



# ANNUAL STATEMENT

For the Year Ended December 31, 2007  
of the Condition and Affairs of the

## First Reliance Standard Life Insurance Company

|   |   |  |
|---|---|--|
| NAIC Group Code.....0074, 0074<br>(Current Period) (Prior Period) | NAIC Company Code..... 71005  | Employer's ID Number..... 13-3176850   |
| Organized under the Laws of New York                              | State of Domicile or Port of Entry New York   | Country of Domicile US   |
| Incorporated/Organized..... June 16, 1983                         | Commenced Business..... October 1, 1984   |  |
| Statutory Home Office   | 590 Madison Avenue, 29th Floor..... New York ..... NY ..... 10022<br><i>(Street and Number) (City or Town, State and Zip Code)</i>              |  |
| Main Administrative Office  | 590 Madison Avenue, 29th Floor..... New York ..... NY ..... 10022<br><i>(Street and Number) (City or Town, State and Zip Code)</i>              | 212-303-8400<br><i>(Area Code) (Telephone Number)</i>  |
| Mail Address  | 590 Madison Avenue, 29th Floor..... New York ..... NY ..... 10022<br><i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i> |  |
| Primary Location of Books and Records                             | 590 Madison Avenue, 29th Floor..... New York ..... NY ..... 10022<br><i>(Street and Number) (City or Town, State and Zip Code)</i>              | 212-303-8400<br><i>(Area Code) (Telephone Number)</i>  |
| Internet Website Address  | N/A   |  |
| Statutory Statement Contact                                       | Paul Van Haren<br><i>(Name)</i><br>paul.van.haren@rsl.com<br><i>(E-Mail Address)</i>  | 267-256-3664<br><i>(Area Code) (Telephone Number) (Extension)</i><br>267-256-3522<br><i>(Fax Number)</i> |

### OFFICERS

| Name                        | Title     | Name                            | Title     |
|-----------------------------|-----------|---------------------------------|-----------|
| 1. Lawrence Edmund Daurelle | President | 2. Charles Thomas Denaro        | Secretary |
| 3. Thomas William Burghart  | Treasurer | 4. Rosemary Theresa Barton, ASA | Actuary   |

### OTHER

|                             |                       |                             |                          |
|-----------------------------|-----------------------|-----------------------------|--------------------------|
| Thomas William Burghart     | Senior Vice President | Warren Mark Cohen           | Senior Vice President    |
| Chad William Coulter        | Senior Vice President | Charles Thomas Denaro       | Vice President           |
| Daniel Joseph Falkenstein # | Senior Vice President | Christopher Anthony Fazzini | Executive Vice President |
| Danny Ronald Green          | Senior Vice President | Debra Glazer Staples        | Senior Vice President    |

### DIRECTORS OR TRUSTEES

|                         |                          |                          |                     |
|-------------------------|--------------------------|--------------------------|---------------------|
| Thomas William Burghart | Lawrence Edmund Daurelle | Steven Andrew Hirsh      | Harold Franz Ilg    |
| Bernard Joseph Kilkelly | James Michael Litvack    | James Norbert Meehan     | Robert Rosenkranz   |
| Nita Ione Savage        | Donald Alan Sherman      | Robert Michael Smith Jr. | Robert Floyd Wright |

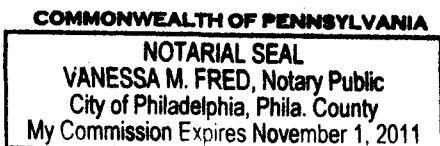
State of..... Pennsylvania  
County of..... Philadelphia

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 of the enclosed statement (except for formatting differences due to electronic filing). The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

|                          |                       |                         |
|--------------------------|-----------------------|-------------------------|
|                          |                       |                         |
| (Signature)              | (Signature)           | (Signature)             |
| Lawrence Edmund Daurelle | Charles Thomas Denaro | Thomas William Burghart |
| 1. (Printed Name)        | 2. (Printed Name)     | 3. (Printed Name)       |
| President                | Secretary             | Treasurer               |
| (Title)                  | (Title)               | (Title)                 |

Subscribed and sworn to before me  
This 27th day of February, 2008

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 \_\_\_\_\_



**ASSETS**

|   | Current Year |                            |  | Prior Year                  |
|---|--------------|----------------------------|--|-----------------------------|
|   | 1<br>Assets  | 2<br>Nonadmitted<br>Assets | 3<br>Net Admitted<br>Assets<br>(Cols. 1 - 2) | 4<br>Net<br>Admitted Assets |
| 1. Bonds (Schedule D).....  | 102,234,486  |                            | 102,234,486                                  | 100,851,367                 |
| 2. Stocks (Schedule D):   |              |                            |  |                             |
| 2.1 Preferred stocks.....   |              |                            | 0  |                             |
| 2.2 Common stocks.....  |              |                            | 0  |                             |
| 3. Mortgage loans on real estate (Schedule B):  |              |                            |  |                             |
| 3.1 First liens.....  |              |                            | 0  |                             |
| 3.2 Other than first liens.....   |              |                            | 0  |                             |
| 4. Real estate (Schedule A):  |              |                            |  |                             |
| 4.1 Properties occupied by the company (less \$.....0<br>encumbrances).....   |              |                            | 0  |                             |
| 4.2 Properties held for the production of income (less \$.....0<br>encumbrances).....   |              |                            | 0  |                             |
| 4.3 Properties held for sale (less \$.....0 encumbrances).....  |              |                            | 0  |                             |
| 5. Cash (\$.....2,565,620, Sch. E-Part 1), cash equivalents (\$.....0,<br>Sch. E-Part 2) and short-term investments (\$.....16,406,418, Sch. DA).....   | 18,972,038   |                            | 18,972,038                                   | 12,121,287                  |
| 6. Contract loans (including \$.....0 premium notes).....   | 26,769       |                            | 26,769                                       | 25,351                      |
| 7. Other invested assets (Schedule BA).....   |              |                            | 0  |                             |
| 8. Receivables for securities.....  |              |                            | 0  |                             |
| 9. Aggregate write-ins for invested assets.....   | 0            | 0                          | 0  | 0                           |
| 10. Subtotals, cash and invested assets (Lines 1 to 9).....   | 121,233,293  | 0                          | 121,233,293                                  | 112,998,005                 |
| 11. Title plants less \$.....0 charged off (for Title insurers only).....   |              |                            | 0  |                             |
| 12. Investment income due and accrued.....  | 1,090,664    |                            | 1,090,664                                    | 1,064,250                   |
| 13. Premiums and considerations:  |              |                            |  |                             |
| 13.1 Uncollected premiums and agents' balances in course of collection.....   | 3,543,117    | 28,659                     | 3,514,458                                    | 3,713,372                   |
| 13.2 Deferred premiums, agents' balances and installments booked but deferred<br>and not yet due (including \$.....0 earned but unbilled premiums)..... | 24,471       |                            | 24,471                                       | 24,237                      |
| 13.3 Accrued retrospective premiums.....  |              |                            | 0  |                             |
| 14. Reinsurance:  |              |                            |  |                             |
| 14.1 Amounts recoverable from reinsurers.....   | 677,607      |                            | 677,607                                      | 1,507,090                   |
| 14.2 Funds held by or deposited with reinsured companies.....   |              |                            | 0  |                             |
| 14.3 Other amounts receivable under reinsurance contracts.....  |              |                            | 0  |                             |
| 15. Amounts receivable relating to uninsured plans.....   |              |                            | 0  |                             |
| 16.1 Current federal and foreign income tax recoverable and interest thereon.....   |              |                            | 0  |                             |
| 16.2 Net deferred tax asset.....  | 1,717,090    | 1,289,801                  | 427,289                                      | 429,602                     |
| 17. Guaranty funds receivable or on deposit.....  |              |                            | 0  |                             |
| 18. Electronic data processing equipment and software.....  |              |                            | 0  |                             |
| 19. Furniture and equipment, including health care delivery assets (\$.....0).....  | 31,936       | 31,936                     | 0  |                             |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates.....   |              |                            | 0  |                             |
| 21. Receivables from parent, subsidiaries and affiliates.....   | 1,127,860    | 29,146                     | 1,098,714                                    | 288,948                     |
| 22. Health care (\$.....0) and other amounts receivable.....  |              |                            | 0  |                             |
| 23. Aggregate write-ins for other than invested assets.....   | 251,297      | 251,297                    | 0  | 0                           |
| 24. Total assets excluding Separate Accounts, Segregated Accounts and Protected<br>Cell Accounts (Lines 10 to 23).....                                  | 129,697,335  | 1,630,839                  | 128,066,496                                  | 120,025,504                 |
| 25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....  |              |                            | 0  |                             |
| 26. TOTALS (Lines 24 and 25).....   | 129,697,335  | 1,630,839                  | 128,066,496                                  | 120,025,504                 |

**DETAILS OF WRITE-INS**

|  |         |         |   |   |
|--|---------|---------|---|---|
| 0901.....  |         |         | 0 |   |
| 0902.....  |         |         | 0 |   |
| 0903.....  |         |         | 0 |   |
| 0998. Summary of remaining write-ins for Line 9 from overflow page.....  | 0       | 0       | 0 | 0 |
| 0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....        | 0       | 0       | 0 | 0 |
| 2301. Prepaid pension costs and other expenses and suspense debits.....  | 251,297 | 251,297 | 0 |   |
| 2302.....  |         |         | 0 |   |
| 2303.....  |         |         | 0 |   |
| 2398. Summary of remaining write-ins for Line 23 from overflow page..... | 0       | 0       | 0 | 0 |
| 2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....       | 251,297 | 251,297 | 0 | 0 |

Annual Statement for the year 2007 of the **First Reliance Standard Life Insurance Company**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

|   | 1<br>Current Year | 2<br>Prior Year |
|---|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$.....8,089,760 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....   | 8,089,760         | 7,209,441       |
| 2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$.....0 Modco Reserve).....   | 46,471,357        | 44,037,047      |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....  | 788,921           | 274,415         |
| 4. Contract claims:   |                   |                 |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....  | 4,499,157         | 3,844,000       |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....   | 15,185,504        | 14,360,101      |
| 5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....  |                   |                 |
| 6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:   |                   |                 |
| 6.1 Dividends apportioned for payment (including \$.....0 Modco).....   |                   |                 |
| 6.2 Dividends not yet apportioned (including \$.....0 Modco).....   |                   |                 |
| 6.3 Coupons and similar benefits (including \$.....0 Modco).....  |                   |                 |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6.....   |                   |                 |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....1,895 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)..... | 2,495             | 1,131           |
| 9. Contract liabilities not included elsewhere:   |                   |                 |
| 9.1 Surrender values on canceled contracts.....   |                   |                 |
| 9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....  |                   |                 |
| 9.3 Other amounts payable on reinsurance, including \$..... - assumed and \$.....5,261 ceded.....   | 5,261             | 24,792          |
| 9.4 Interest Maintenance Reserve (IMR, Line 6).....   | 994,479           | 1,082,514       |
| 10. Commissions to agents due or accrued - life and annuity contracts \$.....-, accident and health \$.....0 and deposit-type contract funds \$.....0.....  |                   |                 |
| 11. Commissions and expense allowances payable on reinsurance assumed.....  |                   |                 |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....   | 953,852           | 1,041,021       |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....  |                   |                 |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....  | 24,596            | 175,078         |
| 15.1 Current federal and foreign income taxes, including \$.....(770) on realized capital gains (losses).....   | 452,526           | 439,779         |
| 15.2 Net deferred tax liability.....  |                   |                 |
| 16. Unearned investment income.....   |                   |                 |
| 17. Amounts withheld or retained by company as agent or trustee.....  | 871,813           | 529,482         |
| 18. Amounts held for agents' account, including \$.....93,204 agents' credit balances.....  | 93,204            | 22,522          |
| 19. Remittances and items not allocated.....  | 1,663,706         | 3,232,062       |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates.....   |                   |                 |
| 21. Liability for benefits for employees and agents if not included above.....  |                   |                 |
| 22. Borrowed money \$.....0 and interest thereon \$.....0.....  |                   |                 |
| 23. Dividends to stockholders declared and unpaid.....  |                   |                 |
| 24. Miscellaneous liabilities:  |                   |                 |
| 24.1 Asset valuation reserve (AVR Line 16, Col. 7).....   | 517,142           | 440,747         |
| 24.2 Reinsurance in unauthorized companies.....   |                   | 50,000          |
| 24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....  |                   |                 |
| 24.4 Payable to parent, subsidiaries and affiliates.....  |                   | 6,500           |
| 24.5 Drafts outstanding.....  | 4,278             | 2,027,980       |
| 24.6 Liability for amounts held under uninsured plans.....  |                   |                 |
| 24.7 Funds held under coinsurance.....  |                   |                 |
| 24.8 Payable for securities.....  |                   |                 |
| 24.9 Capital notes \$.....0 and interest thereon \$.....0.....  |                   |                 |
| 25. Aggregate write-ins for liabilities.....  | 3,050,456         | 3,902,615       |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....   | 83,668,507        | 82,701,227      |
| 27. From Separate Accounts Statement.....   |                   |                 |
| 28. Total liabilities (Line 26 and 27).....   | 83,668,507        | 82,701,227      |
| 29. Common capital stock.....   | 2,000,000         | 2,000,000       |
| 30. Preferred capital stock.....  |                   |                 |
| 31. Aggregate write-ins for other than special surplus funds.....   | 0                 | 0               |
| 32. Surplus notes.....  |                   |                 |
| 33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....   | 5,749,758         | 5,749,758       |
| 34. Aggregate write-ins for special surplus funds.....  | 0                 | 0               |
| 35. Unassigned funds (surplus).....   | 36,648,231        | 29,574,519      |
| 36. Less treasury stock, at cost:   |                   |                 |
| 36.1 .....0.000 shares common (value included in Line 29 \$.....0).....   |                   |                 |
| 36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....  |                   |                 |
| 37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....  | 42,397,989        | 35,324,277      |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....  | 44,397,989        | 37,324,277      |
| 39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3).....  | 128,066,496       | 120,025,504     |

**DETAILS OF WRITE-INS**

|   |           |           |
|---|-----------|-----------|
| 2501. Retained asset program liability to claimants and miscellaneous accounts payable..... | 3,018,435 | 3,848,436 |
| 2502. Minimum pension liability adjustment.....   | 32,021    | 54,179    |
| 2503. ....  |           |           |
| 2598. Summary of remaining write-ins for Line 25 from overflow page.....                    | 0         | 0         |
| 2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....                          | 3,050,456 | 3,902,615 |
| 3101. ....  |           |           |
| 3102. ....  |           |           |
| 3103. ....  |           |           |
| 3198. Summary of remaining write-ins for Line 31 from overflow page.....                    | 0         | 0         |
| 3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....                          | 0         | 0         |
| 3401. ....  |           |           |
| 3402. ....  |           |           |
| 3403. ....  |           |           |
| 3498. Summary of remaining write-ins for Line 34 from overflow page.....                    | 0         | 0         |
| 3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....                          | 0         | 0         |

Annual Statement for the year 2007 of the **First Reliance Standard Life Insurance Company**  
**SUMMARY OF OPERATIONS**

|  | 1<br>Current Year | 2<br>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. 11).....  | 61,452,372        | 55,149,426      |
| 2. Considerations for supplementary contracts with life contingencies.....   |                   |                 |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17).....  | 4,912,127         | 4,660,212       |
| 4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....  | 86,605            | 109,790         |
| 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).....   | 50,585            | 44,805          |
| 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.....  | 0                 | 0               |
| 9. Totals (Lines 1 to 8.3).....  | 66,501,689        | 59,964,233      |
| 10. Death benefits.....  | 16,683,613        | 16,575,507      |
| 11. Matured endowments (excluding guaranteed annual pure endowments).....  |                   |                 |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....   | 29,633            | 27,747          |
| 13. Disability benefits and benefits under accident and health contracts.....  | 17,916,661        | 16,107,417      |
| 14. Coupons, guaranteed annual pure endowments and similar benefits.....   |                   |                 |
| 15. Surrender benefits and withdrawals for life contracts.....   | 16,467            | 10,872          |
| 16. Group conversions.....   |                   |                 |
| 17. Interest and adjustments on contract or deposit-type contract funds.....   | 301,244           | 230,754         |
| 18. Payments on supplementary contracts with life contingencies.....   |                   |                 |
| 19. Increase in aggregate reserves for life and accident and health contracts.....   | 3,314,629         | 3,581,054       |
| 20. Totals (Lines 10 to 19).....   | 38,262,247        | 36,533,351      |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....   | 6,000,789         | 5,525,145       |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....  | 28,979            | 33,256          |
| 23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....  | 6,868,688         | 6,727,144       |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....   | 1,906,057         | 1,596,036       |
| 25. Increase in loading on deferred and uncollected premiums.....  | (37,710)          | 21,816          |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance.....   |                   |                 |
| 27. Aggregate write-ins for deductions.....  | 0                 | 0               |
| 28. Totals (Lines 20 to 27).....   | 53,029,050        | 50,436,748      |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....  | 13,472,639        | 9,527,485       |
| 30. Dividends to policyholders.....  |                   |                 |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....   | 13,472,639        | 9,527,485       |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains).....  | 3,908,635         | 2,645,687       |
| 33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....                            | 9,564,004         | 6,881,798       |
| 34. Net realized capital gains or (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 excluding taxes of \$.....(770) transferred to the IMR)..... |                   |                 |
| 35. Net income (Line 33 plus Line 34).....   | 9,564,004         | 6,881,798       |
| <b>CAPITAL AND SURPLUS ACCOUNT</b>   |                   |                 |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....  | 37,324,277        | 32,345,335      |
| 37. Net income (Line 35).....  | 9,564,004         | 6,881,798       |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....  |                   |                 |
| 39. Change in net unrealized foreign exchange capital gain (loss).....   |                   |                 |
| 40. Change in net deferred income tax.....   | (51,065)          | (31,760)        |
| 41. Change in nonadmitted assets and related items.....  | 78,407            | 124,384         |
| 42. Change in liability for reinsurance in unauthorized companies.....   | 50,000            | (50,000)        |
| 43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4).....  |                   |                 |
| 44. Change in asset valuation reserve.....   | (76,395)          | (35,780)        |
| 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.....   | (2,500,000)       | (2,000,000)     |
| 53. Aggregate write-ins for gains and losses in surplus.....   | 8,761             | 90,300          |
| 54. Net change in capital and surplus for the year (Lines 37 through 53).....  | 7,073,712         | 4,978,942       |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....  | 44,397,989        | 37,324,277      |

**DETAILS OF WRITE-INS**

|   |       |        |
|---|-------|--------|
| 08.301. ....  |       |        |
| 08.302. ....  |       |        |
| 08.303. ....  |       |        |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page..... | 0     | 0      |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)..... | 0     | 0      |
| 2701. ....  |       |        |
| 2702. ....  |       |        |
| 2703. ....  |       |        |
| 2798. Summary of remaining write-ins for Line 27 from overflow page.....    | 0     | 0      |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....          | 0     | 0      |
| 5301. Minimum pension liability adjustment.....                             | 8,761 | 90,300 |
| 5302. ....  |       |        |
| 5303. ....  |       |        |
| 5398. Summary of remaining write-ins for Line 53 from overflow page.....    | 0     | 0      |
| 5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....          | 8,761 | 90,300 |

**CASH FLOW**

|  | 1<br>Current Year | 2<br>Prior Year |
|--|-------------------|-----------------|
| <b>CASH FROM OPERATIONS</b>  |                   |                 |
| 1. Premiums collected net of reinsurance.....  | 61,690,126        | 54,981,889      |
| 2. Net investment income.....  | 5,004,242         | 4,594,754       |
| 3. Miscellaneous income.....   | 50,585            | 44,805          |
| 4. Total (Lines 1 through 3).....  | 66,744,953        | 59,621,448      |
| 5. Benefit and loss related payments.....  | 32,556,376        | 33,809,019      |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....                    |                   |                 |
| 7. Commissions, expenses paid and aggregate write-ins for deductions.....                                      | 15,042,180        | 13,685,628      |
| 8. Dividends paid to policyholders.....  |                   |                 |
| 9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....        | 3,895,118         | 1,740,818       |
| 10. Total (Lines 5 through 9).....   | 51,493,674        | 49,235,465      |
| 11. Net cash from operations (Line 4 minus Line 10).....   | 15,251,279        | 10,385,983      |
| <b>CASH FROM INVESTMENTS</b>   |                   |                 |
| 12. Proceeds from investments sold, matured or repaid:   |                   |                 |
| 12.1 Bonds.....  | 7,991,213         | 10,929,002      |
| 12.2 Stocks.....   |                   | 2,000,000       |
| 12.3 Mortgage loans.....   |                   |                 |
| 12.4 Real estate.....  |                   |                 |
| 12.5 Other invested assets.....  |                   |                 |
| 12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....                           |                   |                 |
| 12.7 Miscellaneous proceeds.....   |                   |                 |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7).....   | 7,991,213         | 12,929,002      |
| 13. Cost of investments acquired (long-term only):   |                   |                 |
| 13.1 Bonds.....  | 9,495,045         | 25,599,995      |
| 13.2 Stocks.....   |                   |                 |
| 13.3 Mortgage loans.....   |                   |                 |
| 13.4 Real estate.....  |                   |                 |
| 13.5 Other invested assets.....  |                   |                 |
| 13.6 Miscellaneous applications.....   |                   | 1,148,815       |
| 13.7 Total investments acquired (Lines 13.1 to 13.6).....  | 9,495,045         | 26,748,810      |
| 14. Net increase (decrease) in contract loans and premium notes.....   | 1,417             | 7,065           |
| 15. Net cash from investments (Line 12.8 minus Lines 13.7 and 14).....   | (1,505,249)       | (13,826,873)    |
| <b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>   |                   |                 |
| 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.....                               | 433,306           |                 |
| 16.5 Dividends to stockholders.....  | 2,500,000         | 2,000,000       |
| 16.6 Other cash provided (applied).....  | (4,828,585)       | 2,379,696       |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)..... | (6,895,279)       | 379,696         |
| <b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>                                     |                   |                 |
| 18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....   | 6,850,751         | (3,061,194)     |
| 19. Cash, cash equivalents and short-term investments:   |                   |                 |
| 19.1 Beginning of year.....  | 12,121,287        | 15,182,481      |
| 19.2 End of year (Line 18 plus Line 19.1).....   | 18,972,038        | 12,121,287      |

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

|               |  |  |
|---------------|--|--|
| 20.0001 ..... |  |  |
|---------------|--|--|

**ANALYSIS OF OPERATION BY LINES OF BUSINESS**

|   | 1<br>Total | 2<br>Industrial<br>Life | Ordinary               |                              |                                 | 6<br>Credit Life<br>(Group and<br>Individual) | Group                     |                | Accident and Health |  |             | 12<br>Aggregate of<br>All Other Lines<br>of Business |
|---|------------|-------------------------|------------------------|------------------------------|---------------------------------|---|---------------------------|----------------|---------------------|--|-------------|--|
|   |            |                         | 3<br>Life<br>Insurance | 4<br>Individual<br>Annuities | 5<br>Supplementary<br>Contracts |   | 7<br>Life<br>Insurance(a) | 8<br>Annuities | 9<br>Group          | 10<br>Credit (Group<br>and Individual) | 11<br>Other |  |
| 1. Premiums and annuity considerations for life and accident and health contracts.....  | 61,452,372 |                         | 91,078                 |                              |                                 |   | 23,353,290                |                | 38,002,491          |  | 5,513       |  |
| 2. Considerations for supplementary contracts with life contingencies.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 3. Net investment income.....   | 4,912,127  |                         | 27,149                 |                              |                                 |   | 676,280                   | 317,384        | 3,891,315           |  |             |  |
| 4. Amortization of Interest Maintenance Reserve (IMR).....  | 86,605     |                         | 479                    |                              |                                 |   | 11,923                    | 5,596          | 68,607              |  |             |  |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses.....   | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 6. Commissions and expense allowances on reinsurance ceded.....   | 50,585     |                         |                        |                              |                                 |   |                           |                | 50,585              |  |             |  |
| 7. Reserve adjustments on reinsurance ceded.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 8. Miscellaneous Income:  |            |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 8.2 Charges and fees for deposit-type contracts.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 8.3 Aggregate write-ins for miscellaneous income.....   | 0          | 0                       | 0                      | 0                            | 0                               | 0   | 0                         | 0              | 0                   | 0                                      | 0           | 0  |
| 9. Totals (Lines 1 to 8.3).....   | 66,501,689 | 0                       | 118,705                | 0                            | 0                               | 0   | 24,041,493                | 322,980        | 42,012,998          | 0                                      | 5,513       | 0  |
| 10. Death benefits.....   | 16,683,613 |                         | 173,500                |                              |                                 |   | 16,510,113                |                |                     |  |             |  |
| 11. Matured endowments (excluding guaranteed annual pure endowments).....   | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 12. Annuity benefits.....   | 29,633     |                         |                        |                              |                                 |   |                           | 29,633         |                     |  |             |  |
| 13. Disability benefits and benefits under accident and health contracts.....   | 17,916,661 |                         |                        |                              |                                 |   |                           |                | 17,916,661          |  |             |  |
| 14. Coupons, guaranteed annual pure endowments and similar benefits.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 15. Surrender benefits and withdrawals for life contracts.....  | 16,467     |                         | 16,467                 |                              |                                 |   |                           |                |                     |  |             |  |
| 16. Group conversions.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 17. Interest and adjustments on contract or deposit-type contract funds.....  | 301,244    |                         | 1,212                  |                              |                                 |   | 128,074                   | 144,055        | 27,903              |  |             |  |
| 18. Payments on supplementary contracts with life contingencies.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 19. Increase in aggregate reserves for life and accident and health contracts.....  | 3,314,629  |                         | 4,243                  |                              |                                 |   | 876,330                   | (254)          | 2,434,310           |  |             |  |
| 20. Totals (Lines 10 to 19).....  | 38,262,247 | 0                       | 195,422                | 0                            | 0                               | 0   | 17,514,517                | 173,434        | 20,378,874          | 0                                      | 0           | 0  |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....   | 6,000,789  |                         | 285                    |                              |                                 |   | 2,624,619                 |                | 3,375,885           |  |             |  |
| 22. Commissions and expense allowances on reinsurance assumed.....  | 28,979     |                         |                        |                              |                                 |   |                           |                | 28,979              |  |             |  |
| 23. General insurance expenses.....   | 6,868,688  |                         | 1,749                  |                              |                                 |   | 2,558,817                 |                | 4,308,122           |  |             |  |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes.....   | 1,906,057  |                         | 374                    |                              |                                 |   | 743,284                   |                | 1,162,399           |  |             |  |
| 25. Increase in loading on deferred and uncollected premiums.....   | (37,710)   |                         | 515                    |                              |                                 |   | (37,953)                  |                | (272)               |  |             |  |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance.....  | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 27. Aggregate write-ins for deductions.....   | 0          | 0                       | 0                      | 0                            | 0                               | 0   | 0                         | 0              | 0                   | 0                                      | 0           | 0  |
| 28. Totals (Lines 20 to 27).....  | 53,029,050 | 0                       | 198,345                | 0                            | 0                               | 0   | 23,403,284                | 173,434        | 29,253,987          | 0                                      | 0           | 0  |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....   | 13,472,639 | 0                       | (79,640)               | 0                            | 0                               | 0   | 638,209                   | 149,546        | 12,759,011          | 0                                      | 5,513       | 0  |
| 30. Dividends to policyholders.....   | 0          |                         |                        |                              |                                 |   |                           |                |                     |  |             |  |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....  | 13,472,639 | 0                       | (79,640)               | 0                            | 0                               | 0   | 638,209                   | 149,546        | 12,759,011          | 0                                      | 5,513       | 0  |
| 32. Federal income taxes incurred (excluding tax on capital gains).....   | 3,908,635  |                         | (23,105)               |                              |                                 |   | 185,156                   | 43,386         | 3,701,599           |  | 1,599       |  |
| 33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)..... | 9,564,004  | 0                       | (56,535)               | 0                            | 0                               | 0   | 453,053                   | 106,160        | 9,057,412           | 0                                      | 3,914       | 0  |

**DETAILS OF WRITE-INS**

|   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 08.301. ....  | 0 |   |   |   |   |   |   |   |   |   |   |   |
| 08.302. ....  | 0 |   |   |   |   |   |   |   |   |   |   |   |
| 08.303. ....  | 0 |   |   |   |   |   |   |   |   |   |   |   |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2701. ....  | 0 |   |   |   |   |   |   |   |   |   |   |   |
| 2702. ....  | 0 |   |   |   |   |   |   |   |   |   |   |   |
| 2703. ....  | 0 |   |   |   |   |   |   |   |   |   |   |   |
| 2798. Summary of remaining write-ins for Line 27 from overflow page.....    | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....           | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

|  | 1<br>Total | 2<br>Industrial<br>Life | Ordinary            |                           |                                 | 6<br>Credit Life<br>(Group and<br>Individual) | Group               |                |
|--|------------|-------------------------|---------------------|---------------------------|---------------------------------|---|---------------------|----------------|
|  |            |                         | 3<br>Life Insurance | 4<br>Individual Annuities | 5<br>Supplementary<br>Contracts |   | 7<br>Life Insurance | 8<br>Annuities |
| <b>Involving Life or Disability Contingencies (Reserves)</b>                                   |            |                         |                     |                           |                                 |   |                     |                |
| (Net of Reinsurance Ceded)   |            |                         |                     |                           |                                 |   |                     |                |
| 1. Reserve December 31, prior year.....  | 7,209,441  |                         | 368,669             |                           |                                 |   | 5,870,475           | 970,297        |
| 2. Tabular net premiums or considerations.....   | 20,313,416 |                         | 77,416              |                           |                                 |   | 20,236,000          |                |
| 3. Present value of disability claims incurred.....  | 824,309    |                         |                     |                           | XXX                             |   | 824,309             |                |
| 4. Tabular interest.....   | 572,215    |                         | 12,413              |                           |                                 |   | 487,021             | 72,781         |
| 5. Tabular less actual reserve released.....   | (43,402)   |                         |                     |                           |                                 |   |                     | (43,402)       |
| 6. Increase in reserve on account of change in valuation basis.....                            | 0          |                         |                     |                           |                                 |   |                     |                |
| 7. Other increases (net).....  | 0          |                         |                     |                           |                                 |   |                     |                |
| 8. Totals (Lines 1 to 7).....  | 28,875,979 | 0                       | 458,498             | 0                         | 0                               | 0   | 27,417,805          | 999,676        |
| 9. Tabular cost.....   | 20,382,665 |                         | 44,829              |                           | XXX                             |   | 20,337,836          |                |
| 10. Reserves released by death.....  | 24,290     |                         | 24,290              | XXX                       | XXX                             |   |                     | XXX            |
| 11. Reserves released by other terminations (net).....   | 349,631    |                         | 16,467              |                           |                                 |   | 333,164             |                |
| 12. Annuity, supplementary contract, and disability payments involving life contingencies..... | 29,633     |                         |                     |                           |                                 |   |                     | 29,633         |
| 13. Net transfers to or (from) Separate Accounts.....  | 0          |                         |                     |                           |                                 |   |                     |                |
| 14. Total deductions (Lines 9 to 13).....  | 20,786,219 | 0                       | 85,586              | 0                         | 0                               | 0   | 20,671,000          | 29,633         |
| 15. Reserve December 31, current year.....   | 8,089,760  | 0                       | 372,912             | 0                         | 0                               | 0   | 6,746,805           | 970,043        |

**EXHIBIT OF NET INVESTMENT INCOME**

|  | 1<br>Collected<br>During Year | 2<br>Earned<br>During Year |
|--|-------------------------------|----------------------------|
| 1. U.S. government bonds.....  | (a).....392,547               | .....382,274               |
| 1.1 Bonds exempt from U.S. tax.....  | (a).....                      | .....                      |
| 1.2 Other bonds (unaffiliated).....  | (a).....4,979,107             | .....4,996,623             |
| 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).....                      | .....                      |
| 5. Contract loans.....   | .....1,938                    | .....1,938                 |
| 6. Cash, cash equivalents and short-term investments.....                    | (e).....414,582               | .....433,751               |
| 7. Derivative instruments.....   | (f).....                      | .....                      |
| 8. Other invested assets.....  | .....                         | .....                      |
| 9. Aggregate write-ins for investment income.....                            | .....0                        | .....0                     |
| 10. Total gross investment income.....                                       | .....5,788,174                | .....5,814,586             |
| 11. Investment expenses.....   | .....                         | (g).....900,439            |
| 12. Investment taxes, licenses and fees, excluding federal income taxes..... | .....                         | (g).....2,019              |
| 13. Interest expense.....  | .....                         | (h).....                   |
| 14. Depreciation on real estate and other invested assets.....               | .....                         | (i).....0                  |
| 15. Aggregate write-ins for deductions from investment income.....           | .....                         | .....0                     |
| 16. Total deductions (Lines 11 through 15).....                              | .....                         | .....902,458               |
| 17. Net investment income (Line 10 minus Line 16).....                       | .....                         | .....4,912,128             |

**DETAILS OF WRITE-INS**

|  |        |        |
|--|--------|--------|
| 0901. ....   | .....  | .....  |
| 0902. ....   | .....  | .....  |
| 0903. ....   | .....  | .....  |
| 0998. Summary of remaining write-ins for Line 9 from overflow page.....  | .....0 | .....0 |
| 0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....        | .....0 | .....0 |
| 1501. ....   | .....  | .....  |
| 1502. ....   | .....  | .....  |
| 1503. ....   | .....  | .....  |
| 1598. Summary of remaining write-ins for Line 15 from overflow page..... | .....  | .....0 |
| 1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....       | .....  | .....0 |

- (a) Includes \$.....256,588 accrual of discount less \$.....375,101 amortization of premium and less \$.....14,606 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

|   | 1<br>Realized<br>Gain (Loss)<br>on Sales<br>or Maturity | 2<br>Other<br>Realized<br>Adjustments | 3<br>Total Realized<br>Capital Gain (Loss)<br>(Columns 1 + 2) | 4<br>Change in<br>Unrealized<br>Capital Gain (Loss) | 5<br>Change in<br>Unrealized<br>Foreign Exchange<br>Capital Gain (Loss) |
|---|---|---------------------------------------|---|---|---|
| 1. U.S. government bonds.....                             | .....   | .....                                 | .....0  | .....   | .....   |
| 1.1 Bonds exempt from U.S. tax.....                       | .....   | .....                                 | .....0  | .....   | .....   |
| 1.2 Other bonds (unaffiliated).....                       | .....(2,200)  | .....                                 | .....(2,200)  | .....   | .....   |
| 1.3 Bonds of affiliates.....                              | .....   | .....                                 | .....0  | .....   | .....   |
| 2.1 Preferred stocks (unaffiliated).....                  | .....   | .....                                 | .....0  | .....   | .....   |
| 2.11 Preferred stocks of affiliates.....                  | .....   | .....                                 | .....0  | .....   | .....   |
| 2.2 Common stocks (unaffiliated).....                     | .....   | .....                                 | .....0  | .....   | .....   |
| 2.21 Common stocks of affiliates.....                     | .....   | .....                                 | .....0  | .....   | .....   |
| 3. Mortgage loans.....                                    | .....   | .....                                 | .....0  | .....   | .....   |
| 4. Real estate.....                                       | .....   | .....                                 | .....0  | .....   | .....   |
| 5. Contract loans.....                                    | .....   | .....                                 | .....0  | .....   | .....   |
| 6. Cash, cash equivalents and short-term investments..... | .....   | .....                                 | .....0  | .....   | .....   |
| 7. Derivative instruments.....                            | .....   | .....                                 | .....0  | .....   | .....   |
| 8. Other invested assets.....                             | .....   | .....                                 | .....0  | .....   | .....   |
| 9. Aggregate write-ins for capital gains (losses).....    | .....0  | .....0                                | .....0  | .....0  | .....0  |
| 10. Total capital gains (losses).....                     | .....(2,200)  | .....0                                | .....(2,200)  | .....0  | .....0  |

**DETAILS OF WRITE-INS**

|   |        |        |        |        |        |
|---|--------|--------|--------|--------|--------|
| 0901. ....  | .....  | .....  | .....0 | .....  | .....  |
| 0902. ....  | .....  | .....  | .....0 | .....  | .....  |
| 0903. ....  | .....  | .....  | .....0 | .....  | .....  |
| 0998. Summary of remaining write-ins for Line 9 from overflow page..... | .....0 | .....0 | .....0 | .....0 | .....0 |
| 0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....       | .....0 | .....0 | .....0 | .....0 | .....0 |

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

|  | 1<br>Total | 2<br>Industrial<br>Life | 3 Ordinary          |                              | 5<br>Credit Life<br>(Group and<br>Individual) | 6 Group             |                | 8 Accident and Health |                                     | 11<br>Aggregate of<br>All Other Lines<br>of Business |
|--|------------|-------------------------|---------------------|------------------------------|---|---------------------|----------------|-----------------------|-------------------------------------|--|
|  |            |                         | 3<br>Life Insurance | 4<br>Individual<br>Annuities |   | 6<br>Life Insurance | 7<br>Annuities | 8<br>Group            | 9<br>Credit<br>(Group & Individual) |  |
| <b>FIRST YEAR (other than single)</b>                              |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 1. Uncollected.....  | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 2. Deferred and accrued.....                                       | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 3. Deferred, accrued and uncollected:                              |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 3.1 Direct.....  | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 3.2 Reinsurance assumed.....                                       | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 3.3 Reinsurance ceded.....   | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 3.4 Net (Line 1 + Line 2).....                                     | 0          | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 0                     | 0                                   | 0  |
| 4. Advance.....  | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 5. Line 3.4 - Line 4.....  | 0          | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 0                     | 0                                   | 0  |
| 6. Collected during year:  |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 6.1 Direct.....  | 2,247      |                         | 2,247               |                              |   |                     |                |                       |                                     |  |
| 6.2 Reinsurance assumed.....                                       | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 6.3 Reinsurance ceded.....   | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 6.4 Net.....   | 2,247      | 0                       | 2,247               | 0                            | 0   | 0                   | 0              | 0                     | 0                                   | 0  |
| 7. Line 5 + Line 6.4.....  | 2,247      | 0                       | 2,247               | 0                            | 0   | 0                   | 0              | 0                     | 0                                   | 0  |
| 8. Prior year (uncollected + deferred and accrued - advance).....  | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 9. First year premiums and considerations:                         |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 9.1 Direct.....  | 2,247      |                         | 2,247               |                              |   |                     |                |                       |                                     |  |
| 9.2 Reinsurance assumed.....                                       | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 9.3 Reinsurance ceded.....   | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 9.4 Net (Line 7 - Line 8).....                                     | 2,247      | 0                       | 2,247               | 0                            | 0   | 0                   | 0              | 0                     | 0                                   | 0  |
| <b>SINGLE</b>  |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 10. Single premiums and considerations:                            |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 10.1 Direct.....   | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 10.2 Reinsurance assumed.....                                      | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 10.3 Reinsurance ceded.....  | 0          |                         |                     |                              |   |                     |                |                       |                                     |  |
| 10.4 Net.....  | 0          | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 0                     | 0                                   | 0  |
| <b>RENEWAL</b>   |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 11. Uncollected.....   | 4,049,074  |                         | 4,214               |                              |   | 1,653,322           |                | 2,391,538             |                                     |  |
| 12. Deferred and accrued.....                                      | 28,790     |                         | 28,790              |                              |   |                     |                |                       |                                     |  |
| 13. Deferred, accrued and uncollected:                             |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 13.1 Direct.....   | 4,262,901  |                         | 33,004              |                              |   | 1,795,707           |                | 2,434,190             |                                     |  |
| 13.2 Reinsurance assumed.....                                      | 23,401     |                         |                     |                              |   |                     |                | 23,401                |                                     |  |
| 13.3 Reinsurance ceded.....  | 208,438    |                         |                     |                              |   | 142,385             |                | 66,053                |                                     |  |
| 13.4 Net (Line 11 + Line 12).....                                  | 4,077,864  | 0                       | 33,004              | 0                            | 0   | 1,653,322           | 0              | 2,391,538             | 0                                   | 0  |
| 14. Advance.....   | 2,495      |                         | 600                 |                              |   |                     |                | 1,895                 |                                     |  |
| 15. Line 13.4 - Line 14.....                                       | 4,075,369  | 0                       | 32,404              | 0                            | 0   | 1,653,322           | 0              | 2,389,643             | 0                                   | 0  |
| 16. Collected during year:   |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 16.1 Direct.....   | 65,539,298 |                         | 87,646              |                              |   | 25,427,347          |                | 40,018,792            |                                     | 5,513  |
| 16.2 Reinsurance assumed.....                                      | 148,020    |                         |                     |                              |   |                     |                | 148,020               |                                     |  |
| 16.3 Reinsurance ceded.....  | 3,999,436  |                         | 2,776               |                              |   | 1,822,983           |                | 2,173,677             |                                     |  |
| 16.4 Net.....  | 61,687,882 | 0                       | 84,870              | 0                            | 0   | 23,604,364          | 0              | 37,993,135            | 0                                   | 5,513  |
| 17. Line 15 + Line 16.4.....                                       | 65,763,251 | 0                       | 117,274             | 0                            | 0   | 25,257,686          | 0              | 40,382,778            | 0                                   | 5,513  |
| 18. Prior year (uncollected + deferred and accrued - advance)..... | 4,313,123  |                         | 28,442              |                              |   | 1,904,396           |                | 2,380,285             |                                     |  |
| 19. Renewal premiums and considerations:                           |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 19.1 Direct.....   | 65,237,478 |                         | 91,608              |                              |   | 25,118,539          |                | 40,021,818            |                                     | 5,513  |
| 19.2 Reinsurance assumed.....                                      | 147,253    |                         |                     |                              |   |                     |                | 147,253               |                                     |  |
| 19.3 Reinsurance ceded.....  | 3,934,603  |                         | 2,776               |                              |   | 1,765,249           |                | 2,166,578             |                                     |  |
| 19.4 Net (Line 17 - Line 18).....                                  | 61,450,128 | 0                       | 88,832              | 0                            | 0   | 23,353,290          | 0              | 38,002,493            | 0                                   | 5,513  |
| <b>TOTAL</b>   |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 20. Total premiums and annuity considerations:                     |            |                         |                     |                              |   |                     |                |                       |                                     |  |
| 20.1 Direct.....   | 65,239,725 | 0                       | 93,855              | 0                            | 0   | 25,118,539          | 0              | 40,021,818            | 0                                   | 5,513  |
| 20.2 Reinsurance assumed.....                                      | 147,253    | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 147,253               | 0                                   | 0  |
| 20.3 Reinsurance ceded.....  | 3,934,603  | 0                       | 2,776               | 0                            | 0   | 1,765,249           | 0              | 2,166,578             | 0                                   | 0  |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4).....                            | 61,452,375 | 0                       | 91,079              | 0                            | 0   | 23,353,290          | 0              | 38,002,493            | 0                                   | 5,513  |

**EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND  
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)**

|  | 1<br>Total | 2<br>Industrial<br>Life | Ordinary            |                              | 5<br>Credit Life<br>(Group and<br>Individual) | Group               |                | Accident and Health |                                     | 11<br>Aggregate of<br>All Other Lines<br>of Business |
|--|------------|-------------------------|---------------------|------------------------------|---|---------------------|----------------|---------------------|-------------------------------------|--|
|  |            |                         | 3<br>Life Insurance | 4<br>Individual<br>Annuities |   | 6<br>Life Insurance | 7<br>Annuities | 8<br>Group          | 9<br>Credit<br>(Group & Individual) |  |
| <b>DIVIDENDS AND COUPONS APPLIED<br/>(included in Part 1)</b>      |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 21. To pay renewal premiums (Exhibit 4, Line 1).....               | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 22. All other (Exhibit 4, Lines 2, 3 & 4).....                     | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| <b>REINSURANCE COMMISSIONS AND<br/>EXPENSE ALLOWANCES INCURRED</b> |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 23. First year (other than single):                                |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 23.1 Reinsurance ceded.....  | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 23.2 Reinsurance assumed.....                                      | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 23.3 Net ceded less assumed.....                                   | 0          | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 0                   | 0                                   | 0  |
| 24. Single:  |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 24.1 Reinsurance ceded.....  | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 24.2 Reinsurance assumed.....                                      | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 24.3 Net ceded less assumed.....                                   | 0          | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 0                   | 0                                   | 0  |
| 25. Renewal:   |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 25.1 Reinsurance ceded.....  | 50,585     |                         |                     |                              |   |                     |                | 50,585              |                                     |  |
| 25.2 Reinsurance assumed.....                                      | 28,979     |                         |                     |                              |   |                     |                | 28,979              |                                     |  |
| 25.3 Net ceded less assumed.....                                   | 21,606     | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 21,606              | 0                                   | 0  |
| 26. Totals:  |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 26.1 Reinsurance ceded (Page 6, Line 6).....                       | 50,585     | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 50,585              | 0                                   | 0  |
| 26.2 Reinsurance assumed (Page 6, Line 22).....                    | 28,979     | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 28,979              | 0                                   | 0  |
| 26.3 Net ceded less assumed.....                                   | 21,606     | 0                       | 0                   | 0                            | 0   | 0                   | 0              | 21,606              | 0                                   | 0  |
| <b>COMMISSIONS INCURRED<br/>(direct business only)</b>             |            |                         |                     |                              |   |                     |                |                     |                                     |  |
| 27. First year (other than single).....                            | 285        |                         | 285                 |                              |   |                     |                |                     |                                     |  |
| 28. Single.....  | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 29. Renewal.....   | 6,000,504  |                         |                     |                              |   | 2,624,619           |                | 3,375,885           |                                     |  |
| 30. Deposit-type contract funds.....                               | 0          |                         |                     |                              |   |                     |                |                     |                                     |  |
| 31. Totals (to agree with Page 6, Line 21).....                    | 6,000,789  | 0                       | 285                 | 0                            | 0   | 2,624,619           | 0              | 3,375,885           | 0                                   | 0  |

Annual Statement for the year 2007 of the **First Reliance Standard Life Insurance Company**  
**EXHIBIT 2 - GENERAL EXPENSES**

|   | Insurance |                       |                |                                  | 5<br>Investment | 6<br>Total    |
|---|-----------|-----------------------|----------------|----------------------------------|-----------------|---------------|
|   | 1<br>Life | Accident and Health   |                | 4<br>All Other Lines of Business |                 |               |
|   |           | 2<br>Cost Containment | 3<br>All Other |                                  |                 |               |
| 1. Rent.....  | 255,336   |                       | 415,215        |                                  | 120,443         | 790,994       |
| 2. Salaries and wages.....  | 1,602,246 | 169,793               | 2,472,091      |                                  | 396,974         | 4,641,104     |
| 3.11 Contributions for benefit plans for employees.....                   | 158,444   | 16,791                | 244,462        |                                  | 21,843          | 441,540       |
| 3.12 Contributions for benefit plans for agents.....                      |           |                       |                |                                  |                 | .0            |
| 3.21 Payments to employees under non-funded benefit plans.....            |           |                       |                |                                  |                 | .0            |
| 3.22 Payments to agents under non-funded benefit plans.....               |           |                       |                |                                  |                 | .0            |
| 3.31 Other employee welfare.....  | 62,298    | 6,602                 | 96,119         |                                  | 15,925          | 180,944       |
| 3.32 Other agent welfare.....   |           |                       |                |                                  |                 | .0            |
| 4.1 Legal fees and expenses.....  | 3,065     |                       | 4,465          |                                  | 1,310           | 8,840         |
| 4.2 Medical examination fees.....   | 12,252    |                       |                |                                  |                 | 12,252        |
| 4.3 Inspection report fees.....   |           |                       |                |                                  |                 | .0            |
| 4.4 Fees of public accountants and consulting actuaries.....              | 9,176     |                       | 34,133         |                                  | 28,057          | 71,366        |
| 4.5 Expense of investigation and settlement of policy claims.....         | 19,584    | 30,441                | 34,467         |                                  |                 | 84,492        |
| 5.1 Traveling expenses.....   | 79,461    | 3,989                 | 135,709        |                                  | 36,311          | 255,470       |
| 5.2 Advertising.....  | 6,221     |                       | 8,330          |                                  | 42              | 14,593        |
| 5.3 Postage, express, telegraph and telephone.....                        | 46,089    | 800                   | 66,742         |                                  | 14,111          | 127,742       |
| 5.4 Printing and stationery.....  | 29,612    | 12                    | 42,819         |                                  | 11,056          | 83,499        |
| 5.5 Cost or depreciation of furniture and equipment.....                  | 8,446     |                       | 13,758         |                                  | 66,493          | 88,697        |
| 5.6 Rental of equipment.....  | 17,112    |                       | 25,845         |                                  | 38,999          | 81,956        |
| 5.7 Cost or depreciation of EDP equipment and software.....               |           |                       |                |                                  |                 | .0            |
| 6.1 Books and periodicals.....  | 2,177     | 175                   | 3,150          |                                  | 1,726           | 7,228         |
| 6.2 Bureau and association fees.....                                      | 4,079     | 102                   | 6,561          |                                  | 3,413           | 14,155        |
| 6.3 Insurance, except on real estate.....                                 | 13,389    |                       | 13,389         |                                  | 26,268          | 53,046        |
| 6.4 Miscellaneous losses.....   | (608)     |                       | (990)          |                                  | (61)            | (1,659)       |
| 6.5 Collection and bank service charges.....                              | 15,498    |                       | 23,922         |                                  | 34,299          | 73,719        |
| 6.6 Sundry general expenses.....  | 2,311     |                       | 3,833          |                                  | 7,844           | 13,988        |
| 6.7 Group service and administration fees.....                            | 70,287    |                       | 162,621        |                                  |                 | 232,908       |
| 6.8 Reimbursements by uninsured plans.....                                |           |                       |                |                                  |                 | .0            |
| 7.1 Agency expense allowance.....   |           |                       |                |                                  |                 | .0            |
| 7.2 Agents' balances charged off (less \$.....0 recovered).....           |           |                       |                |                                  |                 | .0            |
| 7.3 Agency conferences other than local meetings.....                     | 18,086    |                       | 32,293         |                                  |                 | 50,379        |
| 9.1 Real estate expenses.....   |           |                       |                |                                  |                 | .0            |
| 9.2 Investment expenses not included elsewhere.....                       |           |                       |                |                                  |                 | .0            |
| 9.3 Aggregate write-ins for expenses.....                                 | 126,005   | 22,779                | 217,704        | 0                                | 75,386          | 441,874       |
| 10. General expenses Incurred.....  | 2,560,566 | 251,484               | 4,056,638      | 0                                | 900,439         | (a) 7,769,127 |
| 11. General expenses unpaid December 31, prior year.....                  | 407,720   |                       | 612,117        |                                  | 21,185          | 1,041,022     |
| 12. General expenses unpaid December 31, current year.....                | 373,471   |                       | 557,858        |                                  | 22,523          | 953,852       |
| 13. Amounts receivable relating to uninsured plans, prior year.....       |           |                       |                |                                  |                 | .0            |
| 14. Amounts receivable relating to uninsured plans, current year.....     |           |                       |                |                                  |                 | .0            |
| 15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)..... | 2,594,815 | 251,484               | 4,110,897      | 0                                | 899,101         | 7,856,297     |

**DETAILS OF WRITE-INS**

|   |         |        |         |   |        |         |
|---|---------|--------|---------|---|--------|---------|
| 09.301. Computer Services.....  | 106,667 | 508    | 143,685 |   | 29,179 | 280,039 |
| 09.302. Consulting.....   | 19,338  | 22,271 | 74,019  |   | 46,207 | 161,835 |
| 09.303. ....  |         |        |         |   |        | .0      |
| 09.398. Summary of remaining write-ins for Line 9.3 from overflow page..... | 0       | 0      | 0       | 0 | 0      | .0      |
| 09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....  | 126,005 | 22,779 | 217,704 | 0 | 75,386 | 441,874 |

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

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

|  | Insurance |                          |                                  | 4<br>Investment | 5<br>Total |
|--|-----------|--------------------------|----------------------------------|-----------------|------------|
|  | 1<br>Life | 2<br>Accident and Health | 3<br>All Other Lines of Business |                 |            |
| 1. Real estate taxes.....  |           |                          |                                  |                 | .0         |
| 2. State insurance department licenses and fees.....                 | 48,116    | 75,737                   |                                  |                 | 123,853    |
| 3. State taxes on premiums.....                                      | 178,948   | 280,170                  |                                  |                 | 459,118    |
| 4. Other state taxes, including \$.....0 for employee benefits.....  | 434,622   | 683,657                  |                                  | 141             | 1,118,420  |
| 5. U.S. Social Security taxes.....                                   | 73,193    | 109,016                  |                                  | 1,878           | 184,087    |
| 6. All other taxes.....  | 8,779     | 13,819                   |                                  |                 | 22,598     |
| 7. Taxes, licenses and fees incurred.....                            | 743,658   | 1,162,399                | 0                                | 2,019           | 1,908,076  |
| 8. Taxes, licenses and fees unpaid December 31, prior year.....      | 78,976    | 96,042                   |                                  | 60              | 175,078    |
| 9. Taxes, licenses and fees unpaid December 31, current year.....    | 21,360    | 3,159                    |                                  | 77              | 24,596     |
| 10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)..... | 801,274   | 1,255,282                | 0                                | 2,002           | 2,058,558  |

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

|  | 1<br>Life                               | 2<br>Accident and Health |
|--|---|--------------------------|
|  | 1. Applied to pay renewal premiums..... |                          |
| 2. Applied to shorten the endowment or premium-paying period.....                          |   |                          |
| 3. Applied to provide paid-up additions.....   |   |                          |
| 4. Applied to provide paid-up annuities.....   |   |                          |
| 5. Total Lines 1 through 4.....  | 0                                       | 0                        |
| 6. Paid-in cash.....   |   |                          |
| 7. Left on deposit.....  |   |                          |
| 8. Aggregate write-ins for dividend or refund options.....                                 | 0                                       | 0                        |
| 9. Total Lines 5 through 8.....  | 0                                       | 0                        |
| 10. Amount due and unpaid.....   |   |                          |
| 11. Provision for dividends or refunds payable in the following calendar year.....         |   |                          |
| 12. Terminal dividends.....  |   |                          |
| 13. Provision for deferred dividend contracts.....   |   |                          |
| 14. Amount provisionally held for deferred dividend contracts not included in Line 13..... |   |                          |
| 15. Total Lines 10 through 14.....   | 0                                       | 0                        |
| 16. Total from prior year.....   |   |                          |
| 17. Total dividends or refunds (Lines 9 + 15 - 16).....                                    | 0                                       | 0                        |

**NONE**


**DETAILS OF WRITE-INS**

|   |   |   |
|---|---|---|
| 0801. ....  |   |   |
| 0802. ....  |   |   |
| 0803. ....  |   |   |
| 0898. Summary of remaining write-ins for Line 8 from overflow page..... | 0 | 0 |
| 0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....        | 0 | 0 |

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

| 1   | 2         | 3          | 4        | 5                                   | 6         |
|---|-----------|------------|----------|-------------------------------------|-----------|
| Valuation Standard  | Total     | Industrial | Ordinary | Credit<br>(Group and<br>Individual) | Group     |
| <b>Life Insurance:</b>  |           |            |          |                                     |           |
| 0100001. 80 CSO 4.50% CRVM.....   | 306,043   |            | 306,043  |                                     |           |
| 0100002. 80 CSO 5.00% CRVM.....   | 49,850    |            | 49,850   |                                     |           |
| 0100003. 80 CSO 5.50% CRVM.....   | 4,042     |            | 4,042    |                                     |           |
| 0100004. 80 CET 4.50% NLP.....  | 1,084     |            | 1,084    |                                     |           |
| 0100005. UNEARNED PREMIUM.....  | 333,164   |            |          |                                     | 333,164   |
| 0199997. Totals (Gross).....  | 694,183   | 0          | 361,019  | 0                                   | 333,164   |
| 0199999. Totals (Net).....  | 694,183   | 0          | 361,019  | 0                                   | 333,164   |
| <b>Annuities (excluding supplementary contracts with life contingencies):</b>                             |           |            |          |                                     |           |
| 0200001. 83 GAM 5.75% DEF 90.....   | 239,266   | XXX        |          | XXX                                 | 239,266   |
| 0200002. 83 GAM 7.00% DEF 90.....   | 285,320   | XXX        |          | XXX                                 | 285,320   |
| 0200003. 83 GAM 7.75% DEF 90.....   | 214,960   | XXX        |          | XXX                                 | 214,960   |
| 0200004. 83 GAM 8.00% DEF 90.....   | 89,011    | XXX        |          | XXX                                 | 89,011    |
| 0200005. 83 GAM 7.75% IMM 92.....   | 24,049    | XXX        |          | XXX                                 | 24,049    |
| 0200006. 83 GAM 8.00% IMM 90.....   | 117,437   | XXX        |          | XXX                                 | 117,437   |
| 0299997. Totals (Gross).....  | 970,043   | XXX        | 0        | XXX                                 | 970,043   |
| 0299999. Totals (Net).....  | 970,043   | XXX        | 0        | XXX                                 | 970,043   |
| <b>Disability - Disabled Lives:</b>   |           |            |          |                                     |           |
| 0600001. 70 INTERCOMPANY DISA 3.00%.....  | 7,105,831 |            |          |                                     | 7,105,831 |
| 0600002. GROUP.....   | 676,440   |            |          |                                     | 676,440   |
| 0699997. Totals (Gross).....  | 7,782,271 | 0          | 0        | 0                                   | 7,782,271 |
| 0699998. Reinsurance ceded.....   | 1,368,630 |            |          |                                     | 1,368,630 |
| 0699999. Totals (Net).....  | 6,413,641 | 0          | 0        | 0                                   | 6,413,641 |
| <b>Miscellaneous Reserves:</b>  |           |            |          |                                     |           |
| 0700001. Immediate Claim Payment.....   | 8,229     |            | 8,229    |                                     |           |
| 0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the..... | 3,664     |            | 3,664    |                                     |           |
| 0799997. Totals (Gross).....  | 11,893    | 0          | 11,893   | 0                                   | 0         |
| 0799999. Totals (Net).....  | 11,893    | 0          | 11,893   | 0                                   | 0         |
| 9999999. Totals (Net) - Page 3, Line 1.....   | 8,089,760 | 0          | 372,912  | 0                                   | 7,716,848 |

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]  
 1.2 If not, state which kind is issued..... NON-PARTICIPATING  
 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]  
 2.2 If not, state which kind is issued..... NON-PARTICIPATING  
 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [ ] No [X]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [X]  
 4.1 Amount of insurance: \$.....0  
 4.2 Amount of reserve: \$.....0  
 4.3 Basis of reserve:  
 4.4 Basis of regular assessments:  
 4.5 Basis of special assessments:  
 4.6 Assessments collected during year: \$.....0  
 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.  
 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]  
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....0  
 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: \$.....0  
 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: \$.....0  
 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: \$.....0  
 7.4 Identify where the reserves are reported in the blank.

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

| 1<br>Description of Valuation Class | Valuation Basis   |                 | 4<br>Increase in Actuarial Reserve Due To Change |
|-------------------------------------|-------------------|-----------------|--|
|                                     | 2<br>Changed From | 3<br>Changed To |  |

**NONE**

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS**

|   | 1          | 2                               | 3  | 4                         | Other Individual Contracts |                         |   |                        |           |
|---|------------|---------------------------------|--|---------------------------|----------------------------|-------------------------|---|------------------------|-----------|
|   |            |                                 |  |                           | 5                          | 6                       | 7   | 8                      | 9         |
|   | Total      | Group<br>Accident<br>and Health | Credit Accident<br>and Health<br>(Group and<br>Individual) | Collectively<br>Renewable | Non-<br>Cancelable         | Guaranteed<br>Renewable | Non-Renewable<br>for Stated<br>Reasons Only | Other Accident<br>Only | All Other |
| <b>ACTIVE LIFE RESERVE</b>  |            |                                 |  |                           |                            |                         |   |                        |           |
| 1. Unearned premium reserves.....                                 | 189,061    | 189,061                         |  |                           |                            |                         |   |                        |           |
| 2. Additional contract reserves (a).....                          | .0         |                                 |  |                           |                            |                         |   |                        |           |
| 3. Additional actuarial reserves - Asset/Liability analysis.....  | .0         |                                 |  |                           |                            |                         |   |                        |           |
| 4. Reserve for future contingent benefits.....                    | .0         |                                 |  |                           |                            |                         |   |                        |           |
| 5. Reserve for rate credits.....                                  | .0         |                                 |  |                           |                            |                         |   |                        |           |
| 6. Aggregate write-ins for reserves.....                          | .0         | .0                              | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| 7. Totals (Gross).....  | 189,061    | 189,061                         | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| 8. Reinsurance ceded.....   | 895        | 895                             |  |                           |                            |                         |   |                        |           |
| 9. Totals (Net).....  | 188,166    | 188,166                         | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| <b>CLAIM RESERVE</b>  |            |                                 |  |                           |                            |                         |   |                        |           |
| 10. Present value of amounts not yet due on claims.....           | 54,207,259 | 54,207,259                      |  |                           |                            |                         |   |                        |           |
| 11. Additional actuarial reserves - Asset/Liability analysis..... | .0         |                                 |  |                           |                            |                         |   |                        |           |
| 12. Reserve for future contingent benefits.....                   | .0         |                                 |  |                           |                            |                         |   |                        |           |
| 13. Aggregate write-ins for reserves.....                         | .0         | .0                              | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| 14. Totals (Gross).....   | 54,207,259 | 54,207,259                      | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| 15. Reinsurance ceded.....  | 7,924,068  | 7,924,068                       |  |                           |                            |                         |   |                        |           |
| 16. Totals (Net).....   | 46,283,191 | 46,283,191                      | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| 17. TOTALS (Net).....   | 46,471,357 | 46,471,357                      | .0   | .0                        | .0                         | .0                      | .0  | .0                     | .0        |
| 18. TABULAR FUND INTEREST.....                                    | 2,086,647  | 2,086,647                       |  |                           |                            |                         |   |                        |           |

**DETAILS OF WRITE-INS**

|  |    |    |    |    |    |    |    |    |    |
|--|----|----|----|----|----|----|----|----|----|
| 0601.....  |    |    |    |    |    |    |    |    |    |
| 0602.....  |    |    |    |    |    |    |    |    |    |
| 0603.....  |    |    |    |    |    |    |    |    |    |
| 0698. Summary of remaining write-ins for Line 6 from overflow page.....  | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above).....        | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 1301.....  |    |    |    |    |    |    |    |    |    |
| 1302.....  |    |    |    |    |    |    |    |    |    |
| 1303.....  |    |    |    |    |    |    |    |    |    |
| 1398. Summary of remaining write-ins for Line 13 from overflow page..... | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above).....          | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

**EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS**

|   | 1       | 2                                   | 3                    | 4                         | 5                                       | 6                                     |
|---|---------|-------------------------------------|----------------------|---------------------------|---|---------------------------------------|
|   | Total   | Guaranteed<br>Interest<br>Contracts | Annuities<br>Certain | Supplemental<br>Contracts | Dividend<br>Accumulations<br>or Refunds | Premium and<br>Other Deposit<br>Funds |
| 1. Balance at the beginning of the year before reinsurance.....                                     | 274,415 |                                     |                      | 274,415                   |   |                                       |
| 2. Deposits received during the year.....   | 488,870 |                                     |                      | 488,870                   |   |                                       |
| 3. Investment earnings credited to the account.....   | 81,200  |                                     |                      | 81,200                    |   |                                       |
| 4. Other net change in reserves.....  | 0       |                                     |                      |                           |   |                                       |
| 5. Fees and other charges assessed.....   | 0       |                                     |                      |                           |   |                                       |
| 6. Surrender charges.....   | 0       |                                     |                      |                           |   |                                       |
| 7. Net surrender or withdrawal payments.....  | 55,564  |                                     |                      | 55,564                    |   |                                       |
| 8. Other net transfers to or (from) Separate Accounts.....  | 0       |                                     |                      |                           |   |                                       |
| 9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)..... | 788,921 | 0                                   | 0                    | 788,921                   | 0                                       | 0                                     |
| 10. Reinsurance balance at the beginning of the year.....   | 0       |                                     |                      |                           |   |                                       |
| 11. Net change in reinsurance assumed.....  | 0       |                                     |                      |                           |   |                                       |
| 12. Net change in reinsurance ceded.....  | 0       |                                     |                      |                           |   |                                       |
| 13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....                            | 0       | 0                                   | 0                    | 0                         | 0                                       | 0                                     |
| 14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....                | 788,921 | 0                                   | 0                    | 788,921                   | 0                                       | 0                                     |

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 1 - Liability End of Current Year

|                               | 1<br>Total | 2<br>Industrial<br>Life | Ordinary               |                              |                                 | 6<br>Credit Life<br>(Group and<br>Individual) | Group                  |                | Accident and Health |   |             |
|-------------------------------|------------|-------------------------|------------------------|------------------------------|---------------------------------|---|------------------------|----------------|---------------------|---|-------------|
|                               |            |                         | 3<br>Life<br>Insurance | 4<br>Individual<br>Annuities | 5<br>Supplementary<br>Contracts |   | 7<br>Life<br>Insurance | 8<br>Annuities | 9<br>Group          | 10<br>Credit<br>(Group and<br>Individual) | 11<br>Other |
| 1. Due and unpaid:            |            |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 1.1 Direct.....               | 0          |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 1.2 Reinsurance assumed.....  | 0          |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 1.3 Reinsurance ceded.....    | 0          |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 1.4 Net.....                  | 0          | 0                       | 0                      | 0                            | 0                               | 0   | 0                      | 0              | 0                   | 0   | 0           |
| 2. In course of settlement:   |            |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 2.1 Resisted:                 |            |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 2.11 Direct.....              | 498,000    |                         |                        |                              |                                 |   | 498,000                |                |                     |   |             |
| 2.12 Reinsurance assumed..... | 0          |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 2.13 Reinsurance ceded.....   | 398,000    |                         |                        |                              |                                 |   | 398,000                |                |                     |   |             |
| 2.14 Net.....                 | 100,000    | 0                       | (b) 0                  | (b) 0                        | 0                               | (b) 0   | (b) 100,000            | 0              | 0                   | 0   | 0           |
| 2.2 Other:                    |            |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 2.21 Direct.....              | 19,234,107 |                         | 96,000                 |                              |                                 |   | 2,369,135              |                | 16,768,972          |   |             |
| 2.22 Reinsurance assumed..... | 16,337     |                         |                        |                              |                                 |   |                        |                | 16,337              |   |             |
| 2.23 Reinsurance ceded.....   | 4,105,069  |                         |                        |                              |                                 |   | 875,978                |                | 3,229,091           |   |             |
| 2.24 Net.....                 | 15,145,375 | 0                       | (b) 96,000             | (b) 0                        | 0                               | (b) 0   | (b) 1,493,157          | 0              | (b) 13,556,218      | (b) 0                                     | (b) 0       |
| 3. Incurred but unreported:   |            |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 3.1 Direct.....               | 4,473,456  |                         |                        |                              |                                 |   | 2,810,000              |                | 1,663,456           |   |             |
| 3.2 Reinsurance assumed.....  | 0          |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 3.3 Reinsurance ceded.....    | 34,170     |                         |                        |                              |                                 |   |                        |                | 34,170              |   |             |
| 3.4 Net.....                  | 4,439,286  | 0                       | (b) 0                  | (b) 0                        | 0                               | (b) 0   | (b) 2,810,000          | 0              | (b) 1,629,286       | (b) 0                                     | (b) 0       |
| 4. Totals:                    |            |                         |                        |                              |                                 |   |                        |                |                     |   |             |
| 4.1 Direct.....               | 24,205,563 | 0                       | 96,000                 | 0                            | 0                               | 0   | 5,677,135              | 0              | 18,432,428          | 0   | 0           |
| 4.2 Reinsurance assumed.....  | 16,337     | 0                       | 0                      | 0                            | 0                               | 0   | 0                      | 0              | 16,337              | 0   | 0           |
| 4.3 Reinsurance ceded.....    | 4,537,239  | 0                       | 0                      | 0                            | 0                               | 0   | 1,273,978              | 0              | 3,263,261           | 0   | 0           |
| 4.4 Net.....                  | 19,684,661 | (a) 0                   | (a) 96,000             | 0                            | 0                               | 0   | (a) 4,403,157          | 0              | 15,185,504          | 0   | 0           |

16

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(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 Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....6,413,641, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....46,283,191, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

PART 2 - Incurred During the Year

|   | 1<br>Total | 2<br>Industrial<br>Life<br>(a) | Ordinary                      |                              |                                 | 6<br>Credit Life<br>(Group and<br>Individual) | Group                         |                | Accident and Health |   |             |
|---|------------|--------------------------------|-------------------------------|------------------------------|---------------------------------|---|-------------------------------|----------------|---------------------|---|-------------|
|   |            |                                | 3<br>Life<br>Insurance<br>(b) | 4<br>Individual<br>Annuities | 5<br>Supplementary<br>Contracts |   | 7<br>Life<br>Insurance<br>(c) | 8<br>Annuities | 9<br>Group          | 10<br>Credit<br>(Group and<br>Individual) | 11<br>Other |
| 1. Settlements during the year:                                       |            |                                |                               |                              |                                 |   |                               |                |                     |   |             |
| 1.1 Direct.....   | 38,098,029 |                                | 77,500                        |                              |                                 | 17,782,266                                    | 29,633                        | 20,208,630     |                     |   |             |
| 1.2 Reinsurance assumed.....  | 95,179     |                                |                               |                              |                                 |   |                               | 95,179         |                     |   |             |
| 1.3 Reinsurance ceded.....  | 5,873,345  |                                |                               |                              |                                 | 2,525,458                                     |                               | 3,347,887      |                     |   |             |
| 1.4 Net..... (d)  | 32,319,863 | 0                              | 77,500                        | 0                            | 0                               | 15,256,808                                    | 29,633                        | 16,955,922     | 0                   | 0   | 0           |
| 2. Liability December 31, current year from Part 1:                   |            |                                |                               |                              |                                 |   |                               |                |                     |   |             |
| 2.1 Direct.....   | 24,205,563 |                                | 96,000                        |                              |                                 | 5,677,135                                     |                               | 18,432,428     |                     |   |             |
| 2.2 Reinsurance assumed.....  | 16,337     |                                |                               |                              |                                 |   |                               | 16,337         |                     |   |             |
| 2.3 Reinsurance ceded.....  | 4,537,239  |                                |                               |                              |                                 | 1,273,978                                     |                               | 3,263,261      |                     |   |             |
| 2.4 Net.....  | 19,684,661 | 0                              | 96,000                        | 0                            | 0                               | 4,403,157                                     | 0                             | 15,185,504     | 0                   | 0   | 0           |
| 3. Amounts recoverable from reinsurers December 31, current year..... | 677,607    |                                | 18,000                        |                              |                                 | 336,375                                       |                               | 323,232        |                     |   |             |
| 4. Liability December 31, prior year:                                 |            |                                |                               |                              |                                 |   |                               |                |                     |   |             |
| 4.1 Direct.....   | 22,357,705 |                                |                               |                              |                                 | 4,373,000                                     |                               | 17,984,705     |                     |   |             |
| 4.2 Reinsurance assumed.....  | 18,521     |                                |                               |                              |                                 |   |                               | 18,521         |                     |   |             |
| 4.3 Reinsurance ceded.....  | 4,172,125  |                                |                               |                              |                                 | 529,000                                       |                               | 3,643,125      |                     |   |             |
| 4.4 Net.....  | 18,204,101 | 0                              | 0                             | 0                            | 0                               | 3,844,000                                     | 0                             | 14,360,101     | 0                   | 0   | 0           |
| 5. Amounts recoverable from reinsurers December 31, prior year.....   | 1,507,090  |                                | 18,000                        |                              |                                 | 1,030,523                                     |                               | 458,567        |                     |   |             |
| 6. Incurred benefits:   |            |                                |                               |                              |                                 |   |                               |                |                     |   |             |
| 6.1 Direct.....   | 39,945,887 | 0                              | 173,500                       | 0                            | 0                               | 19,086,401                                    | 29,633                        | 20,656,353     | 0                   | 0   | 0           |
| 6.2 Reinsurance assumed.....  | 92,995     | 0                              | 0                             | 0                            | 0                               | 0   | 0                             | 92,995         | 0                   | 0   | 0           |
| 6.3 Reinsurance ceded.....  | 5,408,976  | 0                              | 0                             | 0                            | 0                               | 2,576,288                                     | 0                             | 2,832,688      | 0                   | 0   | 0           |
| 6.4 Net.....  | 34,629,906 | 0                              | 173,500                       | 0                            | 0                               | 16,510,113                                    | 29,633                        | 17,916,660     | 0                   | 0   | 0           |

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

**EXHIBIT OF NONADMITTED ASSETS**

|   | 1<br>Current Year<br>Total<br>Nonadmitted Assets | 2<br>Prior Year<br>Total<br>Nonadmitted Assets | 3<br>Change in Total<br>Nonadmitted Assets<br>(Col. 2 - Col. 1) |
|---|--|--|---|
| 1. Bonds (Schedule D).....  |  |  | .0  |
| 2. Stocks (Schedule D):   |  |  |   |
| 2.1 Preferred stocks.....   |  |  | .0  |
| 2.2 Common stocks.....  |  |  | .0  |
| 3. Mortgage loans on real estate (Schedule B):  |  |  |   |
| 3.1 First liens.....  |  |  | .0  |
| 3.2 Other than first liens.....   |  |  | .0  |
| 4. Real estate (Schedule A):  |  |  |   |
| 4.1 Properties occupied by the company.....   |  |  | .0  |
| 4.2 Properties held for the production of income.....   |  |  | .0  |
| 4.3 Properties held for sale.....   |  |  | .0  |
| 5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2)<br>and short-term investments (Schedule DA).....          |  |  | .0  |
| 6. Contract loans.....  |  |  | .0  |
| 7. Other invested assets (Schedule BA).....   |  |  | .0  |
| 8. Receivables for securities.....  |  |  | .0  |
| 9. Aggregate write-ins for invested assets.....   | .0   | .0   | .0  |
| 10. Subtotals, cash and invested assets (Lines 1 to 9).....   | .0   | .0   | .0  |
| 11. Title plants (for Title insurers only).....   |  |  | .0  |
| 12. Investment income due and accrued.....  |  |  | .0  |
| 13. Premiums and considerations:  |  |  |   |
| 13.1 Uncollected premiums and agents' balances in the course of collection.....   | 28,659   | 97,987   | 69,328  |
| 13.2 Deferred premiums, agents' balances and installments booked but<br>deferred and not yet due.....                       |  |  | .0  |
| 13.3 Accrued retrospective premiums.....  |  |  | .0  |
| 14. Reinsurance:  |  |  |   |
| 14.1 Amounts recoverable from reinsurers.....   |  |  | .0  |
| 14.2 Funds held by or deposited with reinsured companies.....   |  |  | .0  |
| 14.3 Other amounts receivable under reinsurance contracts.....  |  |  | .0  |
| 15. Amounts receivable relating to uninsured plans.....   |  |  | .0  |
| 16.1 Current federal and foreign income tax recoverable and interest thereon.....   |  |  | .0  |
| 16.2 Net deferred tax asset.....  | 1,289,801  | 1,343,270                                      | 53,469  |
| 17. Guaranty funds receivable or on deposit.....  |  |  | .0  |
| 18. Electronic data processing equipment and software.....  |  |  | .0  |
| 19. Furniture and equipment, including health care delivery assets.....   | 31,936   | 37,289   | 5,353   |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates.....   |  |  | .0  |
| 21. Receivable from parent, subsidiaries and affiliates.....  | 29,146   | 350  | (28,796)  |
| 22. Health care and other amounts receivable.....   |  |  | .0  |
| 23. Aggregate write-ins for other than invested assets.....   | 251,297  | 230,350  | (20,947)  |
| 24. Total assets excluding Separate Accounts, Segregated Accounts and Protected<br>Cell Accounts (Lines 10 through 23)..... | 1,630,839  | 1,709,246                                      | 78,407  |
| 25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....  |  |  | .0  |
| 26. TOTALS (Lines 24 and 25).....   | 1,630,839  | 1,709,246                                      | 78,407  |

**DETAILS OF WRITE-INS**

|  |         |         |          |
|--|---------|---------|----------|
| 0901.....  |         |         | .0       |
| 0902.....  |         |         | .0       |
| 0903.....  |         |         | .0       |
| 0998. Summary of remaining write-ins for Line 9 from overflow page.....  | .0      | .0      | .0       |
| 0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....        | .0      | .0      | .0       |
| 2301. Prepaid pension costs and other expenses and suspense debits.....  | 251,297 | 230,350 | (20,947) |
| 2302.....  |         |         | .0       |
| 2303.....  |         |         | .0       |
| 2398. Summary of remaining write-ins for Line 23 from overflow page..... | .0      | .0      | .0       |
| 2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....       | 251,297 | 230,350 | (20,947) |