,486		14			4.150	4.156	MN	4,323	25,938	11/03/2015	11/01/2045
745332-BK-1	PUGET SOUND ENERGY INC			1	1.F FE	1,128,390	106.8230	1,068,230	1,000,000	1,034,748		(7,622)			7.020	6.013	MS	20,670	70,200	03/19/2003	12/01/2027
74825Q-AA-8	QUEEN'S HEALTH SYSTEMS			1	1.D FE	563,354	87.0530	487,497	560,000	562,692		(87)			4.464	4.427	JJ	12,499	24,998	01/23/2015	07/01/2045
756109-AR-5	REALTY INCOME CORP			1,2	1.G FE	373,121	98.0840	367,815	375,000	374,495		167			4.125	4.177	AO	3,266	15,469	09/16/2014	10/15/2026
75894Q-AB-6	REGIONS FINANCIAL CORP			1	2.A FE	601,440	100.9230	504,615	500,000	505,764		(7,799)			7.750	6.047	MS	11,410	38,750	03/18/2003	09/15/2024
759351-AN-9	REINSURANCE GROUP OF AMERICA INC			1,2	2.A FE	625,694	95.1220	594,513	625,000	625,395		(69)			3.900	3.886	MN	3,115	24,375	05/09/2019	05/15/2029
775371-AU-1	ROHM AND HAAS CO			1	2.B FE	656,155	112.5740	562,870	500,000	553,846		(8,097)			7.850	5.564	JJ	18,099	39,250	07/02/2003	07/15/2029
78081B-AP-8	ROYALTY PHARMA PLC			1,2	2.C FE	200,008	67.6150	138,611	205,000	200,254		101			3.350	3.481	MS	2,270	6,868	07/15/2021	09/02/2051
783549-AZ-1	RYDER SYSTEM INC			1	2.B FE	492,910	103.0390	515,195	500,000	499,008		468			6.950	7.063	JD	2,896	34,750	01/11/1996	12/01/2025
79466L-AK-0	SALESFORCE INC			1,2	1.F FE	328,178	76.3810	252,057	330,000	328,354		72			2.700	2.736	JJ	4,109	8,910	06/29/2021	07/15/2041
79744Q-BM-5	SAN DIEGO GAS & ELECTRIC CO			1	1.F FE	463,653	91.5210	448,453	490,000	465,110		947			4.500	4.952	FA	8,330	22,050	06/16/2022	08/15/2040
806851-AH-4	SCHLUMBERGER HOLDINGS CORP			1,2	2.A FE	605,184	98.9200	593,520	600,000	602,921		(500)			4.300	4.194	MN	4,300	25,800	02/21/2019	05/01/2029
808626-AE-5	LEIDOS INC			1	2.C FE	493,570	109.6250	548,125	500,000	496,706		273			7.125	7.230	JJ	17,813	35,625	07/10/2002	07/01/2032
822582-BE-1	SHELL INTERNATIONAL FINANCE BV			C	1.D FE	619,788	95.2300	595,188	625,000	621,542		233			4.125	4.187	MN	3,581	25,781	05/06/2015	05/11/2035
82620K-AF-0	SIEMENS FINANCIERINGSMAATSCHAPPIJ NV			C	1.E FE	297,774	94.2430	282,729	300,000	288,154		51			4.400	4.445	MN	1,247	13,200	05/18/2015	05/27/2045
828738-AA-2	SIMMONS UNIVERSITY			1,2	1.E FE	388,000	87.2320	348,928	400,000	388,447		269			5.000	5.221	AO	5,000	20,000	04/06/2022	10/01/2052
828807-DC-8	SIMON PROPERTY GROUP LP			1,2	1.G FE	756,465	95.8040	718,530	750,000	752,445		(705)			3.375	3.268	JD	1,125	25,313	10/03/2017	06/15/2027
832696-AM-0	J M SMUCKER CO			1	2.B FE	383,564	92.9360	357,804	385,000	384,074		63			4.250	4.277	MS	4,818	16,363	03/15/2015	03/15/2035
83367T-BR-9	SOCIETE GENERALE SA			C	2.C FE	520,485	97.9310	514,138	525,000	523,945		518			4.750	4.862	MN	2,563	24,938	04/22/2016	11/24/2025
83700A-CG-3	DOMINION ENERGY SOUTH CAROLINA INC			1,2	1.F FE	597,000	91.0500	546,300	600,000	597,645		73			4.600	4.631	JD	1,227	27,600	06/10/2013	06/15/2043
84132G-AA-7	SOUTHEAST ALASKA REGIONAL HEALTH CONSORT			1	1.G FE	305,000	80.0310	244,095	305,000	305,000					2.262	2.262	JJ	3,450	6,899	09/23/2021	07/01/2031
84240Q-ES-8	SOUTHERN CALIFORNIA EDISON CO			1	1.G FE	18,717	109.6490	17,544	16,000	17,965		(152)			6.000	4.468	JJ	443	960	07/19/2018	01/15/2034
84240Q-FT-5	SOUTHERN CALIFORNIA EDISON CO			1,2	1.G FE	69,622	81.2660	61,762	76,000	70,583		194			3.900	4.483	JD	247	2,964	07/19/2018	12/01/2041
84240Q-FW-8	SOUTHERN CALIFORNIA EDISON CO			1,2	1.G FE	596,418	81.7030	490,218	600,000	597,309		92			3.900	3.933	MS	6,890	23,400	03/04/2013	03/15/2043
85771P-AN-2	EQUINOR ASA			C	1.D FE	599,562	99.6770	598,062	600,000	599,993		43			3.700	3.707	MS	7,400	22,200	11/05/2013	03/01/2024
85917P-AB-3	STERIS IRISH FINCO UNLIMITED CO			C	1,2	2.B FE	323,440	77.4380	325,000	323,518		31			3.750	3.777	MS	3,589	12,188	03/24/2021	03/15/2051
86787G-AJ-0	TRUIST BANK			2	1.F FE	495,865	95.4450	477,225	500,000	498,780		486			3.300	3.408	MN	2,108	16,500	06/07/2017	05/15/2026
87089H-AB-9	SWISS RE TREASURY (US) CORP			1	1.E FE	256,235	85.7770	214,443	250,000	255,425		(187)			4.250	4.084	JD	738	10,625	04/04/2019	12/06/2042
87165B-AD-5	SYNCHRONY FINANCIAL			1,2	2.C FE	134,738	98.9000	133,515	135,000	134,981		29			4.250	4.273	FA	2,168	5,738	08/06/2014	08/15/2024
87165B-AE-8	SYNCHRONY FINANCIAL			1,2	2.C FE	400,176	97.6850	390,740	400,000	400,055		(22)			4.500	4.494	JJ	7,900	18,000	08/25/2015	07/23/2025
871829-BD-8	SYSCO CORP			1,2	2.B FE	447,470	88.7290	461,391	520,000	449,475		1,572			4.500	5.571	AO	5,850	23,400	09/20/2022	04/01/2046
87264A-DC-6	T-MOBILE USA INC			1,2	2.B FE	334,514	106.0640	355,314	335,000	334,499		(15)			5.750	5.770	JJ	5,725	19,475	09/11/2023	01/15/2034
88240T-AD-3	ERCOTT 2022 A4			1	1.A FE	269,972	99.9880	269,968	270,000	270,244		62			5.167	5.167	FA	5,813	15,734	06/08/2022	02/01/2052
883203-CB-5	TEXTRON INC			1,2	2.B FE	431,099	89.5330	470,048	525,000	442,783		10,240			3.000	5.975	JD	1,313	15,750	11/08/2022	06/01/2030
88732J-AJ-7	TIME WARNER CABLE LLC			1	2.C FE	541,890	98.5270	443,372	450,000	514,051		(3,293)			6.550	5.068	MN	4,913	29,475	05/02/2013	05/01/2037
889184-AA-5	TOLEDO HOSPITAL			1,2	3.B FE	385,000	67.0000	257,950	385,000	385,000					4.982	4.982	MN	2,451	19,181	09/24/2015	11/15/2045
896517-AB-5	TRINITY HEALTH CORP			1,2	1.D FE	235,000	72.1940	169,656	235,000	235,000					2.632	2.632	JD	515	6,185	01/12/2021	12/01/2040
902613-AV-0	UBS GROUP AG			C	2	1.G FE	530,000	103.4130	530,000	530,000					5.959	5.959	JJ	14,826	15,791	01/03/2023	01/12/2034
902613-BB-3	UBS GROUP AG			C	1.G FE	410,256	98.6930	394,772	400,000	402,928		(1,170)			4.550	4.212	AO	3,691	18,200	12/22/2016	04/17/2026

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 Rating	5 Bond Char			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
90265E-AR-1	UDR INC		1,2		2.A FE	396,588	88,3400	353,360	400,000	397,681		266			3.000	3.086	FA	4,533	12,000	09/13/2019	08/15/2031
90654E-CL-4	UNION ELECTRIC CO		1,2		1.F FE	498,820	78,2210	391,105	500,000	499,063		29			3.650	3.663	AO	3,853	18,250	03/31/2015	04/15/2045
907818-DV-7	UNION PACIFIC CORP		1,2		1.G FE	436,687	99,5710	438,112	440,000	439,922		376			3.750	3.839	MS	4,858	16,500	01/07/2014	03/15/2024
911308-AB-0	UNITED PARCEL SERVICE INC	..SD..	1		1.F FE	189,047	117,9370	176,906	150,000	159,780		(1,239)			7.620	6.337	AO	2,858	11,430	01/13/1999	04/01/2030
911308-AB-0	UNITED PARCEL SERVICE INC		1		1.F FE	403,299	117,9370	377,398	320,000	340,888		(2,647)			7.620	6.336	AO	6,096	24,384	01/13/1999	04/01/2030
91159H-JJ-0	US BANCORP		1,2,5		1.G FE	530,000	103,0230	546,022	530,000	530,000					5.850	5.851	AO	6,029	31,005	10/18/2022	10/21/2033
913017-BS-7	RTX CORP		1		2.A FE	636,705	103,5630	517,815	500,000	607,216		(4,630)			5.700	3.908	AO	6,017	28,500	11/03/2016	04/15/2040
91324P-BE-1	UNITEDHEALTH GROUP INC		1		1.F FE	556,230	117,2700	586,350	500,000	539,475		(1,813)			6.625	5.789	MN	4,233	34,751	04/28/2011	11/15/2037
91529Y-AN-6	UNUM GROUP		1,2		2.B FE	244,101	94,9020	232,510	245,000	244,466		86			4.000	4.045	JD	436	9,800	06/10/2019	06/15/2029
91529Y-AP-1	UNUM GROUP		1,2		2.C FE	264,974	78,8650	208,992	265,000	264,960		1			4.500	4.501	JD	530	11,925	09/04/2019	12/15/2049
918204-AR-9	VF CORP		1		2.C FE	1,241,325	97,0420	993,710	1,024,000	1,147,456		(9,914)			6.000	4.461	AO	12,971	61,440	06/04/2012	10/15/2033
92343V-QK-4	VERIZON COMMUNICATIONS INC		1,2		2.A FE	499,503	79,6040	461,703	580,000	502,900		2,665			3.400	4.474	MS	5,423	19,720	09/20/2022	03/22/2041
927804-FL-3	VIRGINIA ELECTRIC AND POWER CO		1,2		2.A FE	562,740	85,2930	481,905	565,000	563,296		59			4.000	4.023	JJ	10,421	22,600	01/03/2013	01/15/2043
931142-CB-7	WALMART INC				1.C FE	603,814	109,2520	546,260	500,000	564,521		(4,298)			5.250	3.865	MS	8,750	26,250	01/08/2013	09/01/2035
94106L-BB-4	WASTE MANAGEMENT INC		1,2		2.A FE	184,693	90,3940	167,229	185,000	184,807		14			3.900	3.912	MS	2,405	7,215	02/18/2015	03/01/2035
94974E-RE-3	WELLS FARGO & CO				2.B FE	993,958	99,9450	1,073,409	1,074,000	1,073,582		10,087			4.480	5.460	JJ	22,053	48,115	02/05/2014	01/16/2024
94974E-GE-4	WELLS FARGO & CO				2.B FE	223,452	87,8010	197,552	225,000	223,744		35			4.650	4.692	MN	1,657	10,463	10/28/2014	11/04/2044
960413-AY-8	WESTLAKE CORP		1,2		2.B FE	210,633	70,1100	170,737	215,000	211,025		169			2.875	3.011	FA	2,335	6,181	08/05/2021	08/15/2041
96145D-AF-2	WRKCO INC		1,2		2.B FE	623,275	98,1050	613,156	625,000	624,676		258			3.750	3.795	MS	6,901	23,438	03/01/2018	03/15/2025
96950F-AQ-7	WILLIAMS COMPANIES INC		1,2		2.B FE	448,605	98,3970	442,787	450,000	449,839		150			3.900	3.936	JJ	8,093	17,550	06/24/2014	01/15/2025
97064B-AG-6	WILLIS NORTH AMERICA INC		1,2		2.B FE	349,885	97,3390	340,687	350,000	349,941		11			4.500	4.638	MS	4,638	15,750	09/05/2018	09/15/2028
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					115,593,612	XXX	107,756,466	112,158,000	113,870,173		(107,814)			XXX	XXX	XXX	1,492,104	5,473,057	XXX	XXX
06054A-AX-7	BACM 2015-UBS7 A4 - CMBS		4		1.A	205,985	96,1090	192,218	200,000	200,858		(683)			3.705	3.354	MON	618	7,410	09/14/2015	09/17/2048
08160J-AE-7	BMARK 2019-B9 A5 - CMBS		4		1.A	1,041,172	93,3520	933,520	1,000,000	1,021,908		(4,245)			4.016	3.526	MON	3,346	40,156	02/26/2019	03/15/2052
12624Q-AR-4	COMM 2012-CORE4 A3 - CMBS		4		1.A FM	24,896	91,1760	22,542	24,723	24,712		(11)			2.853	2.775	MON	59	705	02/19/2013	10/17/2045
12635F-AT-1	CSAIL 2015-C3 A4 - CMBS		4		1.A	1,083,477	96,5180	965,180	1,000,000	1,013,704		(9,953)			3.718	2.682	MON	3,099	37,182	05/09/2016	08/17/2048
12635Q-BG-4	COMM 2015-CCRE27 A4 - CMBS		4		1.A	462,065	96,4410	414,696	430,000	436,163		(3,734)			3.612	2.705	MON	1,294	15,532	06/03/2016	10/13/2048
23305M-AA-3	DBCCR 2014-ARCP A - CMBS		4		1.A	396,549	99,7190	383,918	385,000	385,000		(1,118)			4.238	3.874	MON	1,360	16,317	01/24/2014	01/12/2034
36253B-AU-7	GSM 2014-GC22 A5 - CMBS		4		1.A	1,025,057	98,7840	928,901	995,000	995,409		(3,503)			3.862	3.519	MON	3,202	38,427	06/10/2014	06/12/2047
46590L-AT-9	JPMDB 2016-C2 A4 - CMBS		4		1.A	411,997	93,5020	374,008	400,000	402,615		(1,330)			3.144	2.796	MON	1,048	12,576	05/04/2016	06/17/2049
61763U-AZ-5	MSBAM 2014-C17 A5 - CMBS		4		1.A	822,727	98,6710	744,071	754,093	757,274		(9,205)			3.741	2.476	MON	2,351	28,211	06/15/2016	08/15/2047
94989A-AU-9	WFCM 2014-LC18 A5 - CMBS		4		1.A	1,050,703	97,3520	973,520	1,000,000	1,005,064		(6,511)			3.405	2.743	MON	2,838	34,050	04/27/2016	12/17/2047
94989X-BC-8	WFCM 2015-NXS4 A4 - CMBS		4		1.A	1,198,786	96,6600	1,087,425	1,125,000	1,139,215		(8,509)			3.718	2.925	MON	3,486	41,828	06/03/2016	12/17/2048
95000H-BF-8	WFCM 2016-LC24 A4 - CMBS		4		1.A	1,081,423	93,9780	986,769	1,050,000	1,058,182		(3,464)			2.942	2.598	MON	2,574	30,891	09/14/2016	10/18/2049
1039999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					8,804,838	XXX	8,060,768	8,363,816	8,440,104		(52,266)			XXX	XXX	XXX	25,274	303,284	XXX	XXX
126650-BV-1	CVSPAS 2010 CTF - ABS		4		2.B	314,181	99,2840	267,009	268,935	295,036		4,493			5.773	4.464	MON	906	15,526	03/20/2013	01/10/2033
17305E-DT-9	CCCI 2007-A3 A3 - ABS		4		1.A FE	646,875	110,6370	553,185	500,000	600,598		(5,475)			6.150	4.179	JD	1,367	30,750	02/23/2017	06/15/2039
26444B-AC-8	DUK A A3 - ABS		4		1.A FE	645,985	74,9680	484,293	646,000	646,000					2.799	2.799	JJ	9,041	18,082	11/17/2021	07/01/2043
693342-AJ-6	PG 2022-B A4 - ABS		4		1.A FE	409,994	100,1860	410,763	410,000	410,155		76			5.212	5.209	JD	1,781	29,145	07/13/2022	12/01/2049
78433L-AF-3	EIX 2022-A A3 - ABS		4		1.A FE	279,973	74,5640	208,779	280,000	280,000					3.240	3.240	MN	1,159	9,072	02/08/2022	11/15/2048
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					2,297,008	XXX	1,924,029	2,104,935	2,231,789		(906)			XXX	XXX	XXX	14,253	102,574	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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	Coding	For	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 Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					126,695,457	XXX	117,741,263	122,626,751	124,542,066		(160,986)			XXX	XXX	XXX	1,531,630	5,878,915	XXX	XXX
054536-AA-5	AXA FINANCIAL INC.	C			1.G FE	622,125	120.3480	541,566	450,000	549,669		(11,808)			8.600	4.814	JD	1,720	38,700	12/08/2016	12/15/2030
055780-AD-5	BPCE SA	C			2.B FE	517,529	98.0850	514,946	525,000	523,962		819			4.500	4.671	MS	6,956	23,625	09/08/2014	03/15/2025
404201-AB-3	HSBC BANK USA NA	C			1.F FE	612,790	98.8200	494,100	500,000	575,002		(4,983)			5.625	3.999	FA	10,625	28,125	03/03/2015	08/15/2035
62582P-AA-8	MUENCHENER RUECKVERSICHERUNGS GESELLSCHA	C	2		1.F FE	400,000	100.0000	400,000	400,000	400,000					5.875	5.874	MN	2,481	23,500	05/18/2022	05/23/2042
1219999999	Subtotal - Bonds - Hybrid Securities - Issuer Obligations					2,152,444	XXX	1,950,612	1,875,000	2,048,633		(15,972)			XXX	XXX	XXX	21,782	113,950	XXX	XXX
1309999999	Total - Hybrid Securities					2,152,444	XXX	1,950,612	1,875,000	2,048,633		(15,972)			XXX	XXX	XXX	21,782	113,950	XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds						XXX								XXX	XXX	XXX			XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2419999999	Total - Issuer Obligations					170,105,395	XXX	156,135,186	164,595,135	167,641,904		(187,383)		16,905	XXX	XXX	XXX	2,094,894	7,651,332	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					7,030,522	XXX	6,599,140	7,025,772	7,054,688		(1,889)			XXX	XXX	XXX	24,811	297,732	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					11,051,914	XXX	10,106,417	10,515,592	10,639,450		(59,834)			XXX	XXX	XXX	32,039	382,941	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					3,980,912	XXX	3,519,228	3,629,935	3,885,670		(5,991)			XXX	XXX	XXX	41,952	188,812	XXX	XXX
2459999999	Total - SVO Identified Funds						XXX								XXX	XXX	XXX			XXX	XXX
2469999999	Total - Affiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2479999999	Total - Unaffiliated Bank Loans						XXX								XXX	XXX	XXX			XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit						XXX								XXX	XXX	XXX			XXX	XXX
2509999999	Total Bonds					192,168,743	XXX	176,359,970	185,766,434	189,221,712		(255,097)		16,905	XXX	XXX	XXX	2,193,696	8,520,817	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	29,803,884	6,589,656	12,907,732	13,987,441	15,491,697	24,018,263	27,240,775
1B	21,030,613	27,077,449	10,458,812				
1C	230,391	385,000					
1D							
1E							
1F							

E10.10

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
130630-3T-3	CALIFORNIA ST		03/16/2023	FUND-FUNDS II		395,580	400,000	289
419792-L4-6	HAWAII ST		08/22/2023	BOFA SECURITIES, INC		345,480	330,000	8,127
0509999999	Subtotal - Bonds - U.S. States, Territories and Possessions					741,060	730,000	8,416
442331-FA-7	HOUSTON TEX		08/22/2023	FUND-FUNDS II		338,558	340,000	8,676
0709999999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					338,558	340,000	8,676
45204F-VH-5	ILLINOIS FIN AUTH REV		08/16/2023	FIFTH THIRD SECURITIES, INC		385,000	385,000	
54627R-AT-7	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		03/22/2023	J.P. MORGAN SECURITIES LLC		255,000	255,000	
717868-HT-3	PHILADELPHIA PA REDEV AUTH REV		05/18/2023	LOOP CAPITAL MARKETS LLC		725,000	725,000	
0909999999	Subtotal - Bonds - U.S. Special Revenues					1,365,000	1,365,000	
02343U-AJ-4	AMCOR FINANCE (USA) INC		05/17/2023	J.P. MORGAN SECURITIES LLC		277,262	280,000	
87264A-DC-6	T-MOBILE USA INC		09/11/2023	CITIGROUP GLOBAL MARKETS INC		334,514	335,000	
902613-AV-0	UBS GROUP AG	C	01/03/2023	UBS SECURITIES LLC		530,000	530,000	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					1,141,776	1,145,000	
2509999997	Total - Bonds - Part 3					3,586,395	3,580,000	17,092
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					3,586,395	3,580,000	17,092
4509999997	Total - Preferred Stocks - Part 3						XXX	
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks						XXX	
5989999997	Total - Common Stocks - Part 3						XXX	
5989999998	Total - Common Stocks - Part 5						XXX	
5989999999	Total - Common Stocks						XXX	
5999999999	Total - Preferred and Common Stocks						XXX	
6009999999	Totals					3,586,395	XXX	17,092

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 Book/Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date
36200A-F9-5	GN 595192 - RMBS		12/01/2023	Paydown		3,180	3,180	3,153	3,165						3,166		14	14	84	11/15/2032
36200A-LP-2	GN 595334 - RMBS		12/01/2023	Paydown		9,613	9,613	9,517	9,545		3		3		9,547		66	66	401	04/15/2033
36200D-H5-5	GN 597952 - RMBS		12/01/2023	Paydown		762	762	757	757						757		5	5	21	04/15/2033
36200M-SC-8	GN 604515 - RMBS		12/01/2023	Paydown		2,337	2,337	2,266	2,282		2		2		2,284		53	53	58	08/15/2033
36200N-EV-9	GN 605048 - RMBS		12/01/2023	Paydown		3,754	3,754	3,714	3,721		1		1		3,721		33	33	91	02/15/2034
36200N-HQ-1	GN 605267 - RMBS		12/01/2023	Paydown		1,308	1,308	1,305	1,301						1,301		6	6	39	06/15/2034
36202C-3Y-7	G2 002615 - RMBS		12/01/2023	Paydown		246	246	245	245						245		1	1	8	07/20/2028
36202D-2D-2	G2 003472 - RMBS		12/01/2023	Paydown		1,773	1,773	1,749	1,752		(2)		(2)		1,750		22	22	46	11/20/2036
36202D-DB-4	G2 002798 - RMBS		12/01/2023	Paydown		278	278	278	277						277		1	1	12	08/20/2029
36202D-VJ-4	G2 003413 - RMBS		12/01/2023	Paydown		1,617	1,617	1,613	1,612						1,612		5	5	39	07/20/2033
36202E-KW-8	G2 003909 - RMBS		12/01/2023	Paydown		1,622	1,622	1,619	1,617						1,617		5	5	52	10/20/2036
36202E-WV-7	G2 004260 - RMBS		12/01/2023	Paydown		25	25	24	24						24		1	1	1	10/20/2038
36205F-6V-0	GN 389784 - RMBS		12/01/2023	Paydown		1,262	1,262	1,258	1,258						1,258		4	4	17	12/15/2032
36205K-WQ-1	GN 393155 - RMBS		12/01/2023	Paydown		114	114	113	113						113		4	4	4	06/15/2024
36206W-Z4-0	GN 423863 - RMBS		12/01/2023	Paydown		195	194	191	193						193		2	2	8	06/15/2026
36208U-F3-6	GN 461086 - RMBS		12/01/2023	Paydown		39	39	39	39						39		1	1	1	12/15/2027
36211E-PU-6	GN 510835 - RMBS		12/01/2023	Paydown		891	891	887	886						886		5	5	21	02/15/2035
36290X-MT-4	GN 620570 - RMBS		12/01/2023	Paydown		7,356	7,356	7,340	7,335						7,335		20	20	227	09/15/2033
36292L-BE-3	GN 651737 - RMBS		12/01/2023	Paydown		4,490	4,490	4,482	4,480						4,480		9	9	135	03/15/2036
383742-DY-6	GNR 2007-079 BM - CMO/RMBS		12/01/2023	Paydown		11,543	11,543	11,493	11,505						11,505		38	38	372	08/20/2037
38374C-SL-6	GNR 2003-82 PG - CMO/RMBS		12/01/2023	Paydown		15,256	15,256	14,980	15,147		1		1		15,147		109	109	449	09/20/2033
38374D-5M-7	GNR 2008-031 PC - CMO/RMBS		12/01/2023	Paydown		8,568	8,568	8,545	8,562						8,563		5	5	252	04/20/2038
38374F-TH-7	GNR 2004-019 KE - CMO/RMBS		12/01/2023	Paydown		25,265	25,265	24,870	25,118						25,118		147	147	638	03/16/2034
38374J-HQ-6	GNR 2004-087 LE - CMO/RMBS		12/01/2023	Paydown		23,180	23,180	22,173	22,741		(4)		(4)		22,737		443	443	632	10/20/2034
38374K-2D-4	GNR 2005-033 AY - CMO/RMBS		12/01/2023	Paydown		11,672	11,672	11,467	11,578		1		1		11,580		92	92	337	04/16/2035
38374L-P2-3	GNR 0526C XY - CMO/RMBS		12/01/2023	Paydown		16,974	16,974	16,695	16,806		(1)		(1)		16,805		169	169	482	03/20/2035
38374L-HA-2	GNR 2005-048 CY - CMO/RMBS		12/01/2023	Paydown		15,808	15,808	15,245	15,516		(12)		(12)		15,504		304	304	414	06/20/2035
38374N-MU-8	GNR 2006-040 B - CMO/RMBS		12/01/2023	Paydown		3,454	3,454	3,445	3,444						3,444		10	10	104	08/20/2036
38375J-HQ-1	GNR 2007-006 LE - CMO/RMBS		12/01/2023	Paydown		14,056	14,056	13,718	13,859		(5)		(5)		13,854		203	203	440	02/20/2037
0109999999 Subtotal - Bonds - U.S. Governments						186,633	186,632	183,181	184,877		(15)		(15)		184,862		1,771	1,771	5,385	XXX
34459R-AB-1	FONDS D'EQUIPEMENT COMMUNAL	C	04/01/2023	DIRECT FROM ISSUER		351,407	351,407	395,610	331,236		293		293		331,529		19,878	19,878	9,259	07/15/2026
748148-PB-3	QUEBEC, PROVINCE OF	C	07/15/2023	Maturity @ 100.00		1,000,000	1,000,000	996,890	999,877		123		123		1,000,000				75,000	07/15/2023
0309999999 Subtotal - Bonds - All Other Governments						1,351,407	1,315,337	1,392,500	1,331,113		416		416		1,331,529		19,878	19,878	84,259	XXX
207726-E5-3	CONNECTICUT ST		03/15/2023	Maturity @ 100.00		500,000	500,000	636,060	503,002		(3,002)		(3,002)		500,000				14,225	03/15/2023
452152-BM-2	ILLINOIS ST		02/02/2023	Paydown		38,462	38,462	38,462	38,462						38,462				1,275	02/01/2035
594610-8C-4	MICHIGAN ST		11/15/2023	Call @ 100.00		500,000	500,000	499,500	499,867		31		31		499,897		103	103	18,121	05/15/2026
0509999999 Subtotal - Bonds - U.S. States, Territories and Possessions						1,038,462	1,038,462	1,174,022	1,041,330		(2,971)		(2,971)		1,038,359		103	103	33,621	XXX
059189-LP-3	BALTIMORE MD		10/15/2023	Call @ 100.00		80,000	80,000	101,016	88,509		(1,044)		(1,044)		87,465		(7,465)	(7,465)	4,832	10/15/2028
108151-VU-2	BRIDGEPORT		01/15/2023	Call @ 100.00		20,000	20,000	24,225	22,416		(11)		(11)		22,406		(2,406)	(2,406)	764	01/15/2030
68608D-CF-9	OREGON ST LOC GOVTS		06/01/2023	Call @ 100.00		75,000	75,000	86,438	82,132		(483)		(483)		81,650		(6,650)	(6,650)	2,569	06/01/2028
941247-N2-0	WATERBURY CONN		12/01/2023	Call @ 100.00		15,000	15,000	18,596	18,011		(114)		(114)		17,896		(2,896)	(2,896)	1,063	12/01/2038
0709999999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						190,000	190,000	230,274	211,068		(1,651)		(1,651)		209,416		(19,416)	(19,416)	9,228	XXX
088518-CK-9	BEXAR CNTY TEX REV		08/15/2023	Maturity @ 100.00		225,000	225,000	234,518	225,445		(445)		(445)		225,000				14,310	08/15/2023
130685-WB-2	CALIFORNIA ST PUB WKS BRD LEASE REV		10/01/2023	Call @ 125.97		18,896	15,000	21,677	20,019		(245)		(245)		19,774		(878)	(878)	1,254	10/01/2034
167725-AC-4	CHICAGO ILL TRAN AUTH SALES & TRANSFER T		12/01/2023	Call @ 100.00		14,405	14,405	17,585	17,512		(101)		(101)		17,411		(3,005)	(3,005)	994	12/01/2040
31339N-QJ-8	FHR 2431C TE - CMO/RMBS		12/01/2023	Paydown		2,517	2,517	2,466	2,468		2		2		2,468		49	49	77	03/15/2032
31332T-W4-8	FHR 1638 H - CMO/RMBS		12/15/2023	Paydown		13,949	13,949	13,683	13,907		3		3		13,910		39	39	414	12/15/2023
313374-LY-0	FHR 1681 PK - CMO/RMBS		12/01/2023	Paydown		15,424	15,424	15,294	15,377		1		1		15,378		46	46	468	03/15/2024
313375-FM-0	FHG G29 L - CMO/RMBS		12/01/2023	Paydown		4,889	4,889	4,879	4,866		21		21		4,866		3	3	157	04/25/2024

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

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 Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
3133T7-ZZ-5	FHR 1895 C - CMO/RMBS		12/01/2023	Paydown		227	227	226	226						226		1	1	9	09/15/2026	
3133T8-JL-2	FHR 1910 AK - CMO/RMBS		12/01/2023	Paydown		2,364	2,364	2,312	2,349		1		1		2,350		14	14	85	11/15/2026	
3133T9-LN-3	FHR 1944B GJ - CMO/RMBS		12/01/2023	Paydown		829	829	828	827						827		2	2	2	03/17/2027	
3133T6-W2-1	FHR 2095 CB - CMO/RMBS		12/01/2023	Paydown		813	813	795	806						806		7	7	37	11/15/2028	
313637-NY-2	FN 109407 - CMBS/RMBS		12/01/2023	Paydown		2,855	2,855	2,950	2,917		(6)		(6)		2,912		(57)	(57)	99	08/01/2033	
3136B3-BA-7	FNR 2018-80 GD - CMO/RMBS		12/01/2023	Paydown		4,851	4,851	4,802	4,812		(8)		(8)		4,804		47	47	79	12/25/2047	
3138L8-FA-7	FN AM7360 - CMBS/RMBS		12/01/2023	Paydown		9,757	9,757	10,479	10,057		(30)		(30)		10,028		(271)	(271)	182	12/01/2029	
31393A-QQ-3	FNR 2003-25 B - CMO/RMBS		12/01/2023	Paydown		8,492	8,492	8,497	8,481		(1)		(1)		8,480		12	12	268	04/25/2033	
31393B-D6-9	FNR 0341E PN - CMO/RMBS		12/01/2023	Paydown		1,420	1,420	1,416	1,416						1,416		4	4	40	05/25/2033	
31393B-GN-9	FNR 0333D PG - CMO/RMBS		12/01/2023	Paydown		16,314	16,314	15,688	16,073		4		4		16,077		237	237	474	05/25/2033	
31394K-RB-9	FHR 2696 DG - CMO/RMBS		12/01/2023	Paydown		16,049	16,049	15,750	15,925		4		4		15,928		120	120	415	10/15/2033	
31396E-R5-7	FHR 3064C MC - CMO/RMBS		12/01/2023	Paydown		23,671	23,671	23,291	23,516		9		9		23,525		146	146	1,054	11/15/2035	
31396J-2C-8	FHR 3126 CY - CMO/RMBS		12/01/2023	Paydown		5,483	5,482	5,481	5,480						5,480		3	3	217	03/15/2036	
3580B2-HX-6	FRENO CALIF		06/01/2023	Call @ 100.00		35,000	35,000	36,050	36,018		(55)		(55)		35,964		(964)	(964)	1,146	06/01/2029	
626207-YF-5	MUNICIPAL ELEC AUTH GA		04/01/2023	Call @ 100.00		1,000	1,000	1,370	1,347		(1)		(1)		1,346		(346)	(346)	33	04/01/2057	
0909999999. Subtotal - Bonds - U.S. Special Revenues						424,205	420,308	440,018	429,843		(846)		(846)		428,996		(4,792)	(4,792)	21,834	XXX	
008117-AG-8	AETNA INC		08/15/2023	Maturity @ 100.00		1,000,000	1,000,000	895,860	994,381		5,619		5,619		1,000,000				72,500	08/15/2023	
126117-AE-0	CNA FINANCIAL CORP		11/15/2023	Maturity @ 100.00		500,000	500,000	500,040	500,018		(18)		(18)		500,000				36,250	11/15/2023	
126240-AR-4	COMM 2012-CORE4 A3 - CMBS		06/01/2023	Paydown		43,298	43,298	43,600	43,298						43,298				443	10/17/2045	
126650-BV-1	CVSPAS 2010 CTF - ABS		12/10/2023	Paydown		21,899	21,899	25,583	23,658		34		34		23,692		(1,793)	(1,793)	691	01/10/2033	
17858P-AA-9	CITY OF HOPE		12/22/2023	RAYMOND JAMES/FI		360,058	360,000	360,000	360,000						360,000		58	58	22,604	11/15/2043	
478160-AF-1	JOHNSON & JOHNSON		11/15/2023	Maturity @ 100.00		246,000	246,000	278,209	248,701		(2,701)		(2,701)		246,000				16,556	11/15/2023	
60700D-AE-8	MIAF 18A A5 - ABS		09/11/2023	Paydown		150,000	150,000	149,973	149,993		2		2		149,995		5	5	1,781	03/10/2042	
61763U-AZ-5	MSBAM 2014-C17 A5 - CMBS		12/01/2023	Paydown		40,907	40,907	44,631	41,579		(440)		(440)		41,139		(232)	(232)	1,482	08/15/2047	
654740-BL-2	NISSAN MOTOR ACCEPTANCE COMPANY LLC		03/21/2023	RBC CAPITAL MARKETS, J.P. MORGAN SECURITIES LLC		617,113	625,000	624,775	624,965		11		11		624,976		(7,863)	(7,863)	12,244	09/21/2023	
709599-BB-9	PENSKE TRUCK LEASING CO LP		10/17/2023	LLC		619,956	625,000	623,725	624,752		182		182		624,934		(4,978)	(4,978)	29,656	02/01/2024	
90270Y-BF-5	UBSBB 2013-C5 A4 - CMBS		01/01/2023	Paydown		2,266	2,266	2,199	2,266		(3)		(3)		2,264		(2,264)	(2,264)		03/12/2046	
92890P-AD-6	WFRBS 2013-C14 A4 - CMBS		04/18/2023	Paydown		511,071	511,071	484,260	508,971		662		662		509,633		1,438	1,438	3,903	06/15/2046	
98420E-AD-7	XL GROUP LTD		03/10/2023	TENDER/PURCHASE OFFER		675,389	650,000	644,248	645,031		23		23		645,053		30,336	30,336	16,286	03/31/2045	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,785,690	4,775,441	4,677,102	4,767,615		3,369		3,369		4,770,984		14,706	14,706	214,397	XXX	
2509999997. Total - Bonds - Part 4						7,976,396	7,926,181	8,097,097	7,965,845		(1,699)		(1,699)		7,964,147		12,250	12,250	368,723	XXX	
2509999998. Total - Bonds - Part 5																				XXX	
2509999999. Total - Bonds						7,976,396	7,926,181	8,097,097	7,965,845		(1,699)		(1,699)		7,964,147		12,250	12,250	368,723	XXX	
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX														XXX
4509999999. Total - Preferred Stocks							XXX														XXX
5989999997. Total - Common Stocks - Part 4							XXX														XXX
5989999998. Total - Common Stocks - Part 5							XXX														XXX
5989999999. Total - Common Stocks							XXX														XXX
5999999999. Total - Preferred and Common Stocks							XXX														XXX
6009999999 - Totals						7,976,396	XXX	8,097,097	7,965,845		(1,699)		(1,699)		7,964,147		12,250	12,250	368,723	XXX	

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

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

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

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

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society
SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds							
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations							
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds							
31846V-41-9	FIRST AMER:TRS OBG V	SD	12/21/2023	5.100		5,000	.22	.231
31846V-80-7	FIRST AMER:TRS OBG Y		12/27/2023	4.950		446,250	.858	
8209999999	Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO					451,250	880	231
8609999999	Total Cash Equivalents					451,250	880	231

E28

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 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 ..\$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Woman's Life Insurance Society

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
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	ST..... NC RSD by N.C.G.S 58-7-5	5,000	5,000		
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC	B..... SC RSD by S.C. INS CODE 38-9-100	159,780	176,906		
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. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX	164,780	181,906		
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				