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LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

American United Life Insurance Company

NAIC Group Code 0619 (Current) 0619 (Prior) NAIC Company Code 60895 Employer's ID Number 35-0145825

Organized under the Laws of Indiana, State of Domicile or Port of Entry IN

Country of Domicile United States of America

Incorporated/Organized 12/17/2000 Commenced Business 11/07/1877

Statutory Home Office One American Square (Street and Number), Indianapolis, IN, US 46282-0001 (City or Town, State, Country and Zip Code)

Main Administrative Office One American Square (Street and Number)

Indianapolis, IN, US 46282-0001 (City or Town, State, Country and Zip Code), 317-285-1877 (Area Code) (Telephone Number)

Mail Address P O Box 368 (Street and Number or P.O. Box), Indianapolis, IN, US 46206-0368 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One American Square (Street and Number)

Indianapolis, IN, US 46282-0001 (City or Town, State, Country and Zip Code), 317-285-1877 (Area Code) (Telephone Number)

Internet Website Address www.OneAmerica.com

Statutory Statement Contact Emilie E. Bolster (Name), 317-285-1850 (Area Code) (Telephone Number)

FinRpt.CorpFin@OneAmerica.com (E-mail Address), 317-285-5114 (FAX Number)

OFFICERS

Chairman, President & CEO	James Scott Davison	Executive Vice President, Finance, Operations and Institutional Markets	Jeffrey David Holley #
Secretary	Thomas Michael Zurek	Actuary	Jonathan William Wilkins #

OTHER

Gene Patrick Berry, Senior Vice President	David Allen Brentlinger, Senior Vice President	Richard Michael Ellery, Senior Vice President
Dennis Cameron Martin #, President, Individual Life and Financial Services	Sandra McCarthy #, President, Retirement Services	Jason Robert Lilien #, Senior Vice President
James Donald McGovern II, Senior Vice President	Andrew John Michie, Senior Vice President	Andrew Vance Wilkinson, Senior Vice President
James Charles Crampton, Vice President	George Granville Graessle IV, Vice President	Nancy Brady Moore, Vice President
Jay Brian Williams, Vice President		

DIRECTORS OR TRUSTEES

James Scott Davison	Jeffrey David Holley	Kelly Michelle Huntington
John Charles Mason	Karin Wyvette Sarratt	Thomas Michael Zurek

State of Indiana
County of Marion
SS:

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

J. Scott Davison Chairman, President & CEO	Thomas M. Zurek Secretary	Jeffrey D. Holley Executive Vice President, Finance, Operations and Institutional Markets

Subscribed and sworn to before me this 8th day of February, 2019

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.....

Rachelle Richey
Notary Public
03/20/2020

ASSETS

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1.	Bonds (Schedule D)	10,467,845,024		10,467,845,024	10,506,525,275
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	7,502,490		7,502,490	7,532,640
	2.2 Common stocks	85,174,340		85,174,340	127,383,511
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	2,192,618,502		2,192,618,502	1,965,167,423
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ encumbrances)	77,928,513		77,928,513	75,802,657
	4.2 Properties held for the production of income (less $ encumbrances)	15,277,558		15,277,558	15,665,964
	4.3 Properties held for sale (less $ encumbrances)				
5.	Cash ($ 43,564,193 , Schedule E - Part 1), cash equivalents ($ 102,491,995 , Schedule E - Part 2) and short-term investments ($, Schedule DA)	146,056,188		146,056,188	97,001,020
6.	Contract loans (including $ premium notes)	373,261,457		373,261,457	346,379,089
7.	Derivatives (Schedule DB)	5,488,753		5,488,753	29,327,953
8.	Other invested assets (Schedule BA)	184,277,568	513,614	183,763,954	154,506,208
9.	Receivables for securities				8,763,877
10.	Securities lending reinvested collateral assets (Schedule DL)	226,562,980		226,562,980	315,234,249
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	13,781,993,374	513,614	13,781,479,760	13,649,289,866
13.	Title plants less $ charged off (for Title insurers only)				
14.	Investment income due and accrued	96,839,488		96,839,488	97,954,928
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	27,540,575	11,941,240	15,599,335	13,710,030
	15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ earned but unbilled premiums)	59,646,091		59,646,091	55,090,985
	15.3 Accrued retrospective premiums ($) and contracts subject to redetermination ($)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	7,275,439	3,454	7,271,985	12,066,528
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	14,031,939		14,031,939	15,631,163
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon	5,265,124		5,265,124	
18.2	Net deferred tax asset	76,162,000	25,988,226	50,173,774	52,584,669
19.	Guaranty funds receivable or on deposit	1,738,183		1,738,183	2,409,618
20.	Electronic data processing equipment and software	33,464,157	31,199,747	2,264,410	2,708,857
21.	Furniture and equipment, including health care delivery assets ($)	11,666,849	11,666,849		
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	6,747,531		6,747,531	3,827,135
24.	Health care ($) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets	388,641,285	20,256,733	368,384,552	144,625,646
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	14,511,012,035	101,569,863	14,409,442,172	14,049,899,425
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	13,588,196,978		13,588,196,978	14,755,056,409
28.	Total (Lines 26 and 27)	28,099,209,013	101,569,863	27,997,639,150	28,804,955,834
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.	Corporate owned life insurance	344,906,952		344,906,952	91,155,180
2502.	Fee income due	9,060,183		9,060,183	10,677,601
2503.	Reinsurance accounts receivable	8,850,553		8,850,553	9,376,324
2598.	Summary of remaining write-ins for Line 25 from overflow page	25,823,597	20,256,733	5,566,864	33,416,541
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	388,641,285	20,256,733	368,384,552	144,625,646

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $ 10,685,042,217 (Exh. 5, Line 9999999) less $ included in Line 6.3 (including $ 61,334 Modco Reserve)	10,685,042,217	10,195,600,234
2.	Aggregate reserve for accident and health contracts (including $ Modco Reserve)	155,886,360	153,550,236
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $ Modco Reserve)	1,839,765,574	1,838,537,600
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	22,864,564	25,885,886
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	29,861,998	35,017,879
5.	Policyholders' dividends $ 158,986 and coupons $ due and unpaid (Exhibit 4, Line 10)	158,987	191,437
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
	6.1 Dividends apportioned for payment (including $ Modco)	28,667,588	28,234,368
	6.2 Dividends not yet apportioned (including $ Modco)	(357,932)	(1,389,664)
	6.3 Coupons and similar benefits (including $ Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $ discount; including $ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	758,718	487,477
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts	661,374	791,776
	9.2 Provision for experience rating refunds, including the liability of $ accident and health experience rating refunds of which $ is for medical loss ratio rebate per the Public Health Service Act		
	9.3 Other amounts payable on reinsurance, including $ (9,485) assumed and $ 1,658,798 ceded	1,649,313	1,213,767
	9.4 Interest maintenance reserve (IMR, Line 6)	1,900,481	7,882,586
10.	Commissions to agents due or accrued-life and annuity contracts $ 5,409,662 accident and health $ 4,391,165 and deposit-type contract funds $	9,800,827	8,409,230
11.	Commissions and expense allowances payable on reinsurance assumed	12,270,033	14,285,271
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 6)		
13.	Transfers to Separate Accounts due or accrued (net) (including $ (5,282,256) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(61,711,066)	(6,955,670)
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	7,066,485	7,112,639
15.1	Current federal and foreign income taxes, including $ on realized capital gains (losses)		11,997,064
15.2	Net deferred tax liability		
16.	Unearned investment income	8,572,822	7,736,817
17.	Amounts withheld or retained by company as agent or trustee	4,459,574	5,548,645
18.	Amounts held for agents' account, including $ 15,224,569 agents' credit balances	15,224,569	14,065,854
19.	Remittances and items not allocated	113,538,400	67,106,967
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money $ and interest thereon $		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	106,516,773	103,192,669
	24.02 Reinsurance in unauthorized and certified ($) companies	122,884	101,934
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($) reinsurers	737,879	1,838,596
	24.04 Payable to parent, subsidiaries and affiliates	5,791,703	2,713,777
	24.05 Drafts outstanding		
	24.06 Liability for amounts held under uninsured plans		
	24.07 Funds held under coinsurance		
	24.08 Derivatives	2,688,676	17,994,258
	24.09 Payable for securities	16,936,201	53,176,867
	24.10 Payable for securities lending	226,562,980	315,234,249
	24.11 Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities	121,440,847	114,783,385
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	13,356,878,830	13,024,346,134
27.	From Separate Accounts Statement	13,588,196,978	14,755,056,409
28.	Total liabilities (Lines 26 and 27)	26,945,075,808	27,779,402,543
29.	Common capital stock	5,000,000	5,000,000
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds		
32.	Surplus notes	75,000,000	75,000,000
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	30,550,000	30,550,000
34.	Aggregate write-ins for special surplus funds		
35.	Unassigned funds (surplus)	942,013,342	915,003,291
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 29 $)		
	36.2 shares preferred (value included in Line 30 $)		
37.	Surplus (Total Lines 31+32+33+34+35-36) (including $ in Separate Accounts Statement)	1,047,563,342	1,020,553,291
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,052,563,342	1,025,553,291
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	27,997,639,150	28,804,955,834
	DETAILS OF WRITE-INS		
2501.	Accounts payable	87,220,926	68,589,053
2502.	Accumulated post retirement benefits liability	12,820,224	14,480,082
2503.	Reserve for unclaimed funds	9,761,699	7,422,504
2598.	Summary of remaining write-ins for Line 25 from overflow page	11,637,998	24,291,746
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	121,440,847	114,783,385
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page		
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	3,902,362,608	4,271,353,222
2.	Considerations for supplementary contracts with life contingencies	46,149	156,059
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	560,563,799	536,714,752
4.	Amortization of Interest Maintenance Reserve (IMR, Line 5)	3,551,626	5,108,395
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)	64,153,455	66,900,121
7.	Reserve adjustments on reinsurance ceded	5,293	(14,625)
8.	Miscellaneous Income:		
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	77,744,396	72,348,610
	8.2 Charges and fees for deposit-type contracts		
	8.3 Aggregate write-ins for miscellaneous income	61,114,966	56,369,664
9.	Total (Lines 1 to 8.3)	4,669,542,291	5,008,936,198
10.	Death benefits	139,247,880	128,413,474
11.	Matured endowments (excluding guaranteed annual pure endowments)	1,127,483	870,788
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	122,491,466	85,514,250
13.	Disability benefits and benefits under accident and health contracts	66,184,009	72,720,924
14.	Coupons, guaranteed annual pure endowments and similar benefits		
15.	Surrender benefits and withdrawals for life contracts	3,514,084,543	3,492,926,900
16.	Group conversions		
17.	Interest and adjustments on contract or deposit-type contract funds	42,390,810	31,797,265
18.	Payments on supplementary contracts with life contingencies	223,333	234,172
19.	Increase in aggregate reserves for life and accident and health contracts	491,778,107	851,628,466
20.	Totals (Lines 10 to 19)	4,377,527,631	4,664,106,239
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	143,038,515	132,216,297
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	43,845,647	48,953,429
23.	General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	304,431,738	290,250,798
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	25,154,707	22,520,557
25.	Increase in loading on deferred and uncollected premiums	(485,760)	(1,206,646)
26.	Net transfers to or (from) Separate Accounts net of reinsurance	(270,157,728)	(250,659,473)
27.	Aggregate write-ins for deductions	(2,819,542)	379,272
28.	Totals (Lines 20 to 27)	4,620,535,208	4,906,560,473
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	49,007,083	102,375,725
30.	Dividends to policyholders	29,098,699	27,799,143
31.	Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	19,908,384	74,576,582
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	(24,193,970)	16,124,575
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)	44,102,354	58,452,007
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ 237,423 (excluding taxes of $ 99,072 transferred to the IMR)	9,957,733	2,931,606
35.	Net income (Line 33 plus Line 34)	54,060,087	61,383,613
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,025,553,291	960,453,307
37.	Net income (Line 35)	54,060,087	61,383,613
38.	Change in net unrealized capital gains (losses) less capital gains tax of $ (2,779,860)	(9,508,661)	13,772,918
39.	Change in net unrealized foreign exchange capital gain (loss)	305,290	
40.	Change in net deferred income tax	(10,710,496)	(50,522,904)
41.	Change in nonadmitted assets	(4,536,231)	14,985,877
42.	Change in liability for reinsurance in unauthorized and certified companies	(20,950)	19,407
43.	Change in reserve on account of change in valuation basis, (increase) or decrease		
44.	Change in asset valuation reserve	(3,324,103)	(16,802,076)
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		17,481,750
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		30,000,000
	51.2 Transferred to capital (Stock Dividend)		
	51.3 Transferred from capital		
	51.4 Change in surplus as a result of reinsurance	(3,835,201)	(3,546,876)
52.	Dividends to stockholders		
53.	Aggregate write-ins for gains and losses in surplus	4,580,316	(1,671,725)
54.	Net change in capital and surplus for the year (Lines 37 through 53)	27,010,051	65,099,983
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,052,563,342	1,025,553,291
	DETAILS OF WRITE-INS		
08.301.	Miscellaneous income	57,591,325	54,547,324
08.302.	Change in surrender value of COLI	3,730,853	1,822,340
08.303.	Change in Employee Trust	(207,212)	
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page		
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	61,114,966	56,369,664
2701.	Reserve adjustment & SA transfers on reinsurance assumed	(2,819,542)	379,272
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page		
2799.	Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(2,819,542)	379,272
5301.	Change in pension liability	4,580,316	(1,671,725)
5302.			
5303.			
5398.	Summary of remaining write-ins for Line 53 from overflow page		
5399.	Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	4,580,316	(1,671,725)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	3,894,747,610	4,260,156,668
2.	Net investment income	569,299,060	528,599,467
3.	Miscellaneous income	199,623,781	188,483,670
4.	Total (Lines 1 through 3)	4,663,670,451	4,977,239,805
5.	Benefit and loss related payments	3,888,810,790	3,811,340,594
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(215,402,332)	(251,906,950)
7.	Commissions, expenses paid and aggregate write-ins for deductions	513,649,425	491,164,526
8.	Dividends paid to policyholders	27,666,197	31,972,112
9.	Federal and foreign income taxes paid (recovered) net of $ 336,495 tax on capital gains (losses)	(6,595,287)	(9,782,677)
10.	Total (Lines 5 through 9)	4,208,128,793	4,072,787,605
11.	Net cash from operations (Line 4 minus Line 10)	455,541,658	904,452,200
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	1,611,148,370	2,077,295,295
	12.2 Stocks	55,590,528	28,311,227
	12.3 Mortgage loans	186,366,640	203,831,500
	12.4 Real estate	6,529	
	12.5 Other invested assets	14,689,169	14,989,060
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds	125,096,106	48,746,217
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,992,897,342	2,373,173,299
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	1,577,506,763	3,169,638,213
	13.2 Stocks	9,731,961	51,532,754
	13.3 Mortgage loans	413,801,100	425,291,427
	13.4 Real estate	7,112,859	11,779,833
	13.5 Other invested assets	39,373,971	82,546,535
	13.6 Miscellaneous applications	291,396,609	325,979,065
	13.7 Total investments acquired (Lines 13.1 to 13.6)	2,338,923,263	4,066,767,827
14.	Net increase (decrease) in contract loans and premium notes	26,882,368	26,477,484
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(372,908,289)	(1,720,072,012)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		30,000,000
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	1,227,974	608,383,661
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(34,806,175)	315,803,770
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(33,578,201)	954,187,431
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	49,055,168	138,567,619
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	97,001,020	(41,566,599)
	19.2 End of year (Line 18 plus Line 19.1)	146,056,188	97,001,020

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

20.0001. Capitalized interest on bonds	3,191,226	2,850,033
20.0002. Contribution to subsidiary	2,500,000	1,000,000
20.0003. Intercompany Asset Exchange		31,007,667

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

		1	2	Ordinary			6	Group		Accident and Health			12
				3	4	5		7	8	9	10	11	
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1.	Premiums and annuity considerations for life and accident and health contracts	3,902,362,608		277,290,838	165,432,848			122,112,213	3,232,845,137	104,681,572			
2.	Considerations for supplementary contracts with life contingencies	46,149				46,149							
3.	Net investment income	560,563,800		101,018,693	61,559,648	1,768,323	130	6,362,974	332,706,272	10,374,388	8	561,580	46,211,784
4.	Amortization of Interest Maintenance Reserve (IMR)	3,551,625		442,322	174,794	(101,734)	23	56,329	2,204,016	110,044	603	(11,006)	676,234
5.	Separate Accounts net gain from operations excluding unrealized gains or losses												
6.	Commissions and expense allowances on reinsurance ceded	64,153,455		36,779,963			3,789	724,176		11,128,566	5,203	15,511,758	
7.	Reserve adjustments on reinsurance ceded	5,293		5,293									
8.	Miscellaneous Income:												
	8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	77,744,396		5,996,184	8,902,765				62,845,447				
	8.2 Charges and fees for deposit-type contracts												
	8.3 Aggregate write-ins for miscellaneous income	61,114,963		3,261,251	3,011,128				51,216,137			102,807	3,523,640
9.	Totals (Lines 1 to 8.3)	4,669,542,289		424,794,544	239,081,183	1,712,738	3,942	129,255,692	3,681,817,009	126,294,570	5,814	16,165,139	50,411,658
10.	Death benefits	139,247,880		61,465,814				77,782,066					
11.	Matured endowments (excluding guaranteed annual pure endowments)	1,127,483		1,127,483									
12.	Annuity benefits	122,491,467			15,766,083				106,725,384				
13.	Disability benefits and benefits under accident and health contracts	66,184,009		1,026,007				12,934	35,850	65,109,218			
14.	Coupons, guaranteed annual pure endowments and similar benefits												
15.	Surrender benefits and withdrawals for life contracts	3,514,084,543		77,337,017	205,541,466			1,074,119	3,230,131,941				
16.	Group conversions			264,692				(264,692)					
17.	Interest and adjustments on contract or deposit-type contract funds	42,390,810		1,712,073	1,267,229	4,969		276,580	806,279	42,254			38,281,426
18.	Payments on supplementary contracts with life contingencies	223,333				223,333							
19.	Increase in aggregate reserves for life and accident and health contracts	491,778,107		158,023,488	63,013,893	80,024		(281,304)	268,605,882	2,336,124			
20.	Totals (Lines 10 to 19)	4,377,527,632		300,956,574	285,588,671	308,326		78,599,703	3,606,305,336	67,487,596			38,281,426
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	143,038,517		49,117,406	13,644,747		3,789	19,218,122	39,337,709	21,711,541	5,203		
22.	Commissions and expense allowances on reinsurance assumed	43,845,647		27,942,227					1,386,476	291,779		14,225,165	
23.	General insurance expenses	304,431,738		48,243,789	13,832,710	70,857		28,245,038	177,218,164	28,198,383			8,622,797
24.	Insurance taxes, licenses and fees, excluding federal income taxes	25,154,708		9,554,137	1,669,456	96,152		3,562,931	6,574,826	3,067,211		(9,749)	639,744
25.	Increase in loading on deferred and uncollected premiums	(485,760)		(485,760)									
26.	Net transfers to or (from) Separate Accounts net of reinsurance	(270,157,728)		(8,952,856)	(83,675,613)				(177,529,259)				
27.	Aggregate write-ins for deductions	(2,819,547)		5,293					(2,824,840)				
28.	Totals (Lines 20 to 27)	4,620,535,207		426,380,810	231,059,971	475,335	3,789	129,625,794	3,650,468,412	120,756,510	5,203	14,215,416	47,543,967
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	49,007,082		(1,586,266)	8,021,212	1,237,403	153	(370,102)	31,348,597	5,538,060	611	1,949,723	2,867,691
30.	Dividends to policyholders	29,098,699		28,557,188	220			225,027	17,209	299,055			
31.	Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	19,908,383		(30,143,454)	8,020,992	1,237,403	153	(595,129)	31,331,388	5,239,005	611	1,949,723	2,867,691
32.	Federal income taxes incurred (excluding tax on capital gains)	(24,193,970)		373,093	(601,184)			1,071	(29,394,398)	1,104,451		50,772	4,272,225
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)	44,102,353		(30,516,547)	8,622,176	1,237,403	153	(596,200)	60,725,786	4,134,554	611	1,898,951	(1,404,534)
	DETAILS OF WRITE-INS												
08.301.	Miscellaneous Income	57,591,323		3,261,251	3,011,128				51,216,137			102,807	
08.302.	Change in Surr Value of COLI	3,730,852											3,730,852
08.303.	Change in Employee trust	(207,212)											(207,212)
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page												
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	61,114,963		3,261,251	3,011,128				51,216,137			102,807	3,523,640
2701.	Reserve adjustment & SA transfers on reinsurance assumed	(2,819,547)		5,293					(2,824,840)				
2702.													
2703.													
2798.	Summary of remaining write-ins for Line 27 from overflow page												
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(2,819,547)		5,293					(2,824,840)				

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	10,195,600,234		1,889,206,269	1,302,788,052	1,836,923		69,523,001	6,932,245,989
2. Tabular net premiums or considerations	3,745,753,391		258,756,446	148,627,282	46,149		108,284,584	3,230,038,930
3. Present value of disability claims incurred	6,848,238		207,738		XXX		6,604,650	35,850
4. Tabular interest	330,193,348		79,595,155	47,160,008	88,561		5,231,828	198,117,796
5. Tabular less actual reserve released	(8,186,288)		40,560	301,863	161,517		(1,814,658)	(6,875,570)
6. Increase in reserve on account of change in valuation basis								
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net)	10,877,942		1,199,147	4,185,867				5,492,928
8. Totals (Lines 1 to 7)	14,281,086,865		2,229,005,315	1,503,063,072	2,133,150		187,829,405	10,359,055,923
9. Tabular cost	176,249,325		67,012,860		XXX		109,236,465	
10. Reserves released by death	35,988,023		28,638,840	XXX	XXX		7,349,183	XXX
11. Reserves released by other terminations (net)	96,919,959		94,931,746				1,988,213	
12. Annuity, supplementary contract and disability payments involving life contingencies	3,560,491,413		1,026,239	222,341,948	216,202		13,849	3,336,893,175
13. Net transfers to or (from) Separate Accounts	(273,604,072)		(9,834,130)	(85,080,820)				(178,689,122)
14. Total Deductions (Lines 9 to 13)	3,596,044,648		181,775,555	137,261,128	216,202		118,587,710	3,158,204,053
15. Reserve December 31, current year	10,685,042,217		2,047,229,760	1,365,801,944	1,916,948		69,241,695	7,200,851,870

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 34,308,654	33,727,183
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 430,280,718	427,600,371
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 456,254	456,254
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	4,444,935	4,444,935
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 85,457,940	86,195,041
4.	Real estate	(d) 15,812,868	16,364,071
5	Contract loans	19,990,473	18,099,005
6	Cash, cash equivalents and short-term investments	(e) 1,069,097	1,047,764
7	Derivative instruments	(f)	
8.	Other invested assets	10,256,800	10,256,800
9.	Aggregate write-ins for investment income	1,129,744	1,194,528
10.	Total gross investment income	603,207,483	599,385,952
11.	Investment expenses		(g) 23,914,531
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 3,536,694
13.	Interest expense		(h) 6,002,049
14.	Depreciation on real estate and other invested assets		(i) 5,368,879
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		38,822,153
17.	Net investment income (Line 10 minus Line 16)		560,563,799
	DETAILS OF WRITE-INS		
0901.	Miscellaneous investment income	1,129,744	1,194,528
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	1,129,744	1,194,528
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes $ 9,195,354 accrual of discount less $ 13,732,605 amortization of premium and less $ 3,485,748 paid for accrued interest on purchases.

(b) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued dividends on purchases.

(c) Includes $ 20,461 accrual of discount less $ 3,844 amortization of premium and less $ paid for accrued interest on purchases.

(d) Includes $ 464,249 for company's occupancy of its own buildings; and excludes $ interest on encumbrances.

(e) Includes $ 949,354 accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.

(f) Includes $ accrual of discount less $ amortization of premium.

(g) Includes $ investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ 5,812,500 interest on surplus notes and $ interest on capital notes.

(i) Includes $ 5,368,880 depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(2,570,257)		(2,570,257)		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	182,546	(1,304,908)	(1,122,362)		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	11,879		11,879		
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	8,116,467	(3,964)	8,112,503	(5,419,399)	
2.21	Common stocks of affiliates				914,265	
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments	6,214,392		6,214,392	(11,675,615)	305,290
8.	Other invested assets	57,664	(2,839,934)	(2,782,270)	3,892,226	
9.	Aggregate write-ins for capital gains (losses)	(137)		(137)		
10.	Total capital gains (losses)	12,012,554	(4,148,806)	7,863,748	(12,288,523)	305,290
	DETAILS OF WRITE-INS					
0901.	Miscellaneous	(137)		(137)		
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(137)		(137)		

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	191,155		191,155								
2. Deferred and accrued	7,986,549		7,986,549								
3. Deferred , accrued and uncollected:											
3.1 Direct	8,177,704		8,177,704								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	8,177,704		8,177,704								
4. Advance											
5. Line 3.4 - Line 4	8,177,704		8,177,704								
6. Collected during year:											
6.1 Direct	115,344,361		31,070,846	84,273,515							
6.2 Reinsurance assumed	149,193		149,193								
6.3 Reinsurance ceded	4,188,215		4,188,215								
6.4 Net	111,305,339		27,031,824	84,273,515							
7. Line 5 + Line 6.4	119,483,043		35,209,528	84,273,515							
8. Prior year (uncollected + deferred and accrued - advance)	7,867,594		7,867,594								
9. First year premiums and considerations:											
9.1 Direct	115,654,471		31,380,956	84,273,515							
9.2 Reinsurance assumed	149,194		149,194								
9.3 Reinsurance ceded	4,188,215		4,188,215								
9.4 Net (Line 7 - Line 8)	111,615,450		27,341,935	84,273,515							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	170,976,167		97,448,165	73,528,002							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded	44,839		44,839								
10.4 Net	170,931,328		97,403,326	73,528,002							
RENEWAL											
11. Uncollected	17,178,188		6,422,383			4,897,455	233,278	5,625,072			
12. Deferred and accrued	48,086,729		48,086,729								
13. Deferred, accrued and uncollected:											
13.1 Direct	73,820,264		54,509,112			9,372,715	233,278	9,635,412		69,747	
13.2 Reinsurance assumed	44,622,649		37,262,136					706,959		6,653,554	
13.3 Reinsurance ceded	53,177,995		37,262,136			4,475,260		4,717,298		6,723,301	
13.4 Net (Line 11 + Line 12)	65,264,918		54,509,112			4,897,455	233,278	5,625,073			
14. Advance	758,718		758,718								
15. Line 13.4 - Line 14	64,506,200		53,750,394			4,897,455	233,278	5,625,073			
16. Collected during year:											
16.1 Direct	3,685,640,847		183,999,688	7,631,331	(203)	129,561,025	3,230,493,075	133,007,546	4,885	943,500	
16.2 Reinsurance assumed	205,765,955		148,983,523				5,960,888	704,852		50,116,692	
16.3 Reinsurance ceded	277,475,460		182,976,138		(203)	9,381,195	3,842,105	30,211,148	4,885	51,060,192	
16.4 Net	3,613,931,342		150,007,073	7,631,331		120,179,830	3,232,611,858	103,501,250			
17. Line 15 + Line 16.4	3,678,437,542		203,757,467	7,631,331		125,077,285	3,232,845,136	109,126,323			
18. Prior year (uncollected + deferred and accrued - advance)	58,621,712		51,211,890			2,965,072		4,444,750			
19. Renewal premiums and considerations:											
19.1 Direct	3,691,170,851		186,538,192	7,631,331	(203)	130,265,874	3,230,726,354	135,075,741	4,885	928,677	
19.2 Reinsurance assumed	189,041,540		133,006,344				5,960,888	884,423		49,189,885	
19.3 Reinsurance ceded	260,396,561		166,998,959		(203)	8,153,661	3,842,105	31,278,592	4,885	50,118,562	
19.4 Net (Line 17 - Line 18)	3,619,815,830		152,545,577	7,631,331		122,112,213	3,232,845,137	104,681,572			
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	3,977,801,489		315,367,313	165,432,848	(203)	130,265,874	3,230,726,354	135,075,741	4,885	928,677	
20.2 Reinsurance assumed	189,190,734		133,155,538				5,960,888	884,423		49,189,885	
20.3 Reinsurance ceded	264,629,615		171,232,013		(203)	8,153,661	3,842,105	31,278,592	4,885	50,118,562	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	3,902,362,608		277,290,838	165,432,848		122,112,213	3,232,845,137	104,681,572			

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

		1	2	Ordinary		5	Group		Accident and Health			11
				3	4		6	7	8	9	10	
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
	DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21.	To pay renewal premiums	1,822,392		1,821,798				594				
22.	All other	24,883,721		24,719,447			164,274					
	REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23.	First year (other than single):											
	23.1 Reinsurance ceded	3,558,389		3,558,389								
	23.2 Reinsurance assumed	26,808		2,825				23,983				
	23.3 Net ceded less assumed	3,531,581		3,555,564				(23,983)				
24.	Single:											
	24.1 Reinsurance ceded											
	24.2 Reinsurance assumed											
	24.3 Net ceded less assumed											
25.	Renewal:											
	25.1 Reinsurance ceded	60,595,066		33,221,574		3,789	724,176		11,128,566	5,203	15,511,758	
	25.2 Reinsurance assumed	43,818,839		27,939,402				1,362,493	291,779		14,225,165	
	25.3 Net ceded less assumed	16,776,227		5,282,172		3,789	724,176	(1,362,493)	10,836,787	5,203	1,286,593	
26.	Totals:											
	26.1 Reinsurance ceded (Page 6, Line 6)	64,153,455		36,779,963		3,789	724,176		11,128,566	5,203	15,511,758	
	26.2 Reinsurance assumed (Page 6, Line 22)	43,845,647		27,942,227				1,386,476	291,779		14,225,165	
	26.3 Net ceded less assumed	20,307,808		8,837,736		3,789	724,176	(1,386,476)	10,836,787	5,203	1,286,593	
	COMMISSIONS INCURRED (direct business only)											
27.	First year (other than single)	46,148,886		39,274,811	6,874,075							
28.	Single	4,420,907			4,420,907							
29.	Renewal	92,468,722		9,842,593	2,349,765	3,789	19,218,122	39,337,709	21,711,541	5,203		
30.	Deposit-type contract funds											
31.	Totals (to agree with Page 6, Line 21)	143,038,515		49,117,404	13,644,747	3,789	19,218,122	39,337,709	21,711,541	5,203		

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
		Life	2 Cost Containment	3 All Other	All Other Lines of Business	Investment	Total
1.	Rent	5,711,659		384,841		189,455	6,285,955
2.	Salaries and wages	131,638,966		12,484,626	5,313,816	8,922,522	158,359,930
3.11	Contributions for benefit plans for employees	29,672,417		1,893,458	(5,286)	915,526	32,476,115
3.12	Contributions for benefit plans for agents	2,983,671		69,769			3,053,440
3.21	Payments to employees under non-funded benefit plans						
3.22	Payments to agents under non-funded benefit plans						
3.31	Other employee welfare	922,483		59,314		10,498	992,295
3.32	Other agent welfare						
4.1	Legal fees and expenses	1,163,112		57,603	312,033	71,050	1,603,798
4.2	Medical examination fees	2,143,003		20,865			2,163,868
4.3	Inspection report fees	563,125		5,954		36	569,115
4.4	Fees of public accountants and consulting actuaries	2,197,551		45,309	(148,600)	3,453	2,097,713
4.5	Expense of investigation and settlement of policy claims	4,600		(5)			4,595
5.1	Traveling expenses	4,410,713		256,293	144,945	19,739	4,831,690
5.2	Advertising	461,180		45,408		10,113	516,701
5.3	Postage, express, telegraph and telephone	3,618,661		103,271	35	25,016	3,746,983
5.4	Printing and stationery	1,300,268		(50,901)	1,230	(44,997)	1,205,600
5.5	Cost or depreciation of furniture and equipment	1,707,131		108,327	151,491	54,677	2,021,626
5.6	Rental of equipment	554,985		44,167		20,897	620,049
5.7	Cost or depreciation of EDP equipment and software	13,660,039		276,660	568,334	12,176	14,517,209
6.1	Books and periodicals	657,833		55,494		539,653	1,252,980
6.2	Bureau and association fees	979,350		49,094	180	40,606	1,069,230
6.3	Insurance, except on real estate	605,597		36,259		5,838	647,694
6.4	Miscellaneous losses	1,648,655		176		31	1,648,862
6.5	Collection and bank service charges	28,738		39,953		50,596	119,287
6.6	Sundry general expenses	39,222,839		2,186,852	2,284,555	2,048,718	45,742,964
6.7	Group service and administration fees	15,163,654		10,319,219			25,482,873
6.8	Reimbursements by uninsured plans			(458,078)			(458,078)
7.1	Agency expense allowance	4,143,484		6,822			4,150,306
7.2	Agents' balances charged off (less $ 3,850 recovered)	571,546		15,443			586,989
7.3	Agency conferences other than local meetings	1,835,294		142,130			1,977,424
9.1	Real estate expenses	17,981		977	65	9,461,809	9,480,832
9.2	Investment expenses not included elsewhere					1,557,119	1,557,119
9.3	Aggregate write-ins for expenses	22,021		(916)			21,105
10.	General expenses incurred	267,610,556		28,198,384	8,622,798	23,914,531	(a) 328,346,269
11.	General expenses unpaid December 31, prior year						
12.	General expenses unpaid December 31, current year						
13.	Amounts receivable relating to uninsured plans, prior year						
14.	Amounts receivable relating to uninsured plans, current year						
15.	General expenses paid during year (Lines 10+11-12-13+14)	267,610,556		28,198,384	8,622,798	23,914,531	328,346,269
	DETAILS OF WRITE-INS						
09.301.	Other Agency Expense	22,021		(916)			21,105
09.302.							
09.303.							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page						
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	22,021		(916)			21,105

(a) Includes management fees of $ 11,176,838 to affiliates and $ 20,244,540 to non-affiliates.

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

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes				3,338,176	3,338,176
2.	State insurance department licenses and fees	1,514,530	154,575		51,826	1,720,932
3.	State taxes on premiums	6,512,822	2,047,889			8,560,711
4.	Other state taxes, including $ 391,886 for employee benefits	1,899,755	438,108		48,185	2,386,049
5.	U.S. Social Security taxes	11,962,924	629,028		97,254	12,689,206
6.	All other taxes	(432,531)	(212,138)	639,744	1,252	(3,673)
7.	Taxes, licenses and fees incurred	21,457,501	3,057,462	639,744	3,536,694	28,691,401
8.	Taxes, licenses and fees unpaid December 31, prior year	3,213,737	1,097,386		2,801,516	7,112,639
9.	Taxes, licenses and fees unpaid December 31, current year	2,618,529	637,289	639,744	3,170,923	7,066,485
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	22,052,709	3,517,559		3,167,286	28,737,555

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1 Life	2 Accident and Health
1.	Applied to pay renewal premiums	1,822,392	
2.	Applied to shorten the endowment or premium-paying period		
3.	Applied to provide paid-up additions	24,883,722	
4.	Applied to provide paid-up annuities		
5.	Total Lines 1 through 4	26,706,114	
6.	Paid in cash	894,230	353,524
7.	Left on deposit	1,222,966	
8.	Aggregate write-ins for dividend or refund options	(1,510,635)	
9.	Total Lines 5 through 8	27,312,675	353,524
10.	Amount due and unpaid	31,914	127,073
11.	Provision for dividends or refunds payable in the following calendar year	28,309,654	
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	28,341,568	127,073
16.	Total from prior year	26,854,600	181,541
17.	Total dividends or refunds (Lines 9 + 15 - 16)	28,799,643	299,056
	DETAILS OF WRITE-INS		
0801.	Other refund	(1,510,635)	
0802.			
0803.			
0898.	Summary of remaining write-ins for Line 8 from overflow page		
0899.	Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	(1,510,635)	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
LIFE INSURANCE:					
0100001. AE 3.5% Net Premium	826,219		826,219		
0100002. AE 3.5% III. Std.	112,304		112,304		
0100003. AE 3.0% Net Premium	289,044		289,044		
0100004. AE 3.0% CRVM	2,465		2,465		
0100005. AE 3.0% III. Std.	29,786		29,786		
0100006. AM-5 3.0% Net Premium	64,903		64,903		
0100007. AM-5 2.5% Net Premium	195,613		195,613		
0100008. AM-5 2.5% III. Std.	25,159		25,159		
0100009. 1941 CSO 3.0% Net Premium	2,520,813		2,520,813		
0100010. 1941 CSO 3.0% CRVM	2,855,150		2,855,150		
0100011. 1941 CSO 2.5% Net Premium	16,164,725		16,164,725		
0100012. 1941 CSO 2.5% CRVM	2,403,691		2,403,691		
0100013. 130% 41SI 3.0% Net Premium	2,255		2,255		
0100014. 1958 CSO 4.5%-3.5% Net Premium	74,926		74,926		
0100015. 1958 CSO 4.5%-3.5% CRVM	174,028		174,028		
0100016. 1958 CSO 4.5% Net Premium	3,227,029		3,227,029		
0100017. 1958 CSO 4.5% CRVM	11,506,355		11,506,355		
0100018. 1958 CSO 4.0% Net Premium	11,945,211		11,945,211		
0100019. 1958 CSO 4.0% CRVM	49,124,309		49,124,309		
0100020. 1958 CSO 4.0%-3.0% Net Premium	10,142,919		10,142,919		
0100021. 1958 CSO 4.0%-3.0% CRVM	24,292,097		24,292,097		
0100022. 1958 CSO 3.5% Net Premium	2,886,977		2,886,977		
0100023. 1958 CSO 3.5% CRVM	3,253,627		3,253,627		
0100024. 1958 CSO 3.0% Net Premium	2,433,901		2,399,326		34,575
0100025. 1958 CSO 3.0% CRVM	1,834,797		1,834,797		
0100026. 1958 CSO 2.5% Net Premium	63,686,028		63,686,028		
0100027. 1958 CSO 2.5% CRVM	5,173,199		5,173,199		
0100028. 1958 CSO 2.25% Net Premium	9,171,225		9,171,225		
0100029. 1958 CSO 2.25% CRVM	84,076		84,076		
0100030. 1958 CET 5.5% Net Premium	4			4	
0100031. 1958 CET 4.0% Net Premium	51,969		51,969		
0100032. 1958 CET 4.0%-3.0% Net Premium	8,288		8,288		
0100033. 1958 CET 3.5% Net Premium	145,417		145,417		
0100034. 1958 CET 3.0% Net Premium	86,247		86,247		
0100035. 1958 CET 2.5% Net Premium	914,020		914,020		
0100036. 1958 CET 2.25% Net Premium	53,239		53,239		
0100037. 1960 CSG 2.5% Net Premium	107,914			12,745	95,169
0100038. 1961 CSI 3.0% Net Premium	22,193		22,193		
0100039. 1961 CIET 3.0% Net Premium	1,445		1,445		
0100040. 1980 CSO 6.0% CRVM	5,840,512		5,840,512		
0100041. 1980 CSO 5.5% Net Premium	9,480,308		32,938		9,447,370
0100042. 1980 CSO 5.5% CRVM	43,897,003		43,897,003		
0100043. 1980 CSO 5.0% Net Premium	79,253,232		76,411,857		2,841,375
0100044. 1980 CSO 5.0% CRVM	227,440,457		227,440,457		
0100045. 1980 CSO 4.5% Net Premium	195,157,173		187,041,146		8,116,027
0100046. 1980 CSO 4.5% CRVM	912,245,289		901,767,738		10,477,551
0100047. 1980 CSO 4.0% Net Premium	71,711,453		70,859,624		851,829
0100048. 1980 CSO 4.0% CRVM	60,994,079		60,994,079		
0100049. 1980 CSO 3.75%-3.25% Net Premium	3,755		3,755		
0100050. 1980 CSO 3.75%-3.25% CRVM	10,685,342		10,685,342		
0100051. 1980 CSO 3.5% Net Premium	93,874		35,750		58,124
0100052. 1980 CSO 3.5% CRVM	340		340		
0100053. 1980 CET 5.0% Net Premium	144,556		143,358	1,198	
0100054. 1980 CET 4.5% Net Premium	926,167		744,960	181,207	
0100055. 1980 CET 4.0% Net Premium	2,914		2,914		
0100056. 2001 CSO 4.0% Net Premium	421,082,043		420,428,473		653,570
0100057. 2001 CSO 4.0% CRVM	142,914,336		142,914,336		
0100058. 2001 CSO 3.5% Net Premium	505,789,349		505,362,682		426,667
0100059. 2001 CSO 3.5% CRVM	67,960,009		67,960,009		
0100060. 2017 CSO 3.25% Net Premium	288,163		288,163		
0100061. 2017 CSO 3.25% CRVM	116,297		116,297		
0100062. 2017 CSO 3.5% Net Premium	2,537,135		2,537,135		
0100063. 2017 CSO 3.5% CRVM	2,623,672		2,623,672		
0100064. Unearned Premium Reserve	3,022,875		2,048,933		973,942
0199997. Totals (Gross)	2,990,103,900		2,955,932,547	195,154	33,976,199
0199998. Reinsurance ceded	940,727,674		940,425,047	195,154	107,473
0199999. Life Insurance: Totals (Net)	2,049,376,226		2,015,507,500		33,868,726
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. 1983a IAM-TA 9.0% Inc. Pay.	12,157	XXX	12,157	XXX	
0200002. 1983a IAM-TA 8.75% Inc. Pay.	552,252	XXX	552,252	XXX	
0200003. 1983a IAM-TA 8.25% Inc. Pay.	260,909	XXX	260,909	XXX	
0200004. 1983a IAM-TA 8.0% Inc. Pay.	13,849	XXX	13,849	XXX	
0200005. 1983a IAM-TA 7.25% Inc. Pay.	45,484	XXX	45,484	XXX	
0200006. 1983 GAM-TA 5.35% Inc. Pay. & Def.	24,892,666	XXX		XXX	24,892,666
0200007. 1983 GAM-TA 6.5% Inc. Pay.	4,743,937	XXX		XXX	4,743,937
0200008. 1983 GAM-TA 7.0% Inc. Pay.	5,346,411	XXX		XXX	5,346,411
0200009. 1983 GAM-TA 6.25% Inc. Pay. & Def.	12,705,743	XXX		XXX	12,705,743
0200010. 1983 GAM-TA 8.0% Inc. Pay. & Def.	1,843,896	XXX		XXX	1,843,896
0200011. 1983 GAM-TA 7.25% Inc. Pay. & Def.	8,020,403	XXX		XXX	8,020,403
0200012. 1983 GAM-TA 7.75% Inc. Pay.	6,109,931	XXX		XXX	6,109,931
0200013. 1983 GAM-TA 8.25% Inc. Pay.	7,231,609	XXX		XXX	7,231,609
0200014. 1983 GAM-TA 8.75% Inc. Pay.	7,559,462	XXX		XXX	7,559,462
0200015. 1983 GAM-TA 6.75% Inc. Pay.	12,769,682	XXX		XXX	12,769,682
0200016. 1983 GAM-TA 3.75% Inc. Pay	50,616	XXX		XXX	50,616
0200017. 1994 GAR-TA 2.75% Inc. Pay. & Def.	123,945	XXX		XXX	123,945
0200018. 1994 GAR-TA 3.00% Inc. Pay. & Def.	3,835	XXX		XXX	3,835
0200019. 1994 GAR-TA 3.25% Inc. Pay. & Def.	389,078	XXX		XXX	389,078
0200020. 1994 GAP-TA 3.50% Inc. Pay. & Def.	462,074	XXX		XXX	462,074
0200021. 1994 GAR-TA 3.75% Inc. Pay. & Def.	4,133,898	XXX		XXX	4,133,898
0200022. 1994 GAR-TA 4.00% Inc. Pay. & Def.	10,515,496	XXX		XXX	10,515,496

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0200023. 1994 GAR-TA 4.25% Inc. Pay. & Def.	5,216,657	XXX		XXX	5,216,657
0200024. 1994 GAR-TA 4.50% Inc. Pay. & Def.	2,403,633	XXX		XXX	2,403,633
0200025. 1994 GAR-TA 5.0% Inc. Pay. & Def.	2,218,861	XXX		XXX	2,218,861
0200026. 1994 GAR-TA 6.5% Inc. Pay. & Def.	10,684,481	XXX		XXX	10,684,481
0200027. 1994 GAR-TA 5.25% Inc. Pay. & Def.	12,510,570	XXX		XXX	12,510,570
0200028. 1994 GAR-TA 5.5% Inc. Pay. & Def.	11,833,320	XXX		XXX	11,833,320
0200029. 1994 GAR-TA 6.75% Inc. Pay. & Def.	6,731,006	XXX		XXX	6,731,006
0200030. 1994 GAR-TA 6.0% Inc. Pay. & Def.	15,969,021	XXX		XXX	15,969,021
0200031. 1994 GAR-TA 7.0% Inc. Pay. & Def.	8,756,104	XXX		XXX	8,756,104
0200032. 1983a IAM-TA Var% Inc. Pay.	6,059,522	XXX	6,059,522	XXX	
0200033. 1971 GAM-TA 7.5% Inc. Pay.	370,837	XXX		XXX	370,837
0200034. 1971 GAM-TA 9.25% Inc. Pay.	1,166,678	XXX		XXX	1,166,678
0200035. 1971 GAM-TA 11.0% Inc. Pay.	923,398	XXX		XXX	923,398
0200036. 1971 GAM-TA 11.25% Inc. Pay.	753,453	XXX		XXX	753,453
0200037. 1971 IAM-TA 5.5% Inc. Pay.	224,225	XXX	224,225	XXX	
0200038. 1951 GA-TA 3.5% Inc. Pay. & Def.	14,522	XXX		XXX	14,522
0200039. 1951 GA-TA 6.0% Inc. Pay. & Def.	139,393	XXX		XXX	139,393
0200040. 1937 SA-TA-1 3.0% Inc. Pay.	165	XXX	165	XXX	
0200041. 2000a 4.00% TA	20,486,636	XXX	20,486,636	XXX	
0200042. 2000a 4.25% TA	3,976,560	XXX	3,976,560	XXX	
0200043. 2000a 4.50% TA	23,020,523	XXX	23,020,523	XXX	
0200044. 2000a 5.00% TA	5,908,426	XXX	5,908,426	XXX	
0200045. 2000a 5.25% TA	5,389,455	XXX	5,389,455	XXX	
0200046. 2000a 5.50% TA	4,299,100	XXX	4,299,100	XXX	
0200047. 2000a 6.00% TA	3,433,530	XXX	3,433,530	XXX	
0200048. 2000a 6.25% TA	520,237	XXX	520,237	XXX	
0200049. 2000a 6.50% TA	899,310	XXX	899,310	XXX	
0200050. 2000a 6.75% TA	2,459,412	XXX	2,459,412	XXX	
0200051. Total Inc. Pay. 2012IAR 2.25% TA	538,924	XXX	538,924	XXX	
0200052. Total Inc. Pay. 2012IAR 2.50% TA	141,729	XXX	141,729	XXX	
0200053. Total Inc. Pay. 2012IAR 2.75% TA	586,154	XXX	586,154	XXX	
0200054. Total Inc. Pay. 2012IAR 3.00% TA	3,008,092	XXX	3,008,092	XXX	
0200055. Total Inc. Pay. 2012IAR 3.25% TA	5,076,103	XXX	5,076,103	XXX	
0200056. Total Inc. Pay. 2012IAR 3.50% TA	10,807,680	XXX	10,807,680	XXX	
0200057. Total Inc. Pay. 2012IAR 3.75% TA	36,288,308	XXX	36,288,308	XXX	
0200058. Total Inc. Pay. 2012IAR 4.00% TA	61,825,658	XXX	61,825,658	XXX	
0200059. Fixed Indexed Annuity Var%	566,802,901	XXX	566,802,901	XXX	
0200060. Retirement Annuity 3.0%	12,743	XXX	12,743	XXX	
0200061. Dep. Adm. Funds at Various Rates	7,600,529,741	XXX	590,605,363	XXX	7,009,924,378
0299997. Totals (Gross)	8,549,774,401	XXX	1,353,255,407	XXX	7,196,518,994
0299998. Reinsurance ceded	89,754	XXX		XXX	89,754
0299999. Annuities: Totals (Net)	8,549,684,647	XXX	1,353,255,407	XXX	7,196,429,240
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. 1983a IAM-TA 8.75%	21,522		21,522		
0300002. 1983a IAM-TA 8.25%	6,072		6,072		
0300003. 1983a IAM-TA 8.0%	13,626		13,626		
0300004. 1983a IAM-TA Var%	79,973		79,973		
0300005. 1960 Mod a 1949-TA 4.0%	5,137		5,137		
0300006. 2000a 4.00% TA	46,935		46,935		
0300007. 2000a 4.50% TA	266,730		266,730		
0300008. 2000a 5.00% TA	84,688		84,688		
0300009. 2000a 5.25% TA	519,680		519,680		
0300010. 2000a 5.50% TA	147,143		147,143		
0300011. 2000a 6.00% TA	24,112		24,112		
0300012. 2000a 6.25% TA	12,502		12,502		
0300013. 2000a 6.50% TA	56,221		56,221		
0300014. 2000a 6.75% TA	69,794		69,794		
0300015. 2012 IAR 3.50%	57,703		57,703		
0300016. 2012 IAR 3.75%	14,138		14,138		
0300017. 2012 IAR 4.00%	461,809		461,809		
0300018. 1937 SA-TA-1 3.0%	29,162		29,162		
0399997. Totals (Gross)	1,916,947		1,916,947		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	1,916,947		1,916,947		
ACCIDENTAL DEATH BENEFITS:					
0400001. 1959 ADB Combined w/ 80 @ 3.0%	54		54		
0400002. 1959 ADB Combined w/58 @ 3.0%	44,204		44,204		
0400003. 1926-33 ICDI 41 CSO 2.5%	380		380		
0400004. 1959 ADB Combined w/ 80 @ 4.5%	122,884		43,895		78,989
0499997. Totals (Gross)	167,522		88,533		78,989
0499998. Reinsurance ceded	1,570		1,570		
0499999. Accidental Death Benefits: Totals (Net)	165,952		86,963		78,989
DISABILITY-ACTIVE LIVES:					
0500001. 1952 Disa. Comb. with 58 CSO 3.0%	130,591		130,591		
0500002. 1952 Disa. Comb. with 80 CSO 5.0%	1,072,983		1,072,983		
0500003. 1952 Disa. Comb. with 80 CSO 3.5%	1,507,451		1,507,451		
0500004. 1952 Disa. Comb. with 80 CSO 4.0%	649,640		649,640		
0500005. 1952 Disa. Comb. with 80 CSO 4.5%	923,476		904,095		19,381
0500006. 1952 Disa. Comb. with 2001 CSO 4.0%	2,367,876		2,367,876		
0500007. 1952 Disa. Comb. with 2001 CSO 3.5%	3,382,156		3,382,156		
0599997. Totals (Gross)	10,034,173		10,014,792		19,381
0599998. Reinsurance ceded	5,967,678		5,967,678		
0599999. Disability-Active Lives: Totals (Net)	4,066,495		4,047,114		19,381
DISABILITY-DISABLED LIVES:					
0600001. 1951 GA-TA 3.5% Inc. Pay. & Def.	174,200				174,200
0600002. 1952 Disa. Comb. with 58 CSO 3.0%	17,847,142		17,847,142		
0600003. 70 INTERCO DISA 4.5% Net Premium	213,769				213,769
0600004. 70% of 70 INTERCO DISA 3.5% Net Premium	1,004		1,004		
0600005. 70% of 70 INTERCO DISA 4.5% Net Premium	16,090		16,090		
0600006. 70% of 70 INTERCO DISA 5.0% Net Premium	6,366		6,366		
0600007. 70% of 70 INTERCO DISA 5.5% Net Premium	116,123		116,123		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0600008. Group Life Waiver Table 3.50%	33,370,039				33,370,039
0600009. 94GAM Retirement Waiver @ 4.5%	1,171,367				1,171,367
0699997. Totals (Gross)	52,916,100		17,986,725		34,929,375
0699998. Reinsurance ceded	7,211,263		7,059,860		151,403
0699999. Disability-Disabled Lives: Totals (Net)	45,704,837		10,926,865		34,777,972
MISCELLANEOUS RESERVES:					
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state.	153,598,381		152,932,452		665,929
0700002. For surrender values in excess of reserves otherwise required and carried in this schedule.	7,586,256		7,581,358		4,898
0700003. Reserve for Guaranteed Benefits	13,264,660		11,481,037		1,783,623
0700004. Excess of Basic Reserve over Basic Adjusted Reserve	3,530,309		1,065,503		2,464,806
0799997. Totals (Gross)	177,979,606		173,060,350		4,919,256
0799998. Reinsurance ceded	143,852,493		143,852,493		
0799999. Miscellaneous Reserves: Totals (Net)	34,127,113		29,207,857		4,919,256
9999999. Totals (Net) - Page 3, Line 1	10,685,042,217		3,414,948,653		7,270,093,564

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? ..... Yes [X] No [ ]

1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? ..... Yes [X] No [ ]

2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? ..... Yes [X] No [ ]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [ ] No [X]

If so, state:

4.1 Amount of insurance? ..... $

4.2 Amount of reserve? ..... $

4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during the year ..... $

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? ..... Yes [ ] No [X]

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

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

Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..... Yes [X] No [ ]

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements ..... $ 592,675,424

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

Book Value

7.3 State the amount of reserves established for this business: ..... $

7.4 Identify where the reserves are reported in the blank:

N/A

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? ..... Yes [ ] No [X]

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

8.2 State the amount of reserves established for this business: ..... $

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? ..... Yes [ ] No [X]

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

9.2 State the amount of reserves established for this business: ..... $

9.3 Identify where the reserves are reported in the blank:

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

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

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

		1	2	3	4	Other Individual Contracts				
						5	6	7	8	9
		Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
	ACTIVE LIFE RESERVE									
1.	Unearned premium reserves	15,020,610	583,554	39		80,725	14,345,799	10,493		
2.	Additional contract reserves (a)	897,545,285	2,734,531			1,325,922	893,484,832			
3.	Additional actuarial reserves-Asset/Liability analysis									
4.	Reserve for future contingent benefits									
5.	Reserve for rate credits									
6.	Aggregate write-ins for reserves									
7.	Totals (Gross)	912,565,895	3,318,085	39		1,406,647	907,830,631	10,493		
8.	Reinsurance ceded	912,180,159	2,932,349	39		1,406,647	907,830,631	10,493		
9.	Totals (Net)	385,736	385,736							
	CLAIM RESERVE									
10.	Present value of amounts not yet due on claims	545,666,588	239,068,630	(60)		5,274,206	301,323,812			
11.	Additional actuarial reserves-Asset/Liability analysis									
12.	Reserve for future contingent benefits									
13.	Aggregate write-ins for reserves									
14.	Totals (Gross)	545,666,588	239,068,630	(60)		5,274,206	301,323,812			
15.	Reinsurance ceded	390,165,964	83,568,006	(60)		5,274,206	301,323,812			
16.	Totals (Net)	155,500,624	155,500,624							
17.	TOTAL (Net)	155,886,360	155,886,360							
18.	TABULAR FUND INTEREST	6,408,621	6,408,621							
	DETAILS OF WRITE-INS									
0601.										
0602.										
0603.										
0698.	Summary of remaining write-ins for Line 6 from overflow page									
0699.	TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.										
1302.										
1303.										
1398.	Summary of remaining write-ins for Line 13 from overflow page									
1399.	TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

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

AMERICAN UNITED LIFE INSURANCE COMPANY

VALUATION METHOD

HEALTH INSURANCE

Policy Type	Issue Yrs	Morbidity Table	Mortality Table	Interest Rate	Valuation Method
Group		No Active Life Reserves other than the Unearned Premium Reserve	---	---	---
Disability Income: Non-Cancelable and Guaranteed Renewable	Prior to 1989 1989 and after	1964 Commissioners Disability Table 1985 CIDA Table	1958 CSO 1980 CSO	NAIC maximum by year of issue, ranging from 3½% to 6%	2 Yr. Full Preliminary Term 2 Yr. Full Preliminary Term
Non-Renewable for Stated Reasons Only		None	---	---	---
Accident Only and All Other		No Active Reserves other than the Unearned Premium Reserve	---	---	---

ADDITIONAL HEALTH VALUATION INFORMATION

Gross unearned premium reserves are held on the total premium of each policy including the premium for the basic policy, all riders and all supplemental benefits. In addition, a mid-terminal full preliminary term reserve is held on the basic policy.

The following is a description of the additional reserves held on the various benefits (in addition to the gross unearned premium reserve):

DISABILITY INCOME

1. 9-Month Benefit – Two Year Full Preliminary Term (FPT).
2. Partial Disability – None.
3. Additional Insurance Option – None.
4. Accidental Death and Dismemberment – None.
5. Waiver of Premium – Two Year FPT.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	1,832,631,555	1,672,069,712	75,468,597	32,621,255	44,783,451	7,688,540
2. Deposits received during the year	649,680,336	612,190,000	17,376,473	16,066,767	684,898	3,362,198
3. Investment earnings credited to the account	41,677,181	38,281,426	1,714,310	176,430	1,292,811	212,204
4. Other net change in reserves	(86,614)			(86,614)		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	689,503,775	645,534,116	18,084,198	18,580,080	3,112,342	4,193,039
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	1,834,398,683	1,677,007,022	76,475,182	30,197,758	43,648,818	7,069,903
10. Reinsurance balance at the beginning of the year	5,906,045		5,906,045			
11. Net change in reinsurance assumed	(539,154)		(539,154)			
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)	5,366,891		5,366,891			
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,839,765,574	1,677,007,022	81,842,073	30,197,758	43,648,818	7,069,903

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:												
	1.1 Direct											
	1.2 Reinsurance assumed											
	1.3 Reinsurance ceded											
	1.4 Net											
2. In course of settlement:												
2.1 Resisted	2.11 Direct											
	2.12 Reinsurance assumed											
	2.13 Reinsurance ceded											
	2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other	2.21 Direct	15,449,197		4,857,374				9,072,399		1,368,271	570	150,583
	2.22 Reinsurance assumed	56,130,758		35,880,100				232,435		23,270		19,994,953
	2.23 Reinsurance ceded	57,235,212		36,195,100				278,370		615,636	570	20,145,536
	2.24 Net	14,344,743		(b) 4,542,374	(b)		(b)	(b) 9,026,464		(b) 775,905	(b)	(b)
3. Incurred but unreported:												
	3.1 Direct	13,629,917		2,478,768			1,657	8,315,027		2,834,405	60	
	3.2 Reinsurance assumed	53,640,034		19,700,933						31,926,850		2,012,251
	3.3 Reinsurance ceded	28,888,132		20,390,934			1,657	808,068		5,675,162	60	2,012,251
	3.4 Net	38,381,819		(b) 1,788,767	(b)		(b)	(b) 7,506,959		(b) 29,086,093	(b)	(b)
4. TOTALS	4.1 Direct	29,079,114		7,336,142			1,657	17,387,426		4,202,676	630	150,583
	4.2 Reinsurance assumed	109,770,792		55,581,033				232,435		31,950,120		22,007,204
	4.3 Reinsurance ceded	86,123,344		56,586,034			1,657	1,086,438		6,290,798	630	22,157,787
	4.4 Net	52,726,562	(a)	(a) 6,331,141				(a) 16,533,423		29,861,998		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to $ ..... in Column 2, $ ..... in Column 3 and $ ..... 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 $ 2,021,863
Individual Annuities $ ..... , Credit Life (Group and Individual) $ ..... , and Group Life $ 6,227,537 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $ 155,500,624
Credit (Group and Individual) Accident and Health $ ..... , and Other Accident and Health $ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements During the Year:											
1.1 Direct	395,292,302		98,843,520	15,766,083	223,333	51,759	85,208,457	109,979,137	83,773,736	11,794	1,434,483
1.2 Reinsurance assumed	277,038,192		199,195,006					278,098	7,882,551		69,682,537
1.3 Reinsurance ceded	339,745,395		235,910,127			51,759	7,975,556	3,531,852	21,147,287	11,794	71,117,020
1.4 Net	(d) 332,585,099		62,128,399	15,766,083	223,333		77,232,901	106,725,383	70,509,000		
2. Liability December 31, current year from Part 1:											
2.1 Direct	29,079,114		7,336,142			1,657	17,387,426		4,202,676	630	150,583
2.2 Reinsurance assumed	109,770,792		55,581,033				232,435		31,950,120		22,007,204
2.3 Reinsurance ceded	86,123,344		56,586,034			1,657	1,086,438		6,290,798	630	22,157,787
2.4 Net	52,726,562		6,331,141				16,533,423		29,861,998		
3. Amounts recoverable from reinsurers December 31, current year	7,275,438		2,680,975				2,808,572		1,785,891		
4. Liability December 31, prior year:											
4.1 Direct	41,380,967		13,904,995			2,790	18,228,461		9,029,263	3,383	212,075
4.2 Reinsurance assumed	106,425,348		56,213,391			5	232,435		32,457,449		17,522,068
4.3 Reinsurance ceded	86,902,550		61,362,642			2,795	1,330,754		6,468,833	3,383	17,734,143
4.4 Net	60,903,765		8,755,744				17,130,142		35,017,879		
5. Amounts recoverable from reinsurers December 31, prior year	12,080,939		6,571,558				3,967,391		1,541,990		
6. Incurred Benefits											
6.1 Direct	382,990,449		92,274,667	15,766,083	223,333	50,626	84,367,422	109,979,137	78,947,149	9,041	1,372,991
6.2 Reinsurance assumed	280,383,636		198,562,648			(5)		278,098	7,375,222		74,167,673
6.3 Reinsurance ceded	334,160,688		227,242,936			50,621	6,572,421	3,531,852	21,213,153	9,041	75,540,664
6.4 Net	329,213,397		63,594,379	15,766,083	223,333		77,795,001	106,725,383	65,109,218		

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to $ 1,127,483 in Line 1.1, $ 1,127,483 in Line 1.4.
$ 1,127,483 in Line 6.1, and $ 1,127,483 in Line 6.4.

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

(d) Includes $ 1,145,193 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)	513,614	409,070	(104,544)
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)	513,614	409,070	(104,544)
13.	Title plants (for Title insurers only)			
14.	Investment income due and accrued			
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection	11,941,240	9,967,503	(1,973,737)
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	15.3 Accrued retrospective premiums and contracts subject to redetermination			
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers	3,454	14,411	10,957
	16.2 Funds held by or deposited with reinsured companies			
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset	25,988,226	31,507,967	5,519,741
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software	31,199,747	21,450,045	(9,749,702)
21.	Furniture and equipment, including health care delivery assets	11,666,849	10,704,081	(962,768)
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable			
25.	Aggregate write-ins for other than invested assets	20,256,733	22,980,555	2,723,822
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	101,569,863	97,033,632	(4,536,231)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	101,569,863	97,033,632	(4,536,231)
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.	Other assets	13,899,894	16,846,080	2,946,186
2502.	Prepaid expenses	6,356,839	6,134,475	(222,364)
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	20,256,733	22,980,555	2,723,822

NOTES TO FINANCIAL STATEMENTS

Note #	Description
1	Summary of Significant Accounting Policies and Going Concern
2	Accounting Changes and Corrections of Errors
3	Business Combinations and Goodwill
4	Discontinued Operations
5	Investments
6	Joint Ventures, Partnerships and Limited Liability Companies
7	Investment Income
8	Derivative Instruments
9	Income Taxes
10	Information Concerning Parent, Subsidiaries and Affiliates
11	Debt
12	Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans
13	Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations
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15	Leases
16	Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
17	Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities
18	Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans
19	Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
20	Fair Value Measurement
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22	Events Subsequent
23	Reinsurance
24	Retrospectively Rated Contracts & Contract Subject to Redetermination
25	Change in Incurred Losses and Loss Adjustment Expenses
26	Intercompany Pooling Arrangements
27	Structured Settlements
28	Heath Care Receivables
29	Participating Policies
30	Premium Deficiency Reserves
31	Reserves for Life Contracts and Annuity Contracts
32	Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics
33	Premium and Annuity Considerations Deferred and Uncollected
34	Separate Accounts
35	Loss/Claim Adjustment Expenses

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of American United Life Insurance Company (the "Company"), have been prepared in conformity with the National Association of Insurance Commissioners ("NAIC") *Annual Statement Instructions* and *Accounting Practices and Procedures* manuals, except to the extent that state laws may differ. The statements are also prepared in conformity with accounting practices prescribed or permitted by the Insurance Department of Indiana.

In 2018, the Insurance Commissioner of Indiana provided the company approval for a permitted practice regarding the calculation of the reserve credit related to a reinsurance transaction. This permitted practice allows the company to calculate the reserve credit for Pension Risk Transfer longevity risk treaties using a net premium reserve approach similar to that used for life insurance products.

	SSAP#	F/S Page	F/S Line #	12/31/2018	12/31/2017
Net Income					
(1) State basis (Page 4, line 35, Columns 1+2)	XXX	XXX	XXX	$ 54,060,085	$ 61,383,613
(2) State prescribed practice that increases/(decreases) NAIC SAP	N/A	N/A	N/A	-	-
(3) State permitted practice that increases/(decreases) NAIC SAP	N/A	N/A	N/A	-	-
Difference in the accounting and reporting for reinsurance reserves credits	61R	4	19	(89,754)	-
(4) NAIC SAP	XXX	XXX	XXX	$ 53,970,331	$ 61,383,613
Surplus					
(5) State basis (Page 3, line 38, Columns 1+2)	XXX	XXX	XXX	$ 1,052,563,342	$ 1,025,553,291
(6) State prescribed practice that increases/(decreases) NAIC SAP	N/A	N/A	N/A	-	-
(7) State permitted practice that increases/(decreases) NAIC SAP	N/A	N/A	N/A	-	-
Difference in the accounting and reporting for reinsurance reserves credits	61R	3	1	(89,754)	-
(8) NAIC SAP	XXX	XXX	XXX	$ 1,052,473,588	$ 1,025,553,291

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

The preparation of financial statements in conformity with the Statutory Accounting Principles prescribed or permitted by the Insurance Department of Indiana requires management to make estimates and assumptions that affect the reported amounts of assets and

liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

Accounting Policy

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

The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.
(2) The Company's policy is to purchase currency swaps, in order to obtain a fixed US dollar return, to hedge foreign dominated debt securities. The Company will use hedge accounting for the swap transaction upon settlement of the bond. Gains and losses resulting from early termination of currency swap transactions that use hedge accounting are deferred and amortized over the remaining period originally covered by the swap. Gains and losses resulting from the changes in fair value on currency swaps that do not use hedge accounting are reported as unrealized gains/losses.
(3) Common stocks are stated at fair value.
(4) Preferred stocks are stated at cost.
(5) Mortgage loans on real estate are stated at amortized cost.
(6) Loan-backed securities are stated at amortized cost using the interest method including anticipated prepayments at the date of purchase. The retrospective adjustment method is used to value all mortgage-backed securities.
(7) The Company owns 100% of the common stock of OneAmerica Securities, Inc. (OAS), a broker dealer valued on the GAAP net worth basis as described in the Securities Valuation Office (SVO) Manual. The Company also owns 100% of The AUL Reinsurance Management Services, LLC (AULRMS), a reinsurance intermediary. This investment is valued on the GAAP net worth basis as described in the SVO Manual and is reported in Schedule BA. There is no goodwill value with either of these companies.
(8) The Company has ownership interests in joint ventures, partnerships and limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee.
(9) During 2018, the Company entered into a commitment to purchase foreign dominated debt securities in early 2019. In order to obtain a fixed US dollar return on these debt securities, the Company purchased a currency swap in October 2018 prior to the settlement of the bonds. The Company will use hedge accounting for the swap transaction upon settlement of the bond in 2019. Gains and losses resulting from early termination of currency swap transactions that use hedge accounting are deferred and amortized over the remaining period originally covered by the swap. Gains and losses resulting from the changes in fair value on currency swaps that do not use hedge accounting are reported as unrealized gains/losses.
(10) Anticipated investment income as a factor in the premium deficiency calculations - not applicable.
(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
(12) The Company has not materially modified its capitalization policy from the prior period.
(13) The Company does not have any pharmaceutical rebate receivables.

D. Going Concern – not applicable.

2. Accounting Changes and Corrections of Errors

A. Correction of Errors – not applicable.

B. Cumulative Effect of Changes in Accountings Principles

In 2018, the Company elected the use of systematic value measurement method for SVO-identified investments as the statutory carrying value of these investments as of January 1, 2018. The change from the prior measurement method of carrying these investments at cost to systematic value, which is a new measurement concept, is a change in accounting principle under SSAP 3. This did not have an impact to surplus as of January 1, 2018.

During 2017, the Company refined its approach of estimating the realization of deferred tax assets which is treated as a change in accounting principle under SSAP 101. This change provides a better matching of the reported deferred tax asset and its recognition. This change resulted in a cumulative adjustment that increased surplus by $17.5 million during 2017.

3. Business Combinations and Goodwill- not applicable

4. Discontinued Operations

On July 1, 2002 Employers Reassurance Corporation (ERAC) began reinsuring the majority of the Company's reinsurance operations; including its life, long term care and international reinsurance business. The transaction structure involved two indemnity reinsurance agreements and the sale of certain assets. Under the indemnity reinsurance transactions the Company is not relieved of its legal liability. The liabilities and obligations associated with the reinsured contracts remain on the balance sheet of the Company with corresponding reinsurance ceded amounts to ERAC.

As a result of this transaction, a gain of approximately $95.0 million ($125 million pre-tax) was generated in 2002 and the gain was recorded as a deferred gain in surplus. The gain will be amortized into earnings at the rate that earnings on the reinsured business are expected to emerge. The Company reported $3.8 million and $3.5 million in deferred gain amortization in 2018 and 2017, respectively. The net deferred gain balance at December 31, 2018 was $18.3 million.

5. Investments

A. Mortgage Loans – not applicable Mortgage Loans, including Mezzanine Real Estate Loans

1) The minimum and maximum rates of interest received for new loans made by category during 2018 were:
Residential loans – not applicable.
Commercial loans – 3.5% and 5%

2) The maximum percentage of any one loan to the value of security at the time of the loan was: 66.6%

	12/31/2018	12/31/2017
3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total;	$ -	$ -

4) An age analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-Lender in a Mortgage Loan Agreement:

		Residential			Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a Current year							
1 Recorded Investment							
a Current	$ -	$ -	$ 60,471	$ -	$ 2,192,558,031	$ -	$ 2,192,618,502
b 30-59 days past due	-	-	-	-	-	-	-
c 60-89 days past due	-	-	-	-	-	-	-
d 90-179 days past due	-	-	-	-	-	-	-
e 180+ days past due	-	-	-	-	-	-	-
2 Accruing interest 90-179 days past due							
a Recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b Interest accrued	-	-	-	-	-	-	-
3 Accruing interest 180+ days past due							
a Recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b Interest accrued	-	-	-	-	-	-	-
4 Interest reduced							
a Recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b Interest accrued	-	-	-	-	-	-	-
c Percent reduced	0%	0%	0%	0%	0%	0%	0%
5 Participant or Co-lender in a Mortgage Loan Agreement							
a Recorded investment	$ -	$ -	$ -	$ -	$ 15,333,402	$ -	$ 15,333,402
b Prior year							
1 Recorded Investment							
a Current	$ -	$ -	$ 79,022	$ -	$ 1,965,088,401	$ -	$ 1,965,167,423
b 30-59 days past due	-	-	-	-	-	-	-
c 60-89 days past due	-	-		-	-	-	-
d 90-179 days past due	-	-	-	-	-	-	-
e 180+ days past due	-	-	-	-	-	-	-
2 Accruing interest 90-179 days past due							
a Recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b Interest accrued	-	-	-	-	-	-	-
3 Accruing interest 180+ days past due							
a Recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b Interest accrued	-	-	-	-	-	-	-
4 Interest reduced							
a Recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b Interest accrued	-	-	-	-	-	-	-
c Percent reduced	0%	0%	0%	0%	0%	0%	0%
5 Participant or Co-lender in a Mortgage Loan Agreement							
a Recorded investment	$ -	$ -	$ -	$ -	$ 16,504,741	$ -	$ 16,504,741

Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which

5) the reporting entity is restricted from unilaterally foreclosing on the mortgage loan:

a Current year							
1 With allowance for credit losses	$ -	$ -	$ -	$ -	$ -	$ -	$ -
2 No allowance for credit losses	-	-	-	-	-	-	-
3 Total (1 + 2)	-	-	-	-	-	-	-
4 Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	-	-	-	-	-	-	-
b Prior year							
1 With allowance for credit losses	$ -	$ -	$ -	$ -	$ -	$ -	$ -
2 No allowance for credit losses	-	-	-	-	-	-	-
3 Total (1 + 2)	-	-	-	-	-	-	-
4 Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	-	-	-	-	-	-	-

6) Invesment in impaired loans - average recorded investment, interest income recognized, recorded investment in nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:

a Current year								
1 Average recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
2 Interest income recognized	-	-	-	-	-	-	-	-
3 Recorded investments on nonaccrual status	-	-	-	-	-	-	-	-
4 Amount of interest income recognized using a cash-basis method of accounting	-	-	-	-	-	-	-	-
b Prior year								
1 Average recorded investment	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
2 Interest income recognized	-	-	-	-	-	-	-	-
3 Recorded investments on nonaccrual status	-	-	-	-	-	-	-	-
4 Amount of interest income recognized using a cash-basis method of accounting	-	-	-	-	-	-	-	-

7) Allowance for credit losses:

	12/31/2018	12/31/2017
a Balance at beginning of period	$ -	$ 1,040,750
b Additions charged to operations		-
c Direct write-downs charged against the allowance	-	(1,040,750)
d Recoveries amounts previously charges off	-	-
e Balance at end of period	$ -	$ -

8) Mortgage Loans Derecognized as a Result of Foreclosure:

	12/31/2018	12/31/2017
a Aggregate amount of mortgage loan derecognized	$ -	$ -
b Real estate collateral recognized	-	-
c Other collateral recognized	-	-
d Receivable recognized from a government guarantee of the foreclosed mortgage loan	$ -	$ -

9) The Company would recognize income on impaired loans upon receipt, if applicable.

B. Debt Restructuring

		12/31/2018	12/31/2017
1)	The total recorded investment in restructured loans, as of year-end	$ -	$ 2,127,216
2)	The realized capital losses related to these loans	$ 492,400	$ 187,922
3)	Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings.	$ -	$ -

4)

For an impairment due to credit deterioration, amortization will cease after the investment is written down. If the facts and circumstances change after the impairment, the security will amortize prospectively from its new cost basis to a recoverable amount. Income receipts from impaired securities are recorded as earned income, or income received if a there is an outstanding income accrual.

C. Reverse Mortgages - the Company has no investment in reverse mortgages.

D. Loan-Backed-Securities

(1) Prepayment assumptions for loan-backed securities were obtained from BlackRock prepayment models

(2) In the aggregate, securities with a recognized other-than-temporary impairment – not applicable.

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

(3) For each security, with a recognized other-then-temporary impairment – not applicable.

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
	$ -	$ -	$ -	$ -	$ -	na
	-	-	-	-	-	na
Total	$ -	$ -	$ -	$ -	$ -	na

(4) Loan-backed securities owned at December 31, 2018 with a fair value lower than amortized cost for which an other-than-temporary impairment has not been recognized in earnings as a realized loss are summarized below by length of time the securities have been in a continuous unrealized loss position.

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	$ 20,917,915
2. 12 Months or Longer	$ 29,861,648

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

1. Less than 12 Months	$ 1,106,691,358
2. 12 Months or Longer	$ 847,962,181

(5) In accordance with the Company's investment impairment policy, factors considered in determining whether declines in the fair value of loan-backed securities are other-than-temporary include 1) the significance of the decline, 2) the intent to sell the investment and likelihood the Company will be required to sell the security before recovery of its amortized cost, 3) the time period during which there has been a significant decline in value, and 4) whether the Company expects to receive all contractual cash flows.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) The Company entered into a securities lending program. The Company requires a minimum of 102% of the fair value of securities loaned at the onset of the contract as collateral. Cash collateral received is reinvested and reported as Securities Lending Reinvested Collateral Assets, and the offsetting collateral liability is included in Payable for Securities Lending.

(2) The Company has not pledged any of its assets as collateral for securities lending.

(3) Collateral received

a. Aggregate Amount Cash Collateral Received

1. Securities Lending:

		Fair Value
(a)	Open	$ 226,497,975
(b)	30 Days or Less	-
(c)	31 to 60 Days	-
(d)	61 to 90 Days	-
(e)	Greater than 90 Days	-
(f)	Subtotal	$ 226,497,975
(g)	Securities Received	-
(h)	Total Collateral Received	$ 226,497,975

2. The Company has no Dollar Repurchase Agreements.

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged $ 226,497,975

c. The Company receives collateral consisting of cash from its securities lending transactions. The Company reinvests the cash collateral according to guidelines of the Company's Investment Policy.

(4) The Company does not use an affiliated agent for securities lending activities.

(5) Collateral Reinvestment

1. Securities Lending:

		Amortized Cost	Fair Value
(a)	Open	$ (35,346)	$ (38,394)
(b)	30 Days or Less	44,989,854	44,990,257
(c)	31 to 60 Days	35,434,868	35,438,938
(d)	61 to 90 Days	20,140,755	20,144,961
(e)	91 to 120 Days	24,485,483	24,481,570
(f)	121 to 180 Days	45,530,079	45,527,861
(g)	181 to 365 Days	24,637,876	24,615,253
(h)	1 to 2 Years	31,379,411	31,337,529
(i)	2 to 3 Years	-	-
(j)	Greater than 3 Years	-	-
(k)	Subtotal	$ 226,562,980	$ 226,497,975
(l)	Securities Received	-	-
(m)	Total Collateral Reinvested	$ 226,562,980	226,497,975

2. The Company has no Dollar Repurchase Agreements.

b. The Company generally invests security lending collateral in securities with maturities of less than 2 years. The Company maintains liquidity within the securities lending program by investing a portion of the collateral in money market funds and repurchase agreements with very short durations.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or re-pledge.

(7) The Company has collateral for transactions that extend beyond one year from the reporting date with an amortized cost as follows:

Description of Collateral	Amount
Industrial and Miscellaneous Bonds	$ 22,179,020
Certificate of Deposit	$ 9,200,391
Total Collateral Extending beyond one year of the reporting date	$ 31,379,411

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale – not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – not applicable.

J. Real Estate
(1) Impairment losses – not applicable.
(2) Real estate investments – not applicable.
(3) Changes to a plan of sale – not applicable.
(4) Retail land sales – not applicable.

K. Low-income Housing Tax Credits – not applicable.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

		Gross (Admitted & Nonadmitted) Restricted						
		Current Year						
		1	2	3	4	5	6	7
	Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Activity	S/A Assets Supporting (G/A) Activity (b)	Total (1 + 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)
a	Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -
b	Collateral held under security lending agreement	226,562,980	-	-	-	226,562,980	315,234,249	(88,671,269)
c	Subject to repurchase agreement	-	-	-	-	-	-	-
d	Subject to reverse repurchase agreement	-	-	-	-	-	-	-
e	Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f	Subject to dollar reverse repurchase agreement	-	-	-	-	-	-	-
g	Placed under option contracts	-	-	-	-	-	-	-
h	Letter stock or securities restricted as to sale	-	-	-	-	-	-	-
i	FHLB capital stock	77,942,100	-	-	-	77,942,100	77,547,900	394,200
j	On deposit with states	3,705,782	-	-	-	3,705,782	3,697,334	8,448
k	On deposit with other regulatory bodies	-	-	-	-	-	-	-
l	Pledged collateral to FHLB	2,688,531,417	-	-	-	2,688,531,417	2,604,472,476	84,058,941
m	Pledged as collateral not captured in other categories	172,632,189	-	-	-	172,632,189	177,360,724	(4,728,535)
n	Other restricted assets	-	-	-	-	-	-	-
o	Total Restricted Assets	$ 3,169,374,468	$ -	$ -	$ -	$ 3,169,374,468	$ 3,178,312,683	$ (8,938,215)

(a) subset of column 1
(b) subset of column 3

		Current Year			
				Percentage	
		8	9	10	11
	Restricted Asset Category	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a	shown	$ -	$ -	0%	0%
b	Collateral held under security lending agreement	-	226,562,980	0.8%	0.8%
c	Subject to repurchase agreement	-	-	0%	0%
d	Subject to reverse repurchase agreement	-	-	0%	0%
e	Subject to dollar repurchase agreements	-	-	0%	0%
f	Subject to dollar reverse repurchase agreement	-	-	0%	0%
g	Placed under option contracts	-	-	0%	0%
h	Letter stock or securities restricted as to sale	-	-	0%	0%
i	FHLB capital stock	-	77,942,100	0%	0%
j	On deposit with states	-	3,705,782	0%	0%
k	On deposit with other regulatory bodies	-	-	0%	0%
l	Pledged collateral to FHLB	-	2,688,531,417	10%	10%
m	Pledged as collateral not captured in other categories	-	172,632,189	1%	1%
n	Other restricted assets	-	-	0%	0%
o	Total Restricted Assets	$ -	$ 3,169,374,468	11%	11%

(c) column 5 divided by asset page, column 1, line 28
(d) column 9 divided by asset page, column 3, line 28

(2) Details of assets pledged as collateral not captured in other categories

	Gross (Admitted & Nonadmitted) Restricted				
	Current Year				
	1	2	3	4	5
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Activity	S/A Assets Supporting (G/A) Activity (b)	Total (1 + 3)
Bonds held for assumed reinsurance	$ 172,632,189	$ -	$ -	$ -	$ 172,632,189
Total (c)	$ 172,632,189	$ -	$ -	$ -	$ 172,632,189

	Gross Admitted & Nonadmitted			Percentage	
	6	7	8	9	10
Restricted Asset Category	Total from Prior Year	(5 minus 6)	Admitted Restricted	Nonadmitted	to Total Admitted
Bonds held for assumed reinsurance	$ 177,360,724	$ (4,728,535)	$ 172,632,189	1%	1%
Total (c)	$ 177,360,724	$ (4,728,535)	$ 172,632,189	1%	1%

(3) Detail of other restricted assets

	Gross Restricted				
	Current Year				
	1	2	3	4	5
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Activity	S/A Assets Supporting (G/A) Activity (b)	Total (1 + 3)
na	$ -	$ -	$ -	$ -	$ -
Total (c)	-	-	-	-	-

	Restricted			Percentage	
	6	7	8	9	10
Restricted Asset Category	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Admitted & Nonadmitted Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
na	$ -	$ -	$ -	0%	0%
Total (c)	-	-	-	0%	0%

(4) Collateral received and reflected as assets within the reporting entity's financial statements

	Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted & Nonadmitted) *	4 % of BACV to Total Admitted Assets **
a	Cash, Cash Equivalents and Short-Term Investments	$ 2,210,000	$ 2,210,000	0.0%	0.0%
b	Schedule D, Part 1	-	-	0.0%	0.0%
c	Schedule D, Part 2, Section 1	-	-	0.0%	0.0%
d	Schedule D, Part 2, Section 2	-	-	0.0%	0.0%
e	Schedule B	-	-	0.0%	0.0%
f	Schedule A	-	-	0.0%	0.0%
g	Schedule BA, Part 1	-	-	0.0%	0.0%
h	Schedule DL, Part 1	226,562,980	226,497,975	1.6%	1.6%
i	Other	-	-	0.0%	0.0%
j	Total Collateral Assets (a+b+c+d+e+f+g+h+i)	228,772,980	228,707,975	1.6%	1.6%

* Column 1 divided by Asset Page, Line 26 (Column 1)
** Column 1 divided by Asset Page, Line 26 (Column 3)

		1 Amount	2 % of Liability to Total Liabilities *
k	Recognized Obligation to Return Collateral Asset	$ 228,772,980	1.7%

*Column 1 divided by Liability Page, Line 26 (Column 1)

M. Working Capital Finance Investments – not applicable.

N. Offsetting and Netting of Assets and Liabilities – not applicable.

O. Structured Notes – not applicable.

P. 5*GI Securities – not applicable.

Q. Short Sales – not applicable.

R. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPS	30	-
2. Aggregate Amount of Investment Income	$ 3,078,888	$ -

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investment in unaffiliated Joint Ventures, Partnerships or Limited Liability Companies during the statement periods. Additional impairments related to investments in affiliated Joint Ventures, Partnerships and Limited Liability Companies are noted in Footnote 10 J.

7. Investment Income

A. Due and accrued income was excluded from investment income on the following bases:
Mortgage loans - on loans in foreclosure, delinquent more than one year (unless insured) or where collection is uncertain.
Bonds - where interest is in default, accrued interest on bonds ineligible for amortization.
Real Estate - where collection of rent income is uncertain.
Other Invested Assets - where interest on surplus notes holdings has not been approved by the Commissioner.

B. The total amount excluded was $464,916.

8. Derivative Instruments

Equity / Index Hedge:

A. The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivative financial instruments. The credit exposure of the Company's derivative contracts is limited to the positive estimated fair value of derivative contracts at the reporting date after taking into consideration the existence of netting agreements and any collateral received pursuant to credit support annexes.

The Company manages its credit risk related to over-the-counter (OTC) derivatives by entering into transactions with highly rated counterparties, maintaining collateral arrangements and through the use of master agreements that provide for a single net payment to be made by one counterparty to another at each due date and upon termination.

The Company enters into various collateral arrangements, which require both the pledging and accepting of collateral in connection with its derivative instruments. The Company's collateral arrangements for its OTC derivatives generally require the counterparty in a net liability position, after considering the effect of netting arrangements, to pledge collateral when the fair value of the counterparty's derivatives reaches a pre-determined threshold. The Company maintained ownership of any collateral delivered.

B. The Company uses derivatives, including option contracts, to manage risks associated with interest rates and changes in the estimated fair values of the Company's liabilities driven by the equity market. The value of these derivatives are derived from interest rates or financial indices and are contracted in the OTC market. The Company did not elect to use hedge accounting, but the derivatives do provide an assumed economic hedge against certain anticipated transactions.

The Company credits interest on policyholder account liabilities based on S&P 500 index performance at participation rates and with certain caps on returns. These participation rates and caps are set each policy year. The Company economically hedges this annual exposure at the time the participation rates and caps are set by purchasing at-the-money call options and selling out-of-the-money call options based on the S&P 500 index in an amount that approximates the obligation of the Company to credit interest at the end of the policy year with adjustments for lapse assumptions. Since the options are based on the same indexes that the crediting rates are based upon, they substantially offset the equity market risk associated with the crediting rate in the policy year being hedged.

C. These contracts are valued and reported using fair value accounting. The contracts are recorded at cost and marked to market, with the change reported as an unrealized gain or loss. At the time the contracts expire or are terminated, any difference between the cash received and the cost is recognized as a realized gain or loss.

D. Derivative contracts with financing premiums - not applicable.

E. The Company did not elect to use hedge accounting. The change in fair value resulted in an unrealized loss of $6,674,548 as of December 31, 2018.

F. Derivatives no longer applying for hedge accounting – not applicable.

G. Cash flow hedges for a forecasted transaction – not applicable.

H. Derivative premium cost - not applicable.

Foreign Currency Denominated Debt Securities Cash Flow Hedge:

A. During 2018, the Company entered into a commitment to purchase foreign dominated debt securities in early 2019. In order to obtain a fixed US dollar return on these debt securities, the Company purchased a currency swap in October 2018 prior to the settlement of the bonds.

B. The Company uses currency swaps to hedge foreign currency risk on debt issues that are payable in a currency other than US dollars.

C. Currency swap transactions generally involve the exchange of funds received in the course of principal and interest collections on securities denominated in a foreign currency to US dollars at a predetermined rate. Gains and losses resulting from early termination of currency swap transactions that use hedge accounting are deferred and amortized over the remaining period originally covered by the swap. Gains and losses resulting from the changes in fair value on currency swaps that do not use hedge accounting are reported as unrealized gains/losses. Currency swaps are reported on schedule DB.

D. Derivative contracts with financing premiums - not applicable.

E. Not applicable.

F. Derivatives no longer applying for hedge accounting – not applicable.

G. Cash flow hedges for a forecasted transaction – The cash flow hedge matures in 2029.

H. Derivative premium cost - not applicable.

9. Income Taxes

A. (1). The components of the net admitted deferred tax asset recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:

	12/31/2018			12/31/2017			Change		
	(1) Ordinary	(2) Capital	(3) Total	(4) Ordinary	(5) Capital	(6) Total	(7) Ordinary	(8) Capital	(9) Total
(a) Gross deferred tax assets	$ 118,496,724	$ 1,941,773	$ 120,438,497	$ 128,480,850	$ 1,768,927	$ 130,249,777	$ (9,984,126)	$ 172,847	$ (9,811,279)
(b) Less: valuation allowance	-	-	-	-	-	-	-	-	-
(c) Gross deferred tax asset (a-b)	$ 118,496,724	$ 1,941,773	$ 120,438,497	$ 128,480,850	$ 1,768,927	$ 130,249,777	$ (9,984,126)	$ 172,847	$ (9,811,279)
(d) Deferred tax asset nonadmitted	25,697,298	290,928	25,988,226	31,216,094	291,873	31,507,967	5,518,796	945	5,519,741
(e) Subtotal (c-d)	92,799,426	1,650,845	94,450,271	97,264,756	1,477,054	98,741,810	(4,465,330)	173,792	(4,291,538)
(f) Deferred tax liabilities	40,147,143	4,129,355	44,276,498	41,635,694	4,521,447	46,157,141	1,488,551	392,092	1,880,643
(g) Net admitted deferred tax asset	$ 52,652,283	$ (2,478,510)	$ 50,173,774	$ 55,629,062	$ (3,044,393)	$ 52,584,669	$ (2,976,779)	$ 565,884	$ (2,410,895)

(2) The admitted deferred tax asset is determined from the following components:

	12/31/2018			12/31/2017			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation components: SSAP 101 (Paragraph 11)									
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ 821,517	$ 821,517	$ -	$ 644,420	$ 644,420	$ -	$ 177,097	$ 177,097
(b) Adjusted gross deferred tax assets expected to be realized after the application of the threshold limitation	49,352,256	-	49,352,256	51,940,249	-	51,940,249	(2,587,993)	-	(2,587,993)
(1) Adjusted gross deferred tax assets expected to be realized following the balance sheet date	49,352,256	-	49,352,256	51,940,249	-	51,940,249	(2,587,993)	-	(2,587,993)
(2) Adjusted gross deferred tax assets allowed per limitation threshold	-	-	150,018,774	-	-	145,538,965	-	-	4,479,809
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from (a) and (b) above) offset by gross deferred tax liabilities	43,447,170	829,328	44,276,498	45,324,507	832,634	46,157,141	(1,877,337)	(3,306)	$ (1,880,643)
(d) Deferred tax assets admitted as the result of the application of SSAP No. 101 (a+b+c)	$ 92,799,426	$ 1,650,845	$ 94,450,271	$ 97,264,756	$ 1,477,054	$ 98,741,810	$ (4,465,330)	$ 173,791	$ (4,291,539)

(3)	12/31/2018	12/31/2017
(a) Ratio percentage used to determine recovery period and threshold	828%	774%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold amount	$ 1,123,061,169	$ 1,089,583,643

4) The impact of tax-planning strategies is as follows:

	12/31/2018		12/31/2017		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets by tax character as a percentage						
1 Adjusted gross DTAs amount from note 9A1 (c)	118,496,724	1,941,773	128,480,850	1,768,927	9,984,126	172,846
2 Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1(e)	92,799,426	1,650,845	97,264,756	1,477,054	(4,465,330)	173,791
4 Percentage of adjusted net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.8%	0.0%	0.5%	0.0%	0.2%	0.0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?	No					

B. Deferred tax liabilities are not recognized for the following amounts: None.

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

	12/31/2018	12/31/2017	Change
1. Current Income Tax			
(a) Federal	$ (24,193,970)	$ 16,124,575	$ (40,318,545)
(b) Foreign	-	-	-
(c) Subtotal	(24,193,970)	16,124,575	(40,318,545)
(d) Federal income tax on net capital gains	336,495	4,585,771	(4,249,276)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other			-
(g) Federal and foreign income taxes incurred	$ (23,857,475)	$ 20,710,346	(44,567,821)
2. Deferred tax assets			
(a) Ordinary:			
(1) Discounting of unpaid losses	$ 12,255	$ 35,853	$ (23,598)
(2) Unearned premium reserve	-	-	-
(3) Policyholder reserves	43,814,852	64,093,148	(20,278,296)
(4) Investments	-	-	-
(5) Deferred acquisition costs	23,360,828	20,371,669	2,989,159
(6) Policyholder dividend accrual	2,660,193	2,569,217	90,976
(7) Fixed and amortizable assets	10,478,650	8,405,470	2,073,180
(8) Compensation and benefits accrual	21,753,083	19,971,082	1,782,001
(9) Pension accrual	-	-	-
(10) Receivables nonadmitted	5,426,591	5,632,393	(205,802)
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	10,990,272	7,402,018	3,588,254
Subtotal	118,496,724	128,480,850	(9,984,126)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted deferred tax assets	(25,697,298)	31,216,094	5,518,796
(d) Admitted ordinary deferred tax assets (2a - 2b - 2c)	$ 92,799,426	$ 97,264,756	$ (4,465,330)
(e) Capital			
(1) Investments	1,887,795	1,714,950	172,845
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	53,978	53,977	1
Subtotal	1,941,773	1,768,927	172,846
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	290,927	291,873	(946)
(h) Admitted capital deferred tax assets (2e - 2f - 2g)	1,650,846	1,477,054	173,792
(i) Admitted deferred tax assets (2d + 2h)	$ 94,450,272	$ 98,741,810	$ (4,291,538)
3. Deferred tax liabilities			
(a) Ordinary:			
(1) Investments	$ 5,725,281	$ 6,631,831	$ (906,550)
(2) Fixed assets	8,872,918	5,861,558	3,011,360
(3) Deferred and uncollected premium	13,156,691	12,500,764	655,927
(4) Policyholder reserves	9,503,721	14,857,439	(5,353,718)
(5) Other	2,888,532	1,784,102	1,104,430
Ordinary deferred tax liabilities	40,147,143	41,635,694	(1,488,551)
(b) Capital - investments	4,129,355	4,521,447	(392,092)
(c) Deferred tax liabilities (3a + 3b)	$ 44,276,498	$ 46,157,141	$ (1,880,643)
4. Net admitted deferred tax asset (2i - 3c)	$ 50,173,774	$ 52,584,669	$ (2,410,895)

The above table reflects the impact of the Tax Cuts and Jobs Act (legislation) that was enacted on December 22, 2017. The reduction in gross deferred tax assets and deferred tax liabilities during 2017 related to the impact of this legislation was $62,459,272 and $6,397,515, respectively. The reduction to nonadmitted deferred tax assets was $24,529,426.

As of the filing date for the 2017 Annual Statement, the accounting for the income tax effects of the legislation was incomplete. The Company recorded a provisional amount for the temporary difference related to policy reserves of approximately $63,800,000 which included the transitional reserve adjustment of approximately $14,600,000 and the realization thereof as the Company was currently working through a final analysis of the implications of the tax reserve changes. The Company has completed its analysis which has not resulted in any material adjustments during 2018 to what was reported in 2017.

The change in net deferred taxes is comprised of the following (exclusive of the change in nonadmitted assets reported as a component of the Change in Nonadmitted Assets):

	12/31/2018	12/31/2017	Change
Gross deferred tax assets	$ 120,438,497	$ 130,249,778	$ (9,811,281)
Deferred tax liabilities	(44,276,498)	46,157,141	(90,433,639)
Net deferred tax asset	76,162,000	84,092,637	(7,930,637)
Tax effect of unrealized gains	(2,727,700)	(5,507,560)	2,779,860
Net deferred income tax asset, excluding unrealized gains	$ 78,889,700	$ 89,600,197	(10,710,497)

D. The federal income tax incurred differs from the enacted rate due to the following:

	12/31/2018	Effective Tax Rate
Tax expense at the federal statutory rate of 21%	$ 5,832,155	21.0%
Tax preferenced investment income	(8,003,312)	-28.8%
Nondeductible expenses	722,160	2.6%
Change in interest maintenance reserve	(745,841)	-2.7%
Change in nonadmitted asset	(2,089,800)	-7.5%
Tax credits	-	0.0%
		0.0%
Ceding commission adjustment	(810,553)	-2.9%
Change in pension obligation	1,107,479	4.0%
Provision to return adjustment	(9,204,672)	-33.1%
Other	45,406	0.2%
Total income tax expense incurred	$ (13,146,978)	-47.3%
Federal and foreign income taxes incurred	(23,857,475)	
Change in net deferred income taxes	10,710,497	
Total statutory income tax	$ (13,146,978)	

During 2018, the Company refined its interpretation of the Internal Revenue Code for establishing tax reserves related to its Pension Risk Transfer product. The new methodology was applied in the 2017 federal tax return filing and has been reflected in the 2018 statements. This resulted in a current tax benefit of $31.8 million and is included in the Provision to return adjustment line above.

E. At December 31, 2018, the Company had no losses or credits to carryforward to succeeding years.

Taxes paid and available for recoupment in the event of future losses are as follows:

Year	Taxes paid
12/31/2018	$ 2,472,260
12/31/2017	9,879,022
12/31/2016	7,710,487

The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Code was $0 as of December 31, 2018.

F. The Company's Federal Income Tax return is consolidated with the following entities:

- American United Mutual Insurance Holding Company
- AUL Equity Sales Insurance Agency, Inc.
- McCready & Keene, Inc.
- NewOhio, LLC
- OneAmerica Financial Partners, Inc.
- OneAmerica Retirement Services, LLC
- OneAmerica Securities, Inc.
- OneAmerica Securities Insurance Agency
- Pioneer Mutual Life Insurance Company
- The State Life Insurance Company

The method of allocation between the companies is subject to an executed Tax Sharing Agreement and is based upon separate return calculations with current credit for losses and tax credits. Intercompany tax balances are settled quarterly.

G. The Company has no tax loss contingency for which it is reasonably possible that the liability will increase significantly within the next twelve months.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. American United Life Insurance Company (AUL) on December 17, 2000 reorganized and formed a mutual insurance holding company (American United Mutual Insurance Holding Co.) (AUMIHC) and an intermediate stock holding company (OneAmerica Financial Partners, Inc.) (OneAmerica). AUL is a wholly owned subsidiary of OneAmerica.

In early 2002, State Life provided a mortgage loan of $3 million to OneAmerica to purchase a building that was leased to the Company for the term of the loan. State Life financed the building for a term and on an amortization schedule equal to the term of the lease from the Company. The Company is using the building, OneAmerica Support Center, for its printing and supply operations and as a disaster recovery facility.

In October 2003, OneAmerica issued $200 million 7% senior notes due in 2033. The proceeds are intended to be used for general corporate purposes, including possible acquisitions, mergers, combinations or similar arrangements.

OneAmerica Asset Management (OAM), LLC, a limited liability company domiciled in Indiana, was organized on October 12, 2012 and is the registered investment advisor for the Company effective January 1, 2013.

In 2015, the Company formed MRO-A, LLC in order to facilitate the transfer of management and the potential sale of the mineral rights portfolios.

B. The Company exchanged securities with SL in December 2017. The transaction involved transfer of $31,007,667 of SVO identified Exchange Traded Funds in exchange for bonds.

In 2017, the Company received a $30,000,000 contribution from OneAmerica.

C. Amount of transactions – refer to 10 B above.

D. At December 31, 2018, the Company reported $956,000 net due from affiliates. AUL owes $2,386,000, $3,006,000, $391,787 and 7,500 to AULRMS, McCready, MRO-A, and Oneamerica, respectively. The receivable includes $1,293,000, $3,143,000, $1,330,000, $912,000 to State Life, OARS, OAS, OAM, and PIONEER MUTUAL respectively.

At December 31, 2017, the Company reported $1,113,000 net due from affiliates. AUL owes $1,857,000, $513,000, $309,000, and $34,000 to AULRMS, McCready, MRO-A, and Oneamerica, respectively. The receivable includes $2,521,000, $680,000, $459,000, $84,000, and $82,000 to State Life, Pioneer Mutual Life, OARS, OAS, and OAM, respectively.

The settlement terms require these balances to be settled monthly.

E. The Company guarantees the insurance liabilities of The State Life Insurance Company and Pioneer Mutual Life Insurance Company to its policyholders in the event either company becomes unable to honor such insurance liabilities. See Footnote 10 G for details of these relationships as well as the related disclosure in Footnote 14.

F. The Company has agreements with State Life, Pioneer Mutual, AULRMS, McCready and Keene, OAS, OARS, and OAIAS to provide administrative and management services for a fee.

OAM is the registered investment advisor for the Company. The Company pays an investment management fee to OAM monthly.

G. All 50,000 shares issued and outstanding of AUL were issued to AUMIHC through OneAmerica. AUMIHC will at all times, in accordance with the Indiana Mutual Holding Company Law, control at least a majority of the voting shares of the capital stock of AUL. Policyholder membership rights exist at AUMIHC while the policyholder contract rights remain with AUL.

In 2002, Pioneer Mutual Life Insurance Company of Fargo, North Dakota, a stock insurance company, joined American United Mutual Insurance Holding Company as a wholly-owned subsidiary of OneAmerica Financial Partners, Inc.

In December 2004, The State Life Insurance Company reorganized as a wholly owned subsidiary of OneAmerica. Simultaneous with the reorganization, State Life converted to a stock insurance company. The original affiliation between AUL and State Life dates back to 1994 when the two entered into a Strategic Alliance.

H. No shares of OneAmerica Financial Partners, Inc. are held by AUL.

I. The Company does not hold any SCA investments exceeding 10% of admitted assets.

J. The Company recognized an impairment of $2,839,934 and $2,437,772 on its investment in AULRMS in 2018 and 2017, respectively. This impairment is recorded as a realized loss in the Exhibit of Capital Gains and Losses.

K. The Company does not have an investment in a foreign insurance subsidiary.

L. The Company does not hold an investment in a downstream noninsurance holding company.

M. The Company holds an SCA investment in MRO-A, LLC which is reported at a gross amount of $513,614 and then fully nonadmitted. As this is not a stock investment, no filing with the NAIC is required.

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	$ -	$ -	$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	$ -	$ -	$ -
c. SSAP No. 97 8b(iii) Entities				
AUL RMS	100%	$ -	$ -	$ -
OAS	100%	4,417,612	4,417,612	-
MRO-A	100%	513,614	-	513,614
Total SSAP No. 97 8b(iii) Entities	XXX	$ 4,931,226	$ 4,417,612	$ 513,614
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	$ -	$ -	$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	$ 4,931,226	$ 4,417,612	$ 513,614
f. Aggregate Total (a+e)	XXX	$ 4,931,226	$ 4,417,612	$ 513,614

(2) NAIC Filing Response Information

SCA Entity	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
AUL RMS	S2	8/10/2018	$ -	Y	N	I
OAS	S2	8/10/2018	3,503,347	Y	N	I
MRO-A	N/A	N/A	N/A	N/A	N/A	N/A
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	$ 3,503,347	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	$ 3,503,347	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	$ 3,503,347	XXX	XXX	XXX

* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing
** I - Immaterial or M - Material

N. Investment in Insurance SCAs – Not applicable.

O. SCA Loss Tracking – Not applicable

11. Debt

A. Debt and Holding Company Obligations – The Company has no capital notes outstanding.

B. Federal Home Loan Bank Agreements

(1) In 2017, the Company entered into a line of credit with the Federal Home Loan Bank of Indianapolis (FHLB) for amounts up to $50,000,000. The interest rate is determined based upon the variable advance rate at the time of a draw. There is no amount outstanding on this facility as of December 31, 2018.

In September 2006, the Company enhanced its financial flexibility through a membership in the FHLB. FHLB membership provides ready access to funds and borrowing capacity through the issuance of Funding Agreements. The Company uses these funds in an investment spread strategy, consistent with its other investment spread operations. As such, the Company applies SSAP No. 52 accounting treatment to these funds, consistent with its other deposit-type contracts.

The Company closely matches the maturities of the Funding Agreements with the invested bond maturities. The Funding Agreements are classified as guaranteed interest contracts on Page 3, line 3, Liability for Deposit Type Contracts.

(2) FHLB Capital Stock
(a) Aggregate Totals

1. Current Year	Total	General Account	Separate Account
Membership Stock - Class A	$ -	$ -	$ -
Membership Stock - Class B	77,942,100	77,942,100	-
Activity Stock	-	-	-
Excess Stock	-	-	-
Aggregate Total	$ 77,942,100	$ 77,942,100	$ -
Actual Borrowing Capacity	$ 1,804,336,525	xxx	xxx

2. Prior Year-end	Total	General Account	Separate Account
Membership Stock - Class A	$ -	$ -	$ -
Membership Stock - Class B	77,547,900	77,547,900	-
Activity Stock	-	-	-
Excess Stock	-	-	-
Aggregate Total	$ 77,547,900	$ 77,547,900	$ -
Actual Borrowing Capacity	$ 1,862,623,115	xxx	xxx

(b) Membership Stock (Class A and B)

			Eligible for Redemption			
	Current Year Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
Class A	$ -	$ -	$ -	$ -	$ -	$ -
Class B	$ 77,942,100	$ 77,942,100	$ -	$ -	$ -	$ -

(3) Collateral Pledged to FHLB

(a) Amount Pledged as of Reporting Date

1. Current Year Total General and Separate Accounts	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$ 2,624,306,838	$ 2,688,740,836	$ 1,677,007,022

2. Current Year General Account	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$ 2,624,306,838	$ 2,688,740,836	$ 1,677,007,022

3. Current Year Separate Account	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$ -	$ -	$ -

4. Prior Year-end Total General and Separate Accounts	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$ 2,586,797,474	$ 2,604,472,475	$ 1,672,069,712

(b) Maximum Amount Pledged During Reporting Period

1. Current Year Total General and Separate Accounts	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	$ 2,716,577,407	$ 2,806,254,172	$ 1,661,689,040

2. Current Year General Account	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	$ 2,716,577,407	$ 2,806,254,172	$ 1,661,689,040

3. Current Year Separate Account	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	$ -	$ -	$ -

4. Prior Year-end Total General and Separate Accounts	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	$ 2,586,797,474	$ 2,604,472,475	$ 1,672,069,712

(4) Borrowing from FHLB

(a) Amount as of the Reporting Date

1. Current year	Total	General Account	Separate Account	Funding Agreements Reserves Established
Debt	$ -	$ -	$ -	xxx
Funding Agreements	1,675,264,000	1,675,264,000	-	1,677,007,022
Other	-	-	-	xxx
Aggregate Total	$ 1,675,264,000	$ 1,675,264,000	$ -	$ 1,677,007,022

2. Prior Year-end	Total	General Account	Separate Account	Funding Agreements Reserves Established
Debt	$ -	$ -	$ -	xxx
Funding Agreements	1,670,574,000	1,670,574,000	-	1,672,069,712
Other	-	-	-	xxx
Aggregate Total	$ 1,670,574,000	$ 1,670,574,000	$ -	$ 1,672,069,712

(b) Maximum Amount during Reporting Period (Current Year)

	Total	General Account	Separate Account
Debt	$ -	$ -	$ -
Funding Agreements	1,690,868,597	1,690,868,597	-
Other	-	-	-
Aggregate Total	$ 1,690,868,597	$ 1,690,868,597	$ -

(c) FHLB – Prepayment Obligations

	Does the Company have prepayment obligations under the following arrangements (yes/no)?
Debt	no
Funding Agreements	yes
Other	na

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

A. Defined Benefit Plan

Through November 30, 2014, the Company sponsored a noncontributory defined benefit pension plan that covered substantially all of its employees. Effective December 1, 2014, the Company changed the sponsorship of the defined benefit plan to OneAmerica Financial Partners, Inc.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2018 and 2017:

	Overfunded		Underfunded	
	2018	2017	2018	2017
(1) Change in benefit obligation				
a. Pension benefits				
1 Benefit obligation at beginning of year	$ -	$ -	$ -	$ -
2 Service cost	-	-	-	-
3 Interest cost	-	-	-	-
4 Contribution by plan participants	-	-	-	-
5 Actuarial (gain)/loss	-	-	-	-
6 Foreign currency exchange rate changes	-	-	-	-
7 Benefits paid	-	-	-	-
8 Plan amendments	-	-	-	-
9 Transfer to Parent	-	-	-	-
10 Benefit obligation at end of year	$ -	$ -	$ -	$ -
b. Postretirement benefits				
1 Benefit obligation at beginning of year	-	-	65,813,933	61,961,619
2 Service cost	-	-	1,353,292	1,256,915
3 Interest cost	-	-	2,106,690	2,117,067
4 Contribution by plan participants	-	-	1,443,443	1,361,018
5 Actuarial (gain)/loss	-	-	(2,906,673)	4,381,686
6 Foreign currency exchange rate changes	-	-	-	-
7 Benefits paid	-	-	(4,736,728)	(4,481,923)
8 Plan amendments	-	-	(314,955)	(691,612)
9 Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	(15,049)	(90,837)
10 Benefit obligation at end of year	$ -	$ -	$ 62,743,953	$ 65,813,933
c. Special of Contractual Benefits Per SSAP No. 11				
1 Benefit obligation at beginning of year	$ -	$ -	$ -	$ -
2 Service cost	-	-	-	-
3 Interest cost	-	-	-	-
4 Contribution by plan participants	-	-	-	-
5 Actuarial (gain)/loss	-	-	-	-
6 Foreign currency exchange rate changes	-	-	-	-
7 Benefits paid	-	-	-	-
8 Plan amendments	-	-	-	-
9 Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10 Benefit obligation at end of year	$ -	$ -	$ -	$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2018	2017	2018	2017	2018	2017
(2) Change in plan assets						
a. Fair value of plan assets at beginning of year	$ -	$ -	$ -	$ -	$ -	$ -
b. Actual return on plan asset	-	-	-	-	-	-
c. Foreign currency exchange rate changes	-	-	-	-	-	-
d. Reporting entity contribution	-	-	3,293,285	3,120,905	-	-
e. Plan participants' contributions	-	-	1,443,443	1,361,018	-	-
f. Benefits paid	-	-	(4,736,728)	(4,481,923)	-	-
g. Assets associated with transferred plans	-	-	-	-	-	-
h. Fair value of plan assets at end of year	$ -	$ -	$ -	$ -	$ -	$ -

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
(3) Funded status				
a. Components:				
1 Prepaid benefit costs	$ -	$ -	$ -	$ -
2 Overfunded plan assets	-	-	-	-
3 Accrued benefit costs	$ -	$ -	53,399,340	52,762,886
4 Liability for pension benefits			9,344,613	13,051,047
b. Assets and liabilities recognized				
1 Assets (nonadmitted)	$ -	$ -	$ -	$ -
2 Liabilities recognized	-	-	62,743,953	65,813,933
c. Unrecognized liabilities	$ -	$ -	$ -	$ -

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2018	2017	2018	2017	2018	2017
(4) Components of net periodic benefit cost						
a. Service cost	$ -	$ -	$ 1,353,292	$ 1,256,915	$ -	$ -
b. Interest cost	-	-	2,106,690	2,117,067	-	-
c. Expected return on plan assets for the period	-	-	-	-	-	-
d. Transition asset or obligation	-	-	56,555	56,555	-	-
e. (Gains) and losses	-	-	749,088	580,396	-	-
f. Prior service cost or credit	-	-	226,848	376,664	-	-
g. Gain or loss recognized due to a settlement or curtailment	-	-	(15,049)	(90,837)	-	-
h. Total net periodic benefit cost	$ -	$ -	$ 4,477,424	$ 4,296,760	$ -	$ -

	Pension Benefits		Postretirement Benefits	
	2018	2017	2018	2017
(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost				
a. Items not yet recognized as a component of net periodic cost - prior year	$ -	$ -	$ (9,340,268)	$ (7,716,889)
b. Net transition asset or obligation recognized	-	-	-	-
c. Net prior service cost or credit arising during the period	-	-	-	-
d. Net prior service cost or credit recognized	-	-	226,848	376,664
e. Net gain and loss arising during the period	-	-	4,385,107	(2,580,439)
f. Net gain and loss recognized	-	-	631,193	580,396
g. Items not yet recognized as a component of net periodic cost - current year	$ -	$ -	$ (4,097,120)	$ (9,340,268)
(6) Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost				
a. Net transition asset or obligation	$ -	$ -	$ -	$ -
b. Net prior service cost or credit	-	-	(283,403)	(321,727)
c. Net recognized gains and (losses)	-	-	(110,408)	(740,097)
(7) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost				
a. Net transition asset or obligation	$ -	$ -	$ -	$ -
b. Net prior service cost or credit	-	-	(20,621)	(154,855)
c. Net recognized gains and (losses)	-	-	(4,076,499)	(9,185,413)

	Pension Benefits		Other Benefits	
	2018	2017	2018	2017
(8) Weighted-average assumptions used to determine net periodic benefit costs as of December 31,				
a. Discount rate	N/A	N/A	3.63%	4.06%
b. Expected long-term rate of return on plan assets	N/A	N/A	N/A	N/A
c. Rate of compensation increase	N/A	N/A	6.00%	6.00%
Weighted-average assumptions used to determine projected benefit obligations as of December 31,				
a. Weighted discount rate	N/A	N/A	4.36%	3.62%
b. Rate of compensation increase	N/A	N/A	6.00%	6.00%

Other benefits assumptions that make up a majority of obligations are based upon a measurement date of December 31.

We measure service and interest costs by applying the specific spot rate along that yield curve to the plans' expected liability cash flows.

The health care cost trend rate assumes a 0.25% decrease per year from the 2018 rate of 6.50% until the ultimate rate of 5.00% is reached in 2026.

The Company does not sponsor a defined benefit pension plan.

(10) The Company has multiple non-pension postretirement benefit plans for its eligible retirees. The medical plans are contributory, with retiree contributions adjusted annually. The company contribution for pre-65 retirees is frozen at the 2005 contribution level and post-65 retiree contributions are frozen at the 2000 contribution level. The dental and life insurance plans are noncontributory. Employees hired on or after October 1, 2004 are not eligible for retiree health benefits.

For career agents, the company has non-pension postretirement health care benefits for its eligible agents. The medical plans are contributory with Emeritus agents contributions normally adjusted annually. The company contribution for an Emeritus agent is based on the average of the preceding five years of net earned commissions. The company contribution then remains unchanged for the remainder of the Emeritus agent's participation in the health plan.

(11) Assumed health care cost trend rates have an effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total service and interest cost	$20,883	($18,766)
b. Effect on postretirement benefit obligation	$194,563	($176,357)

(12) The following benefit payments which reflect expected future service, as appropriate, are expected to be paid:

	Pension Benefits	Other Benefits
2019	$-	3,742,070
2020	$-	3,790,431
2021	$-	3,838,819
2022	$-	3,837,156
2023	$-	3,876,066
Years 2024-2028	$-	20,454,461

(13) The Company expects to contribute $3,742,070 to other benefit plans during 2019.

(14) Related party transactions – not applicable.

(15) Alternative methods used to amortize prior service amount or gains and losses – not applicable.

(16) Substantive commitments – not applicable

(17) The cost of providing special or contractual termination benefits – not applicable.

(18) Other significant change in the benefit obligation not otherwise disclosed – not applicable.

(19) Plan assets expected to be returned to the employer – not applicable.

(20) Accumulated obligation – not applicable.

(21) Transition surplus impact – not applicable.

B. Investment policies and strategies related to 'C' below – not applicable.

C. Fair Value Measurements of Plan Assets – not applicable.

D. Expected long-term return on plan assets related to 'C' above – not applicable.

E. Defined Contribution Plans

a. Home Office Employees

The Company has a defined contribution plan that covers substantially all employees. The plan is a profit sharing arrangement under Section 401(k) of the Internal Revenue Code, which also includes a salary/reduction savings feature. The Company contributes a match for participants who complete one full calendar year of employment. The match is 50 percent of participants' elective deferral on the first 6 percent of eligible compensation.

The Company's contribution to the plan was $4,048,164 and $3,788,311 for 2018 and 2017, respectively. As of December 31, 2018, the fair value of the plan assets was $311,585,918.

b. Agents

The Company sponsors a profit sharing plan that covers substantially all of its career agents, except for the general agents. Effective as of August 1, 2016, the plan was amended to feature a safe harbor matching contribution structure. The Company did not make a profit sharing contribution for the 2018 plan year. During 2018, the Company contributed $1,397,655 in safe harbor matching contributions for the 2018 plan. As of December 31, 2018, the fair market value of the plan assets was $30,071,054.

F. Multiemployer Plans

The Company does not participate in a multiemployer plan.

G. Consolidated/Holding Company Plans

The Company sponsors a supplemental executive retirement plan, a defined contribution plan and other postretirement benefits for active employee and retired employees. The Company allocates the cost of the plans to affiliates based on direct allocation or salary ratios. The Company's share of net periodic benefit cost for other postretirement benefit plans was $7,412,286 and $6,647,803 for 2018 and 2017, respectively. The Company has the legal obligation for benefits under these plans.

OneAmerica sponsors a qualified, noncontributory defined benefit pension plan covering substantially all of its employees. OneAmerica charges the Company which in turn allocates to its affiliates a share of the total cost of the pension plan based on allocation and/or salary ratios. The Company's share of net periodic benefit costs were $6,114,901 and $8,478,752 for 2018 and 2017, respectively. The Company has no legal obligation for benefits under this plan.

H. Postemployment Benefits and Compensated Absences

Postemployment benefits have been expensed as incurred. Compensating absences and vacation are not accrued because of a general company operating procedure of not allowing vacation to carry over at the end of the calendar year. Additionally, sick pay is not accrued because the right to receive those benefits is contingent upon future events and continued employment.

I. Impact of Medicare Modernization Act on Postretirement Benefits

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act) was signed into law in 2003. The Act introduces a prescription drug benefit under Medicare, as well as a federal subsidy to qualifying sponsors of retiree healthcare benefit plans. The Company has elected to not pursue any plan changes as a result of the Act. Therefore, the valuation of the unfunded postretirement benefit obligation and the determination of the net postretirement benefit cost included in these financial statements do not reflect the effects of the Act on the plan.

J. Deferred Compensation

The Company has entered into deferred compensation agreements with certain directors, employees, career agents and general agents. The deferred amounts are payable according to the terms and subject to the conditions of said deferred compensation agreements. Annual costs of the agreements were approximately $10,566,888 and $5,492,481 for 2018 and 2017, respectively.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

(1) The Company has 50,000 shares of common stock at $100 par value authorized. All 50,000 shares issued and outstanding are held by OneAmerica Financial Partners, Inc. All shares are Class A shares.

(2) The Company has no preferred stock outstanding.

(3) Under Indiana law, the amount of dividends a domestic insurer is permitted to pay without prior approval of the Insurance Department is limited to an amount not exceeding the greater of 10% of the Company's statutory surplus as of the most recently preceding December 31 or 100% of the Company's statutory gain from operations for the twelve month period ending on the most recently preceding December 31.

(4) In 2017, the Company received a $30,000,000 contribution from OneAmerica.

(5) Company profits that may be paid as ordinary dividends to stockholders are limited as noted in (3) above.

(6) Unassigned surplus funds are not restricted.

(7) There have been no advances to surplus.

(8) There are no shares of stock held for special purposes.

(9) There are no special surplus funds.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: ($10,738,821).

(11) The Company issued the following surplus notes:

Date Issued	Interest Rate	Par Value (Face Amount of Note)	Carrying Value of Note	Interest and/or Principal Paid Current Year	Total Interest and/or Principal Paid	Unapproved Interest and/or Principal	Date of Maturity
2/16/1996	7.75%	$ 75,000,000	$ 75,000,000	$ 5,812,500	$ 131,491,667	$ 1,453,125	3/30/2026

The surplus notes in the amount of $75,000,000 were issued pursuant to Rule 144A under the Securities Act of 1933, underwritten by CS First Boston, and administered by Bank of New York as registrar/paying agent. The issuance of the surplus notes was approved by the Commissioner of the Indiana Department of Insurance. The surplus notes were issued for cash and have the following repayment conditions and restrictions: 1) interest payments may be made only with the prior approval of the Commissioner of Insurance of the Indiana Department of Insurance; 2) repayment of the principal due may be made only with the prior approval of the Commissioner of Insurance of the Indiana Department of Insurance and may only be made out of unassigned surplus. In accordance with NAIC instructions, interest expense is not recorded until approval for payment is received from the Commissioner. No affiliates of the Company hold positions in the surplus notes.

(12) The Company had no quasi-reorganizations.

(13) Quasi-reorganization - not applicable.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company has guaranteed the insurance liabilities of State Life and Pioneer Mutual, as outlined in Footnote 10 above.

The Company has committed no surplus funds for reserves to cover any contingent liabilities mentioned above.

B. Assessments

The Company had guaranty fund liabilities and assets related to assessments from the insolvency of an entity that wrote long term care contracts as follows:

a. Discount Rate Applied 3.75%

b. The Undiscounted and Discounted Amount of the Guaranty Fund Assessments and Related

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network	$ 137,479	$ 137,479	$ 492,976	$ 443,471

c. Number of Jurisdictions, Ranges of Years Used to Discount and Weighted Average Number of Years of the

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network	48	1	1	40	5-20	5.4

C. Gain Contingencies – not applicable.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company did not make any payments for extra contractual and bad faith claims during the year.

E. Joint and Several Liabilities – not applicable.

F. All Other Contingencies

Various lawsuits have arisen in the ordinary course of the Company's business. In each of the matters and collectively, the Company believes the ultimate resolution of such litigation will not result in any material adverse impact to operations or financial condition of the Company.

15. Leases

A. Lessee Leasing Arrangements

(1) The Company leases office space and equipment under various noncancelable-operating leases. Rent expense was $8,088,865 and $6,140,493 for the years ended December 31, 2018 and 2017, respectively. The Company has no material lease obligations that were terminated early or which are no longer in use.

(2) Future lease commitments are as follows:

Year Ending December 31,	Leases
2019	$ 1,078,474
2020	746,401
2021	455,895
2022	389,143
2023	248,667
Total	$ 2,918,580

(3) The Company has no sale-leaseback transactions.

B. Lessor Leases

(1) The Company owns property that is leased. The income recorded from tenants was $14,395,434 and $13,389,120 for the years ended December 31, 2018 and 2017, respectively, and is reflected in Exhibit of Net Investment Income.

(2) The Company has no leveraged lease transactions.

16. Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk – not applicable.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables reported as Sales - not applicable.

B. Transfer and Servicing of Financial Assets

(1) The Company has securities lending agreements whereby unrelated parties, primarily large brokerage firms, borrow securities from the Company. The Company accepts collateral of 102% of the fair value plus accrued interest on the securities loaned to be separately maintained as collateral for the loans.

Securities with a fair value of $219,612,650 were on loan under the program at December 31, 2018. The Company was liable for cash collateral of $226,562,980 at December 31, 2018.

The Company has collateral for transactions that extend beyond one year from the reporting date with an amortized cost of $31,379,411 and fair value of $31,337,529.

(2) The Company has no servicing assets and servicing liabilities.

(3) Not applicable.

(4) Not applicable.

(5) Disclosure requirements for transfers of financial assets accounted for as secured borrowing as of December 31, 2018 are as follows:

Assets:	
Bonds	$ 95,195,520
Cash, Cash Equivalents, and Short Term	131,367,460
Total Securities Lending Collateral	$ 226,562,980
Liabilities:	
Securities Lending Cash Collateral	$ 226,562,980

The Company cannot access the cash collateral unless the borrower fails to deliver the loaned securities.

(6) The Company does not have any transfers of receivables with recourse.

(7) The Company has no balances outstanding under dollar repurchase or dollar reverse repurchase agreements.

C. Wash Sales - the Company has no wash sales.

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

A. The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partial insured plans was as follows during 2018:

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses in excess of actual expenses	$ -	$ -	$ -
b. Total net other income or expenses	-	-	-
c. Net gain or (loss) from operations	-	-	-
d. Total claim payment volume	1,395,541	-	1,395,541

B. ASC Plans – not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract – not applicable.

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

Name and Address	FEIN Number	Exclusive Contract	Type of Business	Type of Authority	Direct Written Premiums
MidAmerica Administrative & Retirement Solutions, Inc. 402 South Kentucky Avenue, Suite 500 Lakeland, FL 33801	59-3526224	No	Group Annuity	Claims Payment, Claims Adjustment and Premium Collection	$234,186,897

20. Fair Value Measurements

A. (1) Fair Value Measurements at Reporting Date

December 31, 2018	Quoted Prices in Active Markets Level 1	Significant Observable Level 2	Significant Unobservable Level 3	Total Fair Value	Net Asset Value (NAV) Included in Level 2
Assets					
Common stocks					
Industrial & misc	$ 16,874	$ -	$ 80,739,854	$ 80,756,728	-
Mutual funds	-	-	-	-	-
Total common stocks	16,874	-	80,739,854	80,756,728	-
Derivatives	-	5,488,753	-	5,488,753	-
Separate account assets	13,588,196,978	-	-	13,588,196,978	-
Total	$ 13,588,213,852	$ 5,488,753	$ 80,739,854	$ 13,674,442,459	-
Liabilities					
Derivatives	$ -	$ 2,688,676	$ -	$ 2,688,676	-

December 31, 2017	Quoted Prices in Active Markets Level 1	Significant Observable Level 2	Significant Unobservable Level 3	Total Fair Value	Net Asset Value (NAV) Included in Level 2
Assets					
Common stocks					
Industrial & misc	$ 38,174	$ -	$ 80,165,944	$ 80,204,118	-
Mutual funds	43,676,046	-	-	43,676,046	-
Total common stocks	43,714,220	-	80,165,944	123,880,164	-
Derivatives	-	29,327,953	-	29,327,953	-
Separate account assets	14,755,056,409	-	-	14,755,056,409	-
Total	$ 14,798,770,629	$ 29,327,953	$ 80,165,944	$ 14,908,264,526	-
Liabilities					
Derivatives	$ -	$ 17,994,258	$ -	$ 17,994,258	-

There were no transfers between Level 1 and Level 2 of the fair value hierarchy. The Company's policy is to recognize transfers between levels as of the beginning of the reporting period.

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy:

	Ending Balance for Prior Year End	Transfer into Level 3	Transfer out of Level 3	Total gains (losses) included in Net Income	Total gains (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance for Current Year End
Industrial & misc	$ 80,165,944	$ -	$ (3,964)	$ (3,105)	$ 186,779	$ 394,200	$ -	$ -	$ -	$ 80,739,854

(3) There were no transfers into or out of Level 3 of the fair value hierarchy.

(4) Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Authoritative guidance establishes a framework for measuring fair value that includes a hierarchy used to classify the inputs used in measuring fair value based on their observability. The hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three levels. The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest level input that is significant to the fair value measurement. The levels of the fair value hierarchy are as follows:

- Level 1 – Fair value is based on unadjusted quoted prices in active markets that are accessible to the Company for identical assets. These generally provide the most reliable evidence and are used to measure fair value whenever available. Active markets provide current pricing data on a more frequent basis. Examples include certain U.S. Treasury securities and exchange-traded equity securities.
- Level 2 – Fair value is based on quoted prices for similar assets in active markets, inactive markets, or model-derived valuations in which all significant inputs and significant value drivers are observable in active markets. This level includes financial instruments that are valued by independent pricing services using models or other valuation methodologies. These models are primarily industry-standard models that consider various inputs which are observable or derived from observable information in the marketplace. Examples include certain public and private corporate securities.
- Level 3 – Fair value is based on valuations derived from techniques in which one or more significant inputs or significant value drivers are unobservable for assets or liabilities. Examples include certain public corporate securities and other less liquid securities, for example FHLBI stock.

In certain instances, the inputs used to measure fair value fall into different levels of the fair value hierarchy. In such cases, the level disclosed is based on the lowest level significant to the fair value measurement. The assessment of the significance of a particular input to the fair value measurement and ultimate classification of each asset and liability requires judgment.

Fair values for equity securities and separate account assets are based on quoted market prices where available. The Company is responsible for the determination of fair value and therefore performs quantitative and qualitative analysis of prices received from third parties.

The specific assets currently reported as Level 3 are stocks that are not publicly traded on an exchange.

(5) The fair value information on derivative assets and liabilities is disclosed in items 1-4 above as applicable.

B., C. Aggregate fair value of financial assets and liabilities as of December 31, 2018:

Type of Financial Instrument	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable Carrying Value	Net Asset Value (NAV) Included in Level 2
Assets							
Bonds	$ 10,467,342,682	$ 10,467,845,025	$ 8,892,993	$ 10,315,377,672	$ 143,072,017	$ -	-
Preferred stock	6,972,000	7,502,490	-	6,972,000	-	-	-
Common stock	80,756,729	80,756,729	16,875	-	80,739,854	-	-
Mortgage loans	2,125,000,008	2,192,618,500	-	-	2,125,000,008	-	-
Contract loans	-	373,261,457	-	-	-	$373,261,457	-
Derivatives	5,488,753	5,488,753	-	5,488,753	-	-	-
Other invested assets	189,659,961	184,227,568	-	44,306,441	145,353,520	-	-
Securities lending reinvested collateral assets	226,497,975	226,562,980	31,531,127	194,966,848	-	-	-
Cash equivlents	102,483,220	102,491,995	102,483,220	-	-	-	
Corporate owned life insurance	344,906,952	344,906,952	-	344,906,952	-	-	-
Employee and agent trust	475,029	475,029		475,029			-
Separate account assets	13,588,196,978	13,588,196,978	13,588,196,978	-	-	-	-
							-
Liabilities							-
Derivatives	$ 2,688,676	$ 2,688,676	$ -	$ 2,688,676	$ -	$ -	-
Payable for securities lending	226,497,975	226,562,980	31,531,127	194,966,848	-	-	-
Funding agreements	1,670,369,772	1,672,069,712	-	-	1,670,369,772	-	-

Aggregate fair value of financial assets and liabilities as of December 31, 2017:

Type of Financial Instrument	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable Carrying Value	Net Asset Value (NAV) Included in Level 2
Assets							
Bonds	$ 11,033,783,051	$ 10,506,525,275	$ 215,277,015	$ 9,792,425,990	$ 1,026,080,046	$ -	-
Preferred stock	7,713,963	7,532,640	-	7,713,963	-	-	-
Common stock	123,880,164	123,880,164	43,714,220	-	80,165,944	-	-
Mortgage loans	1,924,913,259	1,965,167,423	-	-	1,924,913,259	-	-
Contract loans	-	346,379,089	-	-	-	$346,379,089	-
Derivatives	29,327,953	29,327,953	-	29,327,953	-	-	-
Other invested assets	159,938,601	154,506,208	-	44,306,441	115,632,160	-	-
Securities lending reinvested collateral asset	315,222,515	314,234,249	129,099,602	186,122,913	-	-	-
Short term investments	16,473,385	16,479,840	16,473,385	-	-	-	-
Cash equivalents	-	-	-	-	-	-	-
Corporate owned life insurance	91,155,180	91,155,180	-	91,155,180	-	-	-
Employee and agent trust	132,771	132,771		132,771	-	-	-
Separate account assets	14,755,056,409	14,755,056,409	14,755,056,409	-	-	-	-
Liabilities							
Derivatives	$ 17,994,258	$ 17,994,258	$ -	$ 17,994,258	$ -	$ -	-
Payable for securities lending	315,222,515	314,234,249	129,099,602	186,122,913	-	-	-
Funding agreements	1,666,360,199	1,670,574,000	-	-	1,666,360,199	-	-

D. Financial instruments which are not practicable to estimate fair value:

Type of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract loans	$373,261,457	varies	varies	It was not practicable to determine the fair value of these financial instruments as a quoted market price is not available.

21. Other Items

A. Extraordinary Items – not applicable.

B. Troubled Debt Restructuring – not applicable.

C. Other Disclosures and Unusual Items – not applicable

D. Business Interruption Insurance Recoveries – not applicable.

E. State Transferable and Non-transferable Tax Credits – not applicable.

F. Subprime Mortgage Related Risk Exposure

(1) Subprime mortgages are defined as any residential mortgage loan that is made to a borrower with a poor credit history, or one that has a low credit score, typically below 630. Alternative A (Alt-A) is another form of subprime that involves low or no documentation loans to non-prime borrowers. Prime loans involve borrowers with good credit histories and credit scores above 720. The Company has not engaged in direct or indirect lending to subprime or Alt-A borrowers. Additionally, the Company has no investments in securitized assets that are supported by subprime or Alt-A loans. Other than the investment noted below, the Company has managed its risk to subprime mortgage loans by avoiding them.

(2) The Company has no direct exposure to subprime or Alt-A loans.

(3) The Company does not have any direct exposure through other investments

(4) The Company does not underwrite mortgage or financial guaranty insurance coverage.

G. Retained Assets

(1) Individual settled claims of $25,000 and greater are automatically distributed utilizing a retained asset account, unless prohibited by state law or regulation. Claims of less than $25,000 are distributed utilizing a retained asset account when elected as the mode of settlement by the beneficiary. The beneficiary has immediate access to all the funds in the account by writing a draft for the full amount of the proceeds.

The retained asset account balance is reported as a Supplemental Contract without Life Contingencies within the Company's liability for Deposit-type Contracts. The interest rate on retained asset balances was 0.5% through July 14, 2018 and changed to 1% on July 15, 2018 for the remainder of the year.

There are no fees for account services. The additional charges would be incurred in the event of a stop-payment order, insufficient funds, or draft copy request.

(2) In Force

	As of 12/31/2018		As of 12/31/2017	
	Number	Balance	Number	Balance
Up to and including 12 months	25	$ 2,947,611	29	$ 6,436,246
13 to 24 months	23	4,530,179	15	869,226
25 to 36 months	12	794,461	34	1,647,796
37 to 48 months	23	1,100,553	17	2,523,545
49 to 60 months	14	2,222,632	21	790,282
Over 60 months	280	9,194,715	306	11,180,770
Total	377	$ 20,790,152	422	$ 23,447,865

(3)

	Individual		Group	
	Number	Balance	Number	Balance
December 31, 2017	419	$ 23,355,346	3	$ 92,519
Issued/added during the year	60	11,704,849	-	-
Investment earnings credited	-	164,281	-	504
Fees and other charges	-	-	-	-
Transferred to state unclaimed property	-	-	-	-
Closed/withdrawn	105	14,525,467	-	1,880
December 31, 2018	374	$ 20,699,008	3	$ 91,144

H. Insurance-Linked Securities (ILS) Contracts – not applicable.

22. Events Subsequent

Type I and Type II – Subsequent events have been considered through the filing date on or before March 1, 2018, and none were noted.

		Current Year	Prior Year
A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act?	NO	
B.	ACA fee assessment payable for the upcoming year	$ -	$ -
C.	ACA fee assessment paid	-	-
D.	Premium written subject to ACA 9010 assessment	-	-
E.	Total Adjusted Capital before surplus adjustment	1,173,234,943	1,142,168,312
F.	Total Adjusted Capital after surplus adjustment	1,173,234,943	1,142,168,312
G.	Authorized Control Level	135,797,120	141,022,382
H.	Would reporting ACA assessment as of December 31, 2018, have triggered and RBC action level?	NO	

23. Reinsurance

A. Ceded Reinsurance Report
Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?
Yes [ ] No [X] If yes, give full details.

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor of an insured or any other person not primarily engaged in the insurance business?
Yes [] No [X] If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes [] No [X]

   a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. $0

   b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? $0

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
Yes [ ] No [X] If yes, give full details.

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. $0

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement?
Yes [X] No [] If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? $89,754

B. Uncollectible Reinsurance

The Company has written off $3,454 of uncollectible reinsurance during the year.

C. Commutation of Ceded Reinsurance

There was no material commutations of ceded reinsurance in 2018 or 2017.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – not applicable.

E. Reinsurance of variable annuity contracts – not applicable.

F. Reinsurance agreements with an affiliated captive reinsurer – not applicable.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework – not applicable.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. The Company estimates accrued retrospective premium adjustments for its group health insurance business through a mathematical approach using an algorithm of the Company's underwriting rules and experience rating practices.

B. The Company records accrued retrospective premium as an adjustment to earned premium.

C. The amount of net premiums written by the Company at December 31, 2018 that are subject to retrospective rating features was approximately $6.9 million, representing approximately 3% of the total net premiums written for group health and life.

D. Medical loss ratio rebates – not applicable.

E. Risk-Sharing Provisions of the Affordable Care Act – not applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and associated loss adjustment expenses are determined at the product-line level using current data, current assumptions, and various actuarial techniques. Loss provisions for prior-year events were not materially changed in 2018. Loss development, actuarial assumptions, and reserving models are frequently reviewed to ensure that reserve and liability calculations remain appropriate.

26. Intercompany Pooling Arrangements – not applicable.

27. Structured Settlements – not applicable.

28. Health Care Receivables – not applicable.

29. Participating Policies

For the year ended December 31, 2018, premiums under individual direct life participating policies were approximately 99.9% of total individual life premiums earned. The Company accounts for its policyholder dividends based upon the three factor method and follows the contribution principle. The Company paid dividends in the amount of $28,119,262 to policyholders and did not allocate any additional income to such policyholders.

There is also a small amount of participating business in group life. Premiums and dividends were $757,768 and $164,274, respectively in 2018. Dividends are based upon the three factor formula.

30. Premium Deficiency Reserves

There was no premium deficiency reserve for accident and health contracts for 2018 as a result of the evaluation performed in January 2019.

31. Reserves for Life Contracts and Annuity Contracts

(1) In computing reserves, it is assumed that deduction of fractional premiums due upon death is waived, and that premiums paid for the period beyond the date of death will be refunded. In certain situations, the surrender value promised is in excess of the reserve. The excess is included in Exhibit 5, Miscellaneous Reserves.

(2) Reserves on older substandard traditional policies are the standard reserve plus one half of the annual substandard extra premium for each mortality and interest basis. Reserves on substandard universal life policies, substandard last-to-die policies, and substandard traditional policies (issued beginning 1994) are calculated using the same method as for standard policies of that type, but using substandard mortality rates in place of standard rates.

(3) The amount of insurance for which gross premiums are less than the net premium according to the valuation standard required by this state is $1,387,245,487. The amount of reserve is $9,745,887 and is reported in Exhibit 5, Miscellaneous Reserves, net of reinsurance ceded.

(4) Tabular Interest, Tabular Cost, and Tabular Less Actual Reserves Released have been determined using the appropriate formula in the Page 7 instructions for all insurance and annuities, respectively.

(5) Tabular Interest on funds not involving life contingencies (Exhibit 7) has been determined from ledger entries except for Individual Supplementary Contracts Not Involving Life Contingencies and Annuities Certain Not Involving Life Contingencies. For these exceptions, Tabular Interest was calculated using Formula (3).

(6) The amount of "Other Increases" (net) under Page 7 is attributable to surrender amounts paid from the separate account.

		Ordinary				Group	
Item	Total	Life Insurance	Individual Annuities	Supple- mentary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
Group conversions	$ 1,199,147	$ 1,199,147	$ -	$ -	$ -	$ -	$ -
Variable annuity AG43 Reserves	4,185,867	-	4,185,867	-	-	-	-
Bonuses on annuitynew business	5,492,928	-	-	-	-	-	5,492,928
Total	$ 10,877,942	$ 1,199,147	$ 4,185,867	$ -	$ -	$ -	$ 5,492,928

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

	(1) General Account	(2) Separate Account with Guarantees	(2) Separate Account Nonguaranteed	(3) Total	(4) % of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	$ 2,232,333,692	$ -	$ -	$ 2,232,333,692	9.4%
(2) At book value less current surrender charge of 5% or more	544,957,517	-	-	544,957,517	2.3%
(3) At fair value	-	-	13,409,340,593	13,409,340,593	56.3%
(4) total with adjustment or at market value	2,777,291,208	-	13,409,340,593	16,186,631,801	68.0%
(5) At book value without adjustment	3,690,847,343	-	-	3,690,847,343	15.5%
B. Not subject to discretionary withdrawal	3,923,318,045	-	-	3,923,318,045	16.5%
C. Total (gross: direct + assumed)	10,391,456,596	-	13,409,340,593	23,800,797,189	100.0%
D. Reinsurance ceded	89,754	-	-	89,754	
E. Total (net) (C) - (D)	$ 10,391,366,842	$ -	$ 13,409,340,593	$ 23,800,707,435	
F. Life and Accident and Health Annual Statement:					
(1) Exhibit 5, Annuities, Total (net)	$ 8,549,684,647				
(2) Exhibit 5, Supplementary Contracts with Life Contingencies, total (net)	1,916,947				
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,839,765,574				
(4) Subtotal	$ 10,391,367,168				
Separate Accounts Annual Statement:					
(5) Exhibit 3, Line 0299999, Column 2	$ 13,409,340,593				
(6) Exhibit 3, Line 0399999, Column 2	-				
(7) Policyholder dividend and coupon accumulations	-				
(8) Policyholder premiums	-				
(9) Guaranteed interest contracts	-				
(10) Other contract deposit funds	-				
(11) Subtotal	13,409,340,593				
(12) Combined total	$ 23,800,707,435				

33. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2018 were as follows:

Type	(1) Gross	(2) Net of Loading
Industrial	$ -	$ -
Ordinary New Business	8,177,704	3,774,364
Ordinary Renewal	54,509,112	47,008,015
Credit Life	-	-
Group Life	4,897,455	4,897,455
Group Annuity	233,278	233,278
Total	$ 67,817,549	$ 55,913,112

34. Separate Accounts

A. Separate Account Activity

(1) The Company utilizes Separate Accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, the Company reported assets and liabilities from the following product lines into a separate account;

Life insurance	$ 117,129,320
Individual annuities	455,566,787
Group annuities	13,015,500,871
Total	$ 13,588,196,978

The Company's Separate Account is maintained under the authority of Indiana Code 27-1-3-7.

(2) The Company believes that all Separate Account products maintained by the Company are legally insulated from the General Account.

(3) The Company does not have Separate Account products with guarantees backed by the general account.

(4) The Company does not engage in securities lending transactions within the Separate Account.

B. General Nature and Characteristics of Separate Accounts Business:

Separate accounts held by the Company represent funds which are segregated for variable life and annuity insurance contracts. The assets of these accounts are carried at market value. Information regarding the separate accounts of the Company is as follows:

December 31, 2018	Index	Nonindexed Guaranteed Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Account	Total
(1) Premiums, considerations or deposits	$ -	$ -	$ -	$ 2,377,894,231	$ 2,377,894,231
Reserves	-	-	-	-	-
(2) For accounts with assets at:					
a. Fair value	-	-	-	13,526,485,909	13,526,485,909
b. Amortized cost	-	-	-	-	-
c. Total reserves	-	-	-	13,526,485,909	13,526,485,909
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal	-	-	-	-	-
1 With market value adjustment		-	-	-	-
2 At book value without market value adjustment		-	-	-	-
3 At fair value		-	-	13,526,485,909	13,526,485,909
4 At book value without market value adjustment		-	-	-	-
5 Subtotal		-	-	13,526,485,909	13,526,485,909
b. Not subject to discretionary withdrawal	-	-	-	-	-
c. Total	$ -	$ -	$ -	$ 13,526,485,909	$ 13,526,485,909
(4) Reserves for Asset Default Risk in Lieu of AVR				N/A	

C. Reconciliation of Net Transfers to or (from) Separate Accounts

(1) Transfers as reported in Summary of Operations of the Separate Account Statement:	
a. Transfers to Separate Account (Page 4, line 1.4)	$ 2,377,894,231
b. Transfers from Separate Account (Page 4, line 10)	2,648,051,959
c. Net transfers to or (from) Separate Accounts (a) - (b)	(270,157,728)
(2) Reconciling adjustments:	-
(3) Life Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	$ (270,157,728)

35. Loss/Claim Adjustment Expenses

The liability for unpaid accident and health claim adjustment expense was $2,460,221 and $2,265,466 at December 31, 2018 and 2017, respectively. The Company incurred and paid $923,358 of claim adjustment expenses in the current year.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [X] No [ ] N/A [ ]

1.3 State Regulating? ..... Indiana

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [X]

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]

2.2 If yes, date of change: .....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2014

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 03/23/2016

3.4 By what department or departments?
Indiana .....

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? ..... Yes [ ] No [X]
4.12 renewals? ..... Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? ..... Yes [ ] No [X]
4.22 renewals? ..... Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC.

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [X]

6.2 If yes, give full information:
.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [X]

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [X] No [ ]

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
OneAmerica Securities, Inc.	Indianapolis, IN	NO	NO	NO	YES
OneAmerica Asset Management, LLC	Indianapolis, IN	NO	NO	NO	YES
OneAmerica Investment Advisory Services, LLC	Indianapolis, IN	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers, LLP, 101 West Washington Street, Suite 1300, Indianapolis, IN 46204

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Jonathan William Wilkins, Assistant Vice President and Appointed Actuary, OneAmerica Financial Partners, Inc., One American Square, Indianapolis, IN 46282

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [X]

12.11 Name of real estate holding company .....

12.12 Number of parcels involved .....

12.13 Total book/adjusted carrying value ..... $ .....

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]

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

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? ..... Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers ..... $
- 20.12 To stockholders not officers ..... $
- 20.13 Trustees, supreme or grand (Fraternal Only) ..... $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers ..... $
- 20.22 To stockholders not officers ..... $
- 20.23 Trustees, supreme or grand (Fraternal Only) ..... $

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others ..... $
- 21.22 Borrowed from others ..... $
- 21.23 Leased from others ..... $
- 21.24 Other ..... $

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [X] No [ ]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses ..... $ 792
- 22.23 Other amounts paid ..... $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [X] No [ ]

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

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) ..... Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
Reference Note 17 .....

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? ..... Yes [X] No [ ] N/A [ ]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. ..... $ 226,562,980

24.06 If answer to 24.04 is no, report amount of collateral for other programs. ..... $

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [X] No [ ] N/A [ ]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [X] No [ ] N/A [ ]

24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	$	226,497,975
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	$	226,562,980
24.103	Total payable for securities lending reported on the liability page.	$	226,562,980

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21	Subject to repurchase agreements	$	
25.22	Subject to reverse repurchase agreements	$	
25.23	Subject to dollar repurchase agreements	$	
25.24	Subject to reverse dollar repurchase agreements	$	
25.25	Placed under option agreements	$	
25.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	$	
25.27	FHLB Capital Stock	$	77,942,100
25.28	On deposit with states	$	3,705,782
25.29	On deposit with other regulatory bodies	$	
25.30	Pledged as collateral - excluding collateral pledged to an FHLB	$	172,632,189
25.31	Pledged as collateral to FHLB - including assets backing funding agreements	$	2,688,740,836
25.32	Other	$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No [ ]

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Bank of New York Mellon	225 Liberty Street, New York, NY 10286

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]

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

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

GENERAL INTERROGATORIES

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

1 Name of Firm or Individual	2 Affiliation
OneAmerica Asset Management, LLC	A
Barings Global Advisors Limited	U
HPS Investment Partners, LLC	U
Voya Investment Management Co. LLC	U

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? ..... Yes [ ] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? ..... Yes [ ] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
165929	OneAmerica Asset Management, LLC		SEC	DS
158278	Barings Global Advisors Limited	ANDKRHQKPRRG4Q2KLR05	SEC	NO
282125	HPS Investment Partners, LLC	549300IW7540H8HM8F38	SEC	NO
106494	Voya Investment Management Co. LLC	L1XJE5NM4QE6WXSI2J24	SEC	NO

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	10,570,337,018	10,569,834,675	(502,343)
30.2 Preferred stocks	7,502,490	6,972,000	(530,490)
30.3 Totals	10,577,839,508	10,576,806,675	(1,032,833)

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

Securities are valued based on the following price hierarchy, 1) OneAmerica, 2) Bloomberg BVAL, 3) Reuters, 4) BNY, 5) IDC, 6) BlackRock Solutions (BRS) Money market matrix, 7) BRS OAS spread price, 8) Trade price, 9) BRS price 10) IHS Markit. The order of the hierarchy indicates the system logic to assign prices by the highest available source code and does not indicate a preference for the first in the hierarchy to price all investments. OneAmerica prices are typically used for private placements, which are priced using a multi-dimensional spread matrix (sector, quality, and maturity).

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [X] No [ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Approximately 2% of total bonds are priced using broker quotes or other observable market data as a primary source. OneAmerica's Bond Analysts review prices obtained from brokers or estimated using market data to check for reasonableness. This review takes into account a number of factors such as: (i) general interest rate and market conditions; (ii) macroeconomic and/or deal-specific credit fundamentals; (iii) valuations of other financial instruments which are comparable in terms of quality, structure, maturity and/or covenant protection; (iv) size of the transaction; and (v) comparable trades, where observable. The valuation is based upon information derived from sources believed to be reliable.

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

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
    a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
    b. Issuer or obligor is current on all contracted interest and principal payments.
    c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

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

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

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... $ 1,029,443

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

1 Name	2 Amount Paid

36.1 Amount of payments for legal expenses, if any? ..... $ 1,829,859

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

1 Name	2 Amount Paid

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... $ 33,356

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

1 Name	2 Amount Paid
ACLI	30,270

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

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

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $
1.31 Reason for excluding:

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives

All years prior to most current three years
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives

1.7 Group policies:

Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives

All years prior to most current three years
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator	3,902,362,608	4,271,353,222
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	44,882,569	49,696,063
2.5	Reserve Denominator	10,859,528,026	10,382,224,118
2.6	Reserve Ratio (2.4/2.5)	0.004	0.005

3.1 Does this reporting entity have Separate Accounts? Yes [X] No [ ]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [ ] N/A [ ]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? $ 5,282,256

3.4 State the authority under which Separate Accounts are maintained:
Indiana Code 27-1-3-7

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [ ] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [X] No [ ]

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

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No [ ]

4.2 Net reimbursement of such expenses between reporting entities:
4.21 Paid $ 11,176,838
4.22 Received $ 68,538,537

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [X] No [ ]

5.2 If yes, what amount pertaining to these lines is included in:
5.21 Page 3, Line 1 $
5.22 Page 4, Line 1 $

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $ 30,000,000

7. Total dividends paid stockholders since organization of the reporting entity:
7.11 Cash $ 224,000,000
7.12 Stock $

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [X] No [ ]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [X] No [ ]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium	866,290		866,290
8.32	Paid claims	6,350,525	4,066,875	2,283,650
8.33	Claim liability and reserve (beginning of year)	83,025,532	19,603,000	63,422,532
8.34	Claim liability and reserve (end of year)	78,514,226	15,181,000	63,333,226
8.35	Incurred claims	1,839,219	(355,125)	2,194,344

8.4 If reinsurance assumed included amounts with attachment points below $1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<$25,000		
8.42	$25,000 - 99,999		
8.43	$100,000 - 249,999		
8.44	$250,000 - 999,999		
8.45	$1,000,000 or more	866,290	78,514,226

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? ..... $ 866,290

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

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

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

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

10.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [X]

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

10.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [X]

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

GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [X]

11.2 If the answer to 11.1 is yes, please provide the following:

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

12. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

12.1 Direct Premium Written ..... $ 286,617,864

12.2 Total Incurred Claims ..... $ 96,534,348

12.3 Number of Covered Lives 144,723

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

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [X] No [ ]

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

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
$000 omitted for amounts of life insurance

		1 2018	2 2017	3 2016	4 2015	5 2014
	Life Insurance in Force					
	(Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	13,107,825	12,268,181	11,403,503	10,608,406	10,203,217
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	70,266,138	76,253,063	80,543,276	84,064,269	87,809,860
3.	Credit life (Line 21, Col. 6)	2,761	5,097	7,850	12,704	19,598
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	51,518,524	44,658,760	41,034,010	37,491,769	35,288,765
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	134,895,248	133,185,101	132,988,639	132,177,148	133,321,440
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated			XXX	XXX	XXX
	New Business Issued					
	(Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	1,433,964	1,366,899	1,253,083	946,387	1,103,432
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,835,389	2,640,841	2,214,696	1,961,538	2,136,857
10.	Credit life (Line 2, Col. 6)					42
11.	Group (Line 2, Col. 9)	11,130,543	7,874,283	7,157,382	8,300,077	6,325,794
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	15,399,896	11,882,023	10,625,161	11,208,002	9,566,125
	Premium Income - Lines of Business					
	(Exhibit 1 - Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary-life insurance (Line 20.4, Col. 3)	277,290,838	259,056,542	240,323,292	216,457,377	212,720,277
15.2	Ordinary-individual annuities (Line 20.4, Col. 4)	165,432,848	175,206,350	171,855,716	157,222,727	159,648,417
16	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)	122,112,213	106,831,524	97,391,116	91,516,722	86,106,651
17.2	Group annuities (Line 20.4, Col. 7)	3,232,845,137	3,619,903,895	2,974,476,966	3,042,958,753	2,638,676,585
18.1	A & H-group (Line 20.4, Col. 8)	104,681,572	110,354,911	71,774,341	63,080,354	58,031,260
18.2	A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3	A & H-other (Line 20.4, Col. 10)				1,144	3,641
19.	Aggregate of all other lines of business (Line 20.4,Col. 11)					
20.	Total	3,902,362,608	4,271,353,222	3,555,821,431	3,571,237,077	3,155,186,831
	Balance Sheet (Pages 2 & 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	14,409,442,172	14,049,899,425	12,074,253,468	11,259,133,240	10,536,630,634
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	13,356,878,830	13,024,346,134	11,113,800,161	10,338,758,976	9,519,621,378
23.	Aggregate life reserves (Page 3, Line 1)	10,685,042,217	10,195,600,234	9,347,282,765	8,618,457,804	7,897,841,463
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1			XXX	XXX	XXX
24.	Aggregate A & H reserves (Page 3, Line 2)	155,886,360	153,550,236	150,239,239	158,064,454	158,544,145
25.	Deposit-type contract funds (Page 3, Line 3)	1,839,765,574	1,838,537,600	1,230,153,939	1,197,285,831	1,112,753,459
26.	Asset valuation reserve (Page 3, Line 24.01)	106,516,773	103,192,669	86,390,593	76,906,252	71,497,128
27.	Capital (Page 3, Lines 29 and 30)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28.	Surplus (Page 3, Line 37)	1,047,563,342	1,020,553,291	955,453,307	915,374,264	1,012,009,256
	Cash Flow (Page 5)					
29.	Net Cash from Operations (Line 11)	455,541,658	904,452,200	742,097,808	737,100,540	333,654,345
	Risk-Based Capital Analysis					
30.	Total adjusted capital	1,173,234,943	1,142,168,312	1,062,329,735	1,012,562,048	1,103,042,516
31.	Authorized control level risk - based capital	135,797,120	141,022,382	118,809,637	112,537,209	104,055,594
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
	(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	76.0	77.0	80.3	80.4	80.3
33.	Stocks (Lines 2.1 and 2.2)	0.7	1.0	0.9	0.9	0.8
34.	Mortgage loans on real estate(Lines 3.1 and 3.2)	15.9	14.4	14.9	13.9	14.1
35.	Real estate (Lines 4.1, 4.2 and 4.3)	0.7	0.7	0.7	0.6	0.6
36.	Cash, cash equivalents and short-term investments (Line 5)	1.1	0.7	(0.4)	1.0	0.8
37.	Contract loans (Line 6)	2.7	2.5	2.7	2.6	2.5
38.	Derivatives (Page 2, Line 7)	0.0	0.2	0.2	0.1	0.1
39.	Other invested assets (Line 8)	1.3	1.1	0.7	0.7	0.7
40.	Receivables for securities (Line 9)		0.1	0.0	0.0	0.0
41.	Securities lending reinvested collateral assets (Line 10)	1.6	2.3			
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2018	2 2017	3 2016	4 2015	5 2014
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	4,417,612	3,503,347	1,990,958	1,628,602	1,368,139
47.	Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated	513,614				
50.	Total of above Lines 44 to 49	4,931,226	3,503,347	1,990,958	1,628,602	1,368,139
51.	Total Investment in Parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	101,569,863	97,033,632	129,501,260	120,009,672	92,349,613
53.	Total admitted assets (Page 2, Line 28, Col. 3)	27,997,639,150	28,804,955,834	24,931,829,175	23,571,670,619	23,401,515,600
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	560,563,799	536,714,752	515,112,598	502,834,510	490,895,137
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	9,957,733	2,931,606	2,991,935	(4,377,568)	(5,879,118)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(9,508,661)	13,772,918	628,295	823,037	4,563,448
57.	Total of above Lines 54, 55 and 56	561,012,871	553,419,276	518,732,828	499,279,979	489,579,467
	Benefits and Reserve Increases (Page 6)					
58.	Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	3,778,026,164	3,708,905,353	3,255,122,614	3,324,678,137	3,009,804,161
59.	Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	65,109,218	71,540,983	49,937,383	45,925,176	42,264,911
60.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	158,023,488	141,793,256	133,901,827	108,105,198	110,055,498
61.	Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	2,336,124	3,310,997	(7,825,215)	(479,691)	2,509,935
62.	Dividends to policyholders (Line 30, Col. 1)	29,098,699	27,799,143	30,347,508	30,135,073	28,221,798
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	9.5	7.9	10.2	9.1	9.4
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	9.9	7.4	6.0	4.8	6.7
65.	A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	64.4	67.9	58.8	72.1	77.2
66.	A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)			0.0	0.1	0.1
67.	A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	39.1	34.7	45.6	45.1	41.8
	A & H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	184,249,931	193,634,617	181,703,365	193,893,015	188,596,016
69.	Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	188,361,206	179,117,356	188,228,608	191,449,782	186,146,470
70.	Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71.	Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
	Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72.	Industrial life (Col. 2)					
73.	Ordinary - life (Col. 3)	(30,516,547)	(13,385,426)	(8,868,518)	(10,309,484)	(3,112,957)
74.	Ordinary - individual annuities (Col. 4)	8,622,176	24,042,583	2,089,606	(5,494,045)	2,644,318
75.	Ordinary-supplementary contracts (Col. 5)	1,237,403	973,762	893,315	1,279,549	944,149
76.	Credit life (Col. 6)	153	572	1,286	2,044	2,214
77.	Group life (Col. 7)	(596,200)	(3,017,870)	(978,707)	(2,897,011)	695,419
78.	Group annuities (Col. 8)	60,725,786	36,543,574	47,888,255	35,629,301	46,020,375
79.	A & H-group (Col. 9)	4,134,554	4,044,413	3,693,969	(640,977)	(1,273,546)
80.	A & H-credit (Col. 10)	611	1,150	2,207	3,472	3,409
81.	A & H-other (Col. 11)	1,898,951	1,683,842	(21,343,657)	2,001,258	2,417,876
82.	Aggregate of all other lines of business (Col. 12)	(1,404,534)	7,565,407	26,039,474	(1,884,144)	5,688,671
83.	Total (Col. 1)	44,102,353	58,452,007	49,417,230	17,689,963	54,029,928

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

If no, please explain:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

		Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
		1	2	3	4	5	6	Number of 7	Number of 8	9	
		Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	Total Amount of Insurance
1.	In force end of prior year			1,344,016	88,521,244	390	5,097	9,954	1,056,886	44,658,760	133,185,101
2.	Issued during year			8,262	4,269,353			1,996	285,634	11,130,543	15,399,896
3.	Reinsurance assumed										
4.	Revived during year			3,935	344,060						344,060
5.	Increased during year (net)										
6.	Subtotals, Lines 2 to 5			12,197	4,613,413			1,996	285,634	11,130,543	15,743,956
7.	Additions by dividends during year	XXX		XXX	12,343	XXX		XXX	XXX	85	12,428
8.	Aggregate write-ins for increases										
9.	Totals (Lines 1 and 6 to 8)			1,356,213	93,147,000	390	5,097	11,950	1,342,520	55,789,388	148,941,485
	Deductions during year:										
10.	Death			6,310	288,068	3	28	XXX	2,557	85,080	373,176
11.	Maturity			147	1,127			XXX			1,127
12.	Disability							XXX			
13.	Expiry			4,722	274,686						274,686
14.	Surrender			3,952	657,539						657,539
15.	Lapse			137,395	7,835,700			677	69,542	3,324,576	11,160,276
16.	Conversion			(5)	281			XXX	XXX	XXX	281
17.	Decreased (net)			538	631,545	161	2,308	353	30,028	861,208	1,495,061
18.	Reinsurance			1,672	84,091						84,091
19.	Aggregate write-ins for decreases										
20.	Totals (Lines 10 to 19)			154,731	9,773,037	164	2,336	1,030	102,127	4,270,864	14,046,237
21.	In force end of year (Line 9 minus Line 20)			1,201,482	83,373,963	226	2,761	10,920	1,240,393	51,518,524	134,895,248
22.	Reinsurance ceded end of year	XXX		XXX	70,819,824	XXX	2,761	XXX	XXX	3,715,917	74,538,502
23.	Line 21 minus Line 22	XXX		XXX	12,554,139	XXX	(a)	XXX	XXX	47,802,607	60,356,746
	DETAILS OF WRITE-INS										
0801.											
0802.											
0803.											
0898.	Summary of remaining write-ins for Line 8 from overflow page.										
0899.	TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.											
1902.											
1903.											
1998.	Summary of remaining write-ins for Line 19 from overflow page.										
1999.	TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Group $ ..... ; Individual $ .....

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance) (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

		Industrial		Ordinary	
		1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24.	Additions by dividends	XXX		XXX	3,084,480
25.	Other paid-up insurance			11,071	289,093
26.	Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

		Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27.	Term policies - decreasing			356	79,420
28.	Term policies - other	3,303	2,343,329	1,089,843	67,538,203
29.	Other term insurance - decreasing	XXX		XXX	244
30.	Other term insurance	XXX	492,060	XXX	1,434,892
31.	Totals (Lines 27 to 30)	3,303	2,835,389	1,090,199	69,052,759
	Reconciliation to Lines 2 and 21:				
32.	Term additions	XXX		XXX	1,169,329
33.	Totals, extended term insurance	XXX	XXX	561	44,048
34.	Totals, whole life and endowment	4,959	1,433,964	110,722	13,107,825
35.	Totals (Lines 31 to 34)	8,262	4,269,353	1,201,482	83,373,961

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

		Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
		1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36	Industrial				
37.	Ordinary		4,269,353	978	83,372,984
38.	Credit Life (Group and Individual)				2,761
39.	Group	10,834,359	296,184	46,676,678	4,841,847
40.	Totals (Lines 36 to 39)	10,834,359	4,565,537	46,677,656	88,217,592

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

		Credit Life		Group	
		1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41.	Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	722,087
42.	Number in force end of year if the number under shared groups is counted on a pro-rata basis	226	XXX	1,227,210	XXX
43.	Federal Employees' Group Life Insurance included in Line 21				
44.	Servicemen's Group Life Insurance included in Line 21				
45.	Group Permanent Insurance included in Line 21			2,360	105,518

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46.	Amount of additional accidental death benefits in force end of year under ordinary policies	28,456

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

47.1 Mean amount in current policy year.

47.2 Family Policy and Family Benefit Rider-varies by age of spouse-Children's benefit rider $2,700.

POLICIES WITH DISABILITY PROVISIONS

		Industrial		Ordinary		Credit		Group	
		1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certifi-cates	8 Amount of Ins rance
48.	Waiver of Premium			68,297	9,482,769			858,120	35,505,979
49.	Disability Income								
50.	Extended Benefits			XXX	XXX				
51.	Other								
52.	Total		(a)	68,297	(a) 9,482,769		(a)	858,120	(a) 35,505,979

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

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

SUPPLEMENTARY CONTRACTS

		Ordinary		Group	
		1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1.	In force end of prior year	110	608		3
2.	Issued during year		50		
3.	Reinsurance assumed				
4.	Increased during year (net)	3	37		
5.	Total (Lines 1 to 4)	113	695		3
	Deductions during year:				
6.	Decreased (net)	4	96		1
7.	Reinsurance ceded				
8.	Totals (Lines 6 and 7)	4	96		1
9.	In force end of year	109	599		2
10.	Amount on deposit		(a) 29,125,600		(a) 67,567
11.	Income now payable	109	226		
12.	Amount of income payable	(a) 230,827	(a) 221,565	(a)	(a)

ANNUITIES

		Ordinary		Group	
		1 Immediate	2 Deferred	3 Contracts	4 Certificates
1.	In force end of prior year	2,883	29,976	10,532	527,371
2.	Issued during year	384	1,231	390	115,978
3.	Reinsurance assumed				
4.	Increased during year (net)				
5.	Totals (Lines 1 to 4)	3,267	31,207	10,922	643,349
	Deductions during year:				
6.	Decreased (net)	173	2,703	509	97,004
7.	Reinsurance ceded				
8.	Totals (Lines 6 and 7)	173	2,703	509	97,004
9.	In force end of year	3,094	28,504	10,413	546,345
	Income now payable:				
10.	Amount of income payable	(a) 30,209,377	XXX	XXX	(a) 125,919,183
	Deferred fully paid:				
11.	Account balance	XXX	(a) 11,223	XXX	(a) 663,305,561
	Deferred not fully paid:				
12.	Account balance	XXX	(a) 1,200,962,970	XXX	(a) 5,266,011,097

ACCIDENT AND HEALTH INSURANCE

		Group		Credit		Other	
		1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1.	In force end of prior year	6,087	115,553,356		87,357	61,392	51,415,131
2.	Issued during year	1,415	39,041,538				
3.	Reinsurance assumed						
4.	Increased during year (net)		XXX		XXX		XXX
5.	Totals (Lines 1 to 4)	7,502	XXX		XXX	61,392	XXX
	Deductions during year:						
6.	Conversions		XXX	XXX	XXX	XXX	XXX
7.	Decreased (net)	621	XXX		XXX	3,156	XXX
8.	Reinsurance ceded		XXX		XXX		XXX
9.	Totals (Lines 6 to 8)	621	XXX		XXX	3,156	XXX
10.	In force end of year	6,881	(a) 142,131,028		(a) 4,894	58,236	(a) 50,086,777

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

		1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1.	In force end of prior year	3,337	12,920
2.	Issued during year	16	71
3.	Reinsurance assumed		
4.	Increased during year (net)	82	
5.	Totals (Lines 1 to 4)	3,435	12,991
	Deductions During Year:		
6.	Decreased (net)		874
7.	Reinsurance ceded		
8.	Totals (Lines 6 and 7)		874
9.	In force end of year	3,435	12,117
10.	Amount of account balance	(a) 7,069,903	(a) 43,648,819

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.		1 Active Status (a)	Direct Business Only					
			Life Contracts		4	5	6	7
			2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama AL	L	4,938,806	15,688,118	1,813,865		22,440,789	
2.	Alaska AK	L	1,062,144	5,715,457			6,777,601	
3.	Arizona AZ	L	15,070,600	32,544,498	75,719		47,690,817	427,094
4.	Arkansas AR	L	3,203,728	4,839,365	4,791,169		12,834,262	
5.	California CA	L	33,726,328	409,411,149	106,766		443,244,243	569,458
6.	Colorado CO	L	6,473,064	144,864,662	2,884,580		154,222,306	66,063
7.	Connecticut CT	L	2,001,787	18,314,174	370,332		20,686,293	1,301,206
8.	Delaware DE	L	150,199	11,219,941	20,783		11,390,923	
9.	District of Columbia DC	L	139,865	47,006,409	45,189		47,191,463	134,617
10.	Florida FL	L	19,575,286	93,260,205	1,692,343		114,527,834	929,362
11.	Georgia GA	L	24,445,636	72,570,865	7,965,300		104,981,801	360,691
12.	Hawaii HI	L	1,471,923	30,936,344			32,408,267	30,000
13.	Idaho ID	L	7,756,212	34,079,574	18,832		41,854,618	271,147
14.	Illinois IL	L	13,797,900	106,311,559	2,516,543		122,626,002	1,385,139
15.	Indiana IN	L	52,944,781	294,022,364	18,067,561		365,034,706	613,653,697
16.	Iowa IA	L	2,138,169	31,819,920	586,738		34,544,827	276,803
17.	Kansas KS	L	5,186,406	60,156,856	1,097,207		66,440,469	494,729
18.	Kentucky KY	L	8,314,241	68,277,565	8,427,803		85,019,609	135,892
19.	Louisiana LA	L	4,507,918	93,309,442	3,892,622		101,709,982	509,051
20.	Maine ME	L	153,485	10,272,856	17,743		10,444,084	
21.	Maryland MD	L	4,871,421	52,853,040	1,401,947		59,126,408	55,991
22.	Massachusetts MA	L	2,673,148	46,695,915	187,597		49,556,660	111,616
23.	Michigan MI	L	13,921,774	58,869,572	2,390,368		75,181,714	1,107,660
24.	Minnesota MN	L	6,105,621	125,513,819	85,969		131,705,409	550,932
25.	Mississippi MS	L	3,810,328	22,768,750	1,543,161		28,122,239	1,140,037
26.	Missouri MO	L	7,768,662	165,573,274	1,451,554		174,793,490	199,744
27.	Montana MT	L	636,506	1,948,721			2,585,227	
28.	Nebraska NE	L	1,194,288	57,365,144	73,993		58,633,425	231,972
29.	Nevada NV	L	2,359,924	9,992,904	4,205		12,357,033	186,091
30.	New Hampshire NH	L	514,303	3,679,278	23,997		4,217,578	
31.	New Jersey NJ	L	3,840,028	36,838,995	286,134		40,965,157	
32.	New Mexico NM	L	908,747	45,768,421	134,454		46,811,622	
33.	New York NY	O	404,634	901,637	9,011		1,315,282	
34.	North Carolina NC	L	9,821,999	27,787,574	14,779,498		52,389,071	118,073
35.	North Dakota ND	L	2,497,467	2,281,368	76,876		4,855,711	42,267
36.	Ohio OH	L	29,421,557	79,202,438	15,783,546		124,407,541	349,256
37.	Oklahoma OK	L	3,595,240	17,733,839	1,029,307		22,358,386	
38.	Oregon OR	L	2,534,923	65,555,772	144,128		68,234,823	
39.	Pennsylvania PA	L	17,098,934	102,214,053	15,559,820		134,872,807	71,006
40.	Rhode Island RI	L	366,450	2,399,958	3,432		2,769,840	
41.	South Carolina SC	L	5,612,339	11,531,645	3,593,904		20,737,888	
42.	South Dakota SD	L	1,350,920	6,915,232	16,171		8,282,323	
43.	Tennessee TN	L	9,259,205	93,062,039	6,199,090		108,520,334	220,199
44.	Texas TX	L	37,449,659	497,620,937	9,110,161		544,180,757	2,543,059
45.	Utah UT	L	11,222,788	28,003,447	568,195		39,794,430	533,753
46.	Vermont VT	L	204,334	346,733	10,441		561,508	
47.	Virginia VA	L	9,592,544	64,602,363	3,514,820		77,709,727	182,527
48.	Washington WA	L	8,268,323	34,056,358	230,210		42,554,891	874,495
49.	West Virginia WV	L	1,109,104	4,369,884	529,696		6,008,684	
50.	Wisconsin WI	L	8,259,456	118,774,709	509,142		127,543,307	502,846
51.	Wyoming WY	L	1,508,066	17,139,761	11,005		18,658,832	
52.	American Samoa AS	N		116,894			116,894	
53.	Guam GU	N	48	70,295			70,343	
54.	Puerto Rico PR	N	2,426	3,326			5,752	
55.	U.S. Virgin Islands VI	N	8,430				8,430	
56.	Northern Mariana Islands MP	N						
57.	Canada CAN	N	12,123	58,993			71,116	
58.	Aggregate Other Alien OT	XXX	145,991	367,871			513,862	
59.	Subtotal	XXX	415,410,188	3,387,606,282	133,652,927		3,936,669,397	629,566,473
90.	Reporting entity contributions for employee benefits plans	XXX	590,859	8,283,791	241,079		9,115,729	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX	24,883,719				24,883,719	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX	1,194,755	35,850	61,925		1,292,530	
94.	Aggregate or other amounts not allocable by State	XXX						
95.	Totals (Direct Business)	XXX	442,079,521	3,395,925,923	133,955,931		3,971,961,375	629,566,473
96.	Plus reinsurance assumed	XXX	149,132,716	5,960,888	50,821,544		205,915,148	955,908
97	Totals (All Business)	XXX	591,212,237	3,401,886,811	184,777,475		4,177,876,523	630,522,381
98.	Less reinsurance ceded	XXX	196,590,184	3,842,105	81,276,225		281,708,514	
99.	Totals (All Business) less Reinsurance Ceded	XXX	394,622,053	3,398,044,706	(c) 103,501,250		3,896,168,009	630,522,381
	DETAILS OF WRITE-INS							
58001.	Other Alien	XXX	145,991	367,871			513,862	
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	145,991	367,871			513,862	
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

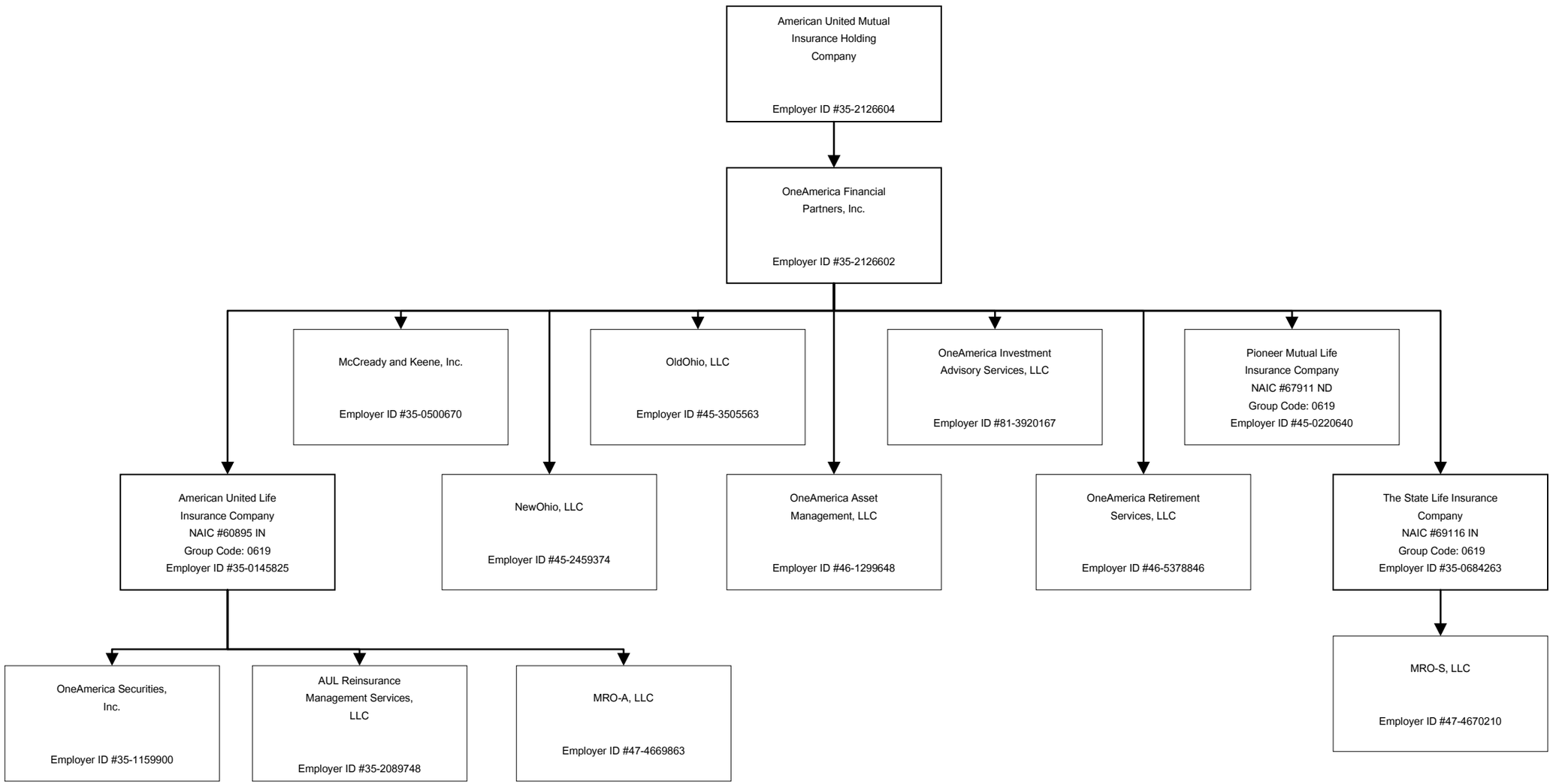
(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 50
R - Registered - Non-domiciled RRGs
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
Q - Qualified - Qualified or accredited reinsurer 1
N - None of the above - Not allowed to write business in the state 6

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
Ordinary: Allocated to billing state. Group Life and Annuity: Allocated to state where member is employed or, if fewer than 500 members in group, to state where largest share of group is employed. Credit & Health: Allocated to state of transaction.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504.	Other assets	18,991,729	13,899,894	5,091,835	33,283,770
2505.	Employee and agent trust	475,029		475,029	132,771
2506.	Prepaid expense	6,356,839	6,356,839		
2597.	Summary of remaining write-ins for Line 25 from overflow page	25,823,597	20,256,733	5,566,864	33,416,541

Additional Write-ins for Liabilities Line 25

		1 Current Year	2 Prior Year
2504.	Pension liability	9,405,158	13,119,922
2505.	Accounts payable - other	2,210,000	11,120,000
2506.	Interest on contract funds	22,840	51,944
2507.	Separate Account transfer credit assumed		(120)
2597.	Summary of remaining write-ins for Line 25 from overflow page	11,637,998	24,291,746

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