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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025

OF THE CONDITION AND AFFAIRS OF THE SEPARATE ACCOUNTS OF THE

MML Bay State Life Insurance Company

NAIC Group Code 0435 (Current) 0435 (Prior) NAIC Company Code 70416 Employer's ID Number 43-0581430

Organized under the Laws of Connecticut, State of Domicile or Port of Entry CT

Country of Domicile United States of America

Type of Separate Accounts Insulated [X] Non-Insulated [ ]

Incorporated/Organized 04/01/1935 Commenced Business 07/01/1894

Statutory Home Office 200 Great Pond Drive (Street and Number), Windsor, CT, US 06095 (City or Town, State, Country and Zip Code)

Main Administrative Office 1295 State Street (Street and Number)

Springfield, MA, US 01111 (City or Town, State, Country and Zip Code), 413-788-8411 (Area Code) (Telephone Number)

Mail Address 1295 State Street (Street and Number or P.O. Box), Springfield, MA, US 01111 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1295 State Street (Street and Number)

Springfield, MA, US 01111 (City or Town, State, Country and Zip Code), 413-788-8411 (Area Code) (Telephone Number)

Internet Website Address www.massmutual.com

Statutory Statement Contact Yin Wang (Name), 413-226-0200 (Area Code) (Telephone Number)

YWang67@massmutual.com (E-mail Address), 413-226-4086 (FAX Number)

OFFICERS

President and Chief Executive Officer	Roger William Crandall	Treasurer	Elizabeth Marie Marin #
Secretary	Akintokunbo Akinbajo	Appointed Actuary	Lin Meng

OTHER

Mary Jane Bartolotta Fortin #, Executive Vice President and Chief Financial Officer	Paul Anthony LaPiana, Executive Vice President	Eric William Partlan, Executive Vice President
Dominic Lusean Blue, Executive Vice President		

DIRECTORS OR TRUSTEES

Roger William Crandall - Chairman	Paul Anthony LaPiana	Mary Jane Bartolotta Fortin #
Michael James O'Connor		

State of Massachusetts
County of Hampden 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.

Roger William Crandall President and Chief Executive Officer	Akintokunbo Akinbajo Secretary	Elizabeth Marie Marin Treasurer

Subscribed and sworn to before me this
______ day of ______

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

ASSETS

		Current Year			Prior Year
		1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1.	Bonds (Schedule D)	1,219,457,792	1,978,550,803	3,198,008,595	3,095,538,054
2.	Stocks (Schedule D):				
	2.1 Preferred stocks		527,282	527,282	
	2.2 Common stocks		1,443,059,946	1,443,059,946	1,319,374,173
3.	Mortgage loans on real estate (Schedule B)	5,288,919		5,288,919	6,005,509
4.	Real estate (Schedule A):				
	4.1 Properties held for the production of income (less $ .... encumbrances)				
	4.2 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 19,981 Schedule E - Part 1), and cash equivalents ($ 154,170,160 , Schedule E - Part 2)	37,424,916	116,765,225	154,190,141	154,023,562
6.	Short-term investments (Schedule DA)		44,990,867	44,990,867	24,577,012
7.	Derivatives (Schedule DB)	54,601	81,564,256	81,618,857	189,625,431
8.	Other invested assets (Schedule BA)	496,860	1,107,694	1,604,554	516,806
9.	Securities lending reinvested collateral assets (Schedule DL)				
10.	Aggregate write-ins for invested assets				
11.	Subtotals, cash and invested assets (Lines 1 to 10)	1,262,723,088	3,666,566,073	4,929,289,161	4,789,660,547
12.	Investment income due and accrued	10,314,082	6,549,904	16,863,986	15,639,526
13.	Receivables for securities	1,251,313	7,547,232	8,798,545	16,368,090
14.	Net adjustment in assets and liabilities due to foreign exchange rates				
15.	Aggregate write-ins for other-than-invested assets				
16.	Total (Lines 11 to 15)	1,274,288,483	3,680,663,209	4,954,951,692	4,821,668,163
	DETAILS OF WRITE-INS				
1001.					
1002.					
1003.					
1098.	Summary of remaining write-ins for Line 10 from overflow page				
1099.	Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)				
1501.					
1502.					
1503.					
1598.	Summary of remaining write-ins for Line 15 from overflow page				
1599.	Totals (Lines 1501 through 1503 plus 1598)(Line 15 above)				

LIABILITIES AND SURPLUS

	Current Year			Prior Year
	1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)	1,263,394,393	3,647,517,058	4,910,911,451	4,782,287,309
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)				
3. Interest Maintenance Reserve	(158,687)		(158,687)	34,297
4. Charges for investment management, administration and contract guarantees due or accrued	1,691,822	266,870	1,958,692	1,853,074
5. Investment expenses due or accrued (Exhibit 1, Line 24)				
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)				
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)				
8. Reserve for future federal income taxes				
9. Unearned investment income				
10. Other transfers to general account due or accrued (net) (including $ 844,936 accrued expense allowances recognized in reserves)	7,667,805	10,043,011	17,710,816	4,236,541
11. Remittances and items not allocated	28,562		28,562	161,147
12. Derivatives	12,728	1,015	13,743	286,770
13. Payable for securities	1,651,860	22,476,235	24,128,095	32,641,419
14. Payable for securities lending				
15. Net adjustment in assets and liabilities due to foreign exchange rates				
16. Aggregate write-ins for liabilities		359,020	359,020	167,606
17. Total liabilities (including $ 19,669,508 due or accrued net transfers to or (from) the general account)	1,274,288,483	3,680,663,209	4,954,951,692	4,821,668,163
18. Contributed surplus				
19. Aggregate write-ins for special surplus funds				
20. Unassigned funds				
21. Surplus (Lines 18 through 20)				
22. Totals	1,274,288,483	3,680,663,209	4,954,951,692	4,821,668,163
DETAILS OF WRITE-INS				
1601. Claims in course of settlement		355,222	355,222	163,318
1602. Annuitant mortality fluctuation fund		3,798	3,798	4,288
1603.				
1698. Summary of remaining write-ins for Line 16 from overflow page				
1699. Totals (Lines 1601 through 1603 plus 1698)(Line 16 above)		359,020	359,020	167,606
1901.				
1902.				
1903.				
1998. Summary of remaining write-ins for Line 19 from overflow page				
1999. Totals (Lines 1901 through 1903 plus 1998)(Line 19 above)				

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Transfers to Separate Accounts:		
	1.1 Net premiums and annuity considerations for life and accident and health contracts	21,937,980	23,025,438
	1.2 Considerations for supplementary contracts with life contingencies		
	1.3 Aggregate write-ins for other transfers to Separate Accounts		
	1.4 Totals (Lines 1.1 to 1.3)	21,937,980	23,025,438
2.	Transfers on account of deposit-type contracts (including $ .... deposits less $ .... withdrawals)		
3.	Net investment income and capital gains and losses	305,625,232	299,369,107
4.	Aggregate write-ins for other income		
5.	Totals (Lines 1.4 to 4)	327,563,212	322,394,545
DEDUCT:			
6.	Transfers from the Separate Account on account of contract benefits:		
	6.1 Death benefits	71,354,807	67,249,324
	6.2 Matured endowments		
	6.3 Annuity benefits	283,242	1,924,728
	6.4 Payments on supplementary contracts with life contingencies		
	6.5 Accident and health benefits		
	6.6 Surrender benefits and withdrawals for life contracts	44,205,838	35,649,613
	6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		
7.	Transfers on account of policy loans	10,760,287	10,563,507
8.	Net transfer of reserves from or (to) Separate Accounts	(9,188,745)	(4,890,076)
9.	Other transfers from the Separate Accounts:		
	9.1 Federal and foreign income taxes incurred		
	9.2 Change in expense allowances recognized in reserves	703,302	(143,216)
	9.3 Aggregate write-ins for other transfers from Separate Accounts	136	
10.	Subtotals (Lines 6.1 to 9.3)	118,118,867	110,353,880
11.	Fees associated with charges for investment management, administration and contract guarantees	80,628,789	81,832,567
12.	Increase in aggregate reserve for life and accident and health contracts	128,624,142	130,362,873
13.	Increase in liability for deposit-type contracts		
14.	Increase in reserve for future federal income taxes		
15.	Aggregate write-ins for reserves and funds	191,414	(154,775)
16.	Totals (Lines 10 to 15)	327,563,212	322,394,545
17.	Net gain from operations (including $ .... unrealized capital gains) (Line 5 minus Line 16)		
	SURPLUS ACCOUNT		
18.	Surplus, December 31, prior year		
19.	Net gain from operations (Line 17)		
20.	Surplus contributed or (withdrawn) during year		
21.	Change in reserve on account of change in valuation basis, (increase) or decrease		
22.	Transfer from Separate Accounts of the change in expense allowances recognized in Line 21		
23.	Aggregate write-ins for gains and losses in surplus		
24.	Surplus, December 31, current year (Page 3, Line 21)		
	DETAILS OF WRITE-INS		
01.301.			
01.302.			
01.303.			
01.398.	Summary of remaining write-ins for Line 1.3 from overflow page		
01.399.	Totals (Lines 01.301 through 01.303 plus 01.398)(Line 1.3 above)		
0401.			
0402.			
0403.			
0498.	Summary of remaining write-ins for Line 4 from overflow page		
0499.	Totals (Lines 0401 through 0403 plus 0498)(Line 4 above)		
06.701.			
06.702.			
06.703.			
06.798.	Summary of remaining write-ins for Line 6.7 from overflow page		
06.799.	Totals (Lines 06.701 through 06.703 plus 06.798)(Line 6.7 above)		
09.301.	Miscelleanous	136	
09.302.			
09.303.			
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page		
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above)	136	
1501.	Claims in course of settlement	191,904	(153,478)
1502.	Change in annuitant mortality fluctuation fund	(490)	(1,297)
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598)(Line 15 above)	191,414	(154,775)
2301.			
2302.			
2303.			
2398.	Summary of remaining write-ins for Line 23 from overflow page		
2399.	Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)		

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

		1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Other Lines of Business
1.	Transfers to Separate Accounts:							
	1.1 Net premiums and annuity considerations for life and accident and health contracts	21,937,980	21,935,880		2,100			
	1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	
	1.3 Aggregate write-ins for other transfers to Separate Accounts							
	1.4 Totals (Lines 1.1 to 1.3)	21,937,980	21,935,880		2,100			
2.	Transfers on account of deposit-type contracts (including $ .... deposits less $ .... withdrawals)							
3.	Net investment income and capital gains and losses	305,625,232	255,447,364	46,584,825	3,593,043			
4.	Aggregate write-ins for other income							
5.	Totals (Lines 1.4 to 4)	327,563,212	277,383,244	46,584,825	3,595,143			
DEDUCT:								
6.	Transfers from the Separate Account on account of contract benefits:							
	6.1 Death benefits	71,354,807	51,784,693	19,570,114			XXX	
	6.2 Matured endowments						XXX	
	6.3 Annuity benefits	283,242	XXX	XXX	283,242		XXX	
	6.4 Payments on supplementary contracts with life contingencies		XXX	XXX			XXX	
	6.5 Accident and health benefits		XXX	XXX	XXX	XXX		
	6.6 Surrender benefits and withdrawals for life contracts	44,205,838	40,004,334		4,201,504		XXX	
	6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							
7.	Transfers on account of policy loans	10,760,287	10,760,287				XXX	
8.	Net transfer of reserves from or (to) Separate Accounts	(9,188,745)	(9,228,059)	(109,199)	148,513			
9.	Other transfers from the Separate Accounts:							
	9.1 Federal and foreign income taxes incurred						XXX	
	9.2 Change in expense allowances recognized in reserves	703,302	704,455		(1,153)		XXX	
	9.3 Aggregate write-ins for other transfers from Separate Accounts	136	136					
10.	Subtotals (Lines 6.1 to 9.3)	118,118,867	94,025,846	19,460,915	4,632,106			
11.	Fees associated with charges for investment management, administration and contract guarantees	80,628,789	70,000,936	10,205,687	422,166			
12.	Increase in aggregate reserve for life and accident and health contracts	128,624,142	113,164,558	16,918,223	(1,458,639)			
13.	Increase in liability for deposit-type contracts						XXX	
14.	Increase in reserve for future federal income taxes							
15.	Aggregate write-ins for reserves and funds	191,414	191,904		(490)			
16.	Totals (Lines 10 to 15)	327,563,212	277,383,244	46,584,825	3,595,143			
17.	Net gain from operations (including $ .... unrealized capital gains) (Line 5 minus Line 16)							
18.	Policies/certificates in force end of year	25,620	22,343	2,935	342			
	DETAILS OF WRITE-INS							
01.301.								
01.302.								
01.303.								
01.398.	Summary of remaining write-ins for Line 1.3 from overflow page							
01.399.	Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)							
0401.								
0402.								
0403.								
0498.	Summary of remaining write-ins for Line 4 from overflow page							
0499.	Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							
06.701.								
06.702.								
06.703.								
06.798.	Summary of remaining write-ins for Line 6.7 from overflow page							
06.799.	Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)							
09.301.	Miscellaneous	136	136					
09.302.								
09.303.								
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page							
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	136	136					
1501.	Claims in course of settlement	191,904	191,904					
1502.	Change in annuitant mortality fluctuation fund	(490)			(490)			
1503.								
1598.	Summary of remaining write-ins for Line 15 from overflow page							
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	191,414	191,904		(490)			

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life with Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (N/A Fraternal)	11 Other Individual Life
1. Transfers to Separate Accounts:											
1.1 Net premiums for life contracts (a)	21,935,880	XXX						96,166	21,839,714	XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts		XXX								XXX	
1.4 Totals (Lines 1.1 to 1.3)	21,935,880	XXX						96,166	21,839,714	XXX	
2. Transfers on account of deposit-type contracts (including $ .... deposits less $ .... withdrawals)		XXX								XXX	
3. Net investment income and capital gains and losses	255,447,364	XXX						1,822,184	253,625,180	XXX	
4. Aggregate write-ins for other income		XXX								XXX	
5. Totals (Lines 1.4 to 4)	277,383,244	XXX						1,918,350	275,464,894	XXX	
DEDUCT:											
6. Transfers from the Separate Account on account of contract benefits:											
6.1 Death benefits	51,784,693	XXX						96,413	51,688,280	XXX	
6.2 Matured endowments		XXX								XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	40,004,334	XXX						668,257	39,336,077	XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits		XXX								XXX	
7. Transfers on account of policy loans	10,760,287	XXX						(79,524)	10,839,811	XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(9,228,059)	XXX						207,639	(9,435,698)	XXX	
9. Other transfers from the Separate Accounts:											
9.1 Federal and foreign income taxes incurred		XXX								XXX	
9.2 Change in expense allowances recognized in reserves	704,455	XXX							704,455	XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts	136	XXX							136	XXX	
10. Subtotals (Lines 6.1 to 9.3)	94,025,846	XXX						892,785	93,133,061	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	70,000,936	XXX						(23,508)	70,024,444	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	113,164,558	XXX						1,049,073	112,115,485	XXX	
13. Increase in liability for deposit-type contracts		XXX								XXX	
14. Increase in reserve for future federal income taxes		XXX								XXX	
15. Aggregate write-ins for reserves and funds	191,904	XXX							191,904	XXX	
16. Totals (Lines 10 to 15)	277,383,244	XXX						1,918,350	275,464,894	XXX	
17. Net gain from operations (including $ .... unrealized capital gains) (Line 5 minus Line 16)		XXX								XXX	
18. Policies/certificates in force end of year	22,343	XXX						218	22,125	XXX	
DETAILS OF WRITE-INS											
01.301.		XXX								XXX	
01.302.		XXX								XXX	
01.303.		XXX								XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page		XXX								XXX	
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)		XXX								XXX	
0401.		XXX								XXX	
0402.		XXX								XXX	
0403.		XXX								XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page		XXX								XXX	
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)		XXX								XXX	
06.701.		XXX								XXX	
06.702.		XXX								XXX	
06.703.		XXX								XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page		XXX								XXX	
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)		XXX								XXX	
09.301. Miscellaneous	136	XXX							136	XXX	
09.302.		XXX								XXX	
09.303.		XXX								XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page		XXX								XXX	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	136	XXX							136	XXX	
1501. Claims in course of settlement	191,904	XXX							191,904	XXX	
1502.		XXX								XXX	
1503.		XXX								XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page		XXX								XXX	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	191,904	XXX							191,904	XXX	

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

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life	8 Other Group Life (a)
1. Transfers to Separate Accounts:								
1.1 Net premiums for life contracts (b)							XXX	
1.2 Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts							XXX	
1.4 Totals (Lines 1.1 to 1.3)							XXX	
2. Transfers on account of deposit-type contracts (including $ .... deposits less $ .... withdrawals)							XXX	
3. Net investment income and capital gains and losses	46,584,825					46,584,825	XXX	
4. Aggregate write-ins for other income							XXX	
5. Totals (Lines 1.4 to 4)	46,584,825					46,584,825	XXX	
DEDUCT:								
6. Transfers from the Separate Account on account of contract benefits:								
6.1 Death benefits	19,570,114					19,570,114	XXX	
6.2 Matured endowments							XXX	
6.3 Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.4 Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts							XXX	
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							XXX	
7. Transfers on account of policy loans							XXX	
8. Net transfer of reserves from or (to) Separate Accounts	(109,199)					(109,199)	XXX	
9. Other transfers from the Separate Accounts:								
9.1 Federal and foreign income taxes incurred							XXX	
9.2 Change in expense allowances recognized in reserves							XXX	
9.3 Aggregate write-ins for other transfers from Separate Accounts							XXX	
10. Subtotals (Lines 6.1 to 9.3)	19,460,915					19,460,915	XXX	
11. Fees associated with charges for investment management, administration and contract guarantees	10,205,687					10,205,687	XXX	
12. Increase in aggregate reserve for life and accident and health contracts	16,918,223					16,918,223	XXX	
13. Increase in liability for deposit-type contracts							XXX	
14. Increase in reserve for future federal income taxes							XXX	
15. Aggregate write-ins for reserves and funds							XXX	
16. Totals (Lines 10 to 15)	46,584,825					46,584,825	XXX	
17. Net gain from operations (including $ .... unrealized capital gains) (Line 5 minus Line 16)							XXX	
18. Policies/certificates in force end of year	2,935					2,935	XXX	
DETAILS OF WRITE-INS								
01.301.							XXX	
01.302.							XXX	
01.303.							XXX	
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							XXX	
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)							XXX	
0401.							XXX	
0402.							XXX	
0403.							XXX	
0498. Summary of remaining write-ins for Line 4 from overflow page							XXX	
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							XXX	
06.701.							XXX	
06.702.							XXX	
06.703.							XXX	
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							XXX	
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)							XXX	
09.301.							XXX	
09.302.							XXX	
09.303.							XXX	
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							XXX	
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)							XXX	
1501.							XXX	
1502.							XXX	
1503.							XXX	
1598. Summary of remaining write-ins for Line 15 from overflow page							XXX	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)							XXX	

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

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

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

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

	1	Deferred				6	7
		2	3	4	5	Life Contingent Payout (Immediate and Annuitizations)	
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities With Guarantees	Variable Annuities Without Guarantees		Other Annuities
1. Transfers to Separate Accounts:							
1.1 Net annuity considerations for annuity contracts	2,100			2,100			
1.2 Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
1.3 Aggregate write-ins for other transfers to Separate Accounts							
1.4 Totals (Lines 1.1 to 1.3)	2,100			2,100			
2. Transfers on account of deposit-type contracts (including $ .... deposits less $ .... withdrawals)							
3. Net investment income and capital gains and losses	3,593,043			3,593,043			
4. Aggregate write-ins for other income							
5. Totals (Lines 1.4 to 4)	3,595,143			3,595,143			
DEDUCT:							
6. Transfers from the Separate Account on account of contract benefits:							
6.1 Death benefits							
6.2 Matured endowments							
6.3 Annuity benefits	283,242			283,242			
6.4 Payments on supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
6.5 Accident and health benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.6 Surrender benefits and withdrawals for life contracts	4,201,504			4,201,504			
6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits							
7. Transfers on account of policy loans							
8. Net transfer of reserves from or (to) Separate Accounts	148,513			148,513			
9. Other transfers from the Separate Accounts:							
9.1 Federal and foreign income taxes incurred							
9.2 Change in expense allowances recognized in reserves	(1,153)			(1,153)			
9.3 Aggregate write-ins for other transfers from Separate Accounts							
10. Subtotals (Lines 6.1 to 9.3)	4,632,106			4,632,106			
11. Fees associated with charges for investment management, administration and contract guarantees	422,166			422,166			
12. Increase in aggregate reserve for life and accident and health contracts	(1,458,639)			(1,458,639)			
13. Increase in liability for deposit-type contracts							
14. Increase in reserve for future federal income taxes							
15. Aggregate write-ins for reserves and funds	(490)			(490)			
16. Totals (Lines 10 to 15)	3,595,143			3,595,143			
17. Net gain from operations (including $ .... unrealized capital gains) (Line 5 minus Line 16)							
18. Policies/certificates in force end of year	342			342			
DETAILS OF WRITE-INS							
01.301.							
01.302.							
01.303.							
01.398. Summary of remaining write-ins for Line 1.3 from overflow page							
01.399. Totals (Lines 01.301 through 01.303 plus 01.398) (Line 1.3 above)							
0401.							
0402.							
0403.							
0498. Summary of remaining write-ins for Line 4 from overflow page							
0499. Totals (Lines 0401 through 0403 plus 0498) (Line 4 above)							
06.701.							
06.702.							
06.703.							
06.798. Summary of remaining write-ins for Line 6.7 from overflow page							
06.799. Totals (Lines 06.701 through 06.703 plus 06.798) (Line 6.7 above)							
09.301.							
09.302.							
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page							
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)							
1501. Change in annuitant mortality fluctuation fund	(490)			(490)			
1502.							
1503.							
1598. Summary of remaining write-ins for Line 15 from overflow page							
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	(490)			(490)			

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

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

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

		1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (N/A Fraternal)	11 Other Individual Life
1.	Reserve December 31 of prior year	3,504,914,868	XXX						12,435,743	3,492,479,125	XXX	
2.	Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	21,935,880	XXX						96,166	21,839,714	XXX	
3.	Increase or (decrease) from investment results after provision for federal income taxes	255,447,363	XXX						1,822,184	253,625,179	XXX	
4.	Tabular less actual reserve released		XXX								XXX	
5.	Increase in reserve on account of change in valuation basis		XXX								XXX	
5.1	Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve		XXX								XXX	
6.	Other increases (net)	46,882	XXX						47,017	(135)	XXX	
7.	Totals (Lines 1 to 6)	3,782,344,993	XXX						14,401,110	3,767,943,883	XXX	
8.	Net transfer of reserves from or (to) Separate Accounts	(9,228,059)	XXX						207,639	(9,435,698)	XXX	
9.	Tabular cost	45,832,957	XXX						23,508	45,809,448	XXX	
10.	Reserves released by death	51,784,693	XXX						96,413	51,688,280	XXX	
11.	Reserves released by other terminations (net)	40,004,334	XXX						668,258	39,336,076	XXX	
12.	Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	Charges for investment management, administration and contract guarantees	24,214,996	XXX							24,214,996	XXX	
14.	Aggregate write-ins for other decreases in reserves	11,656,646	XXX						(79,524)	11,736,170	XXX	
15.	Total deductions (Lines 8 to 14)	164,265,567	XXX						916,294	163,349,273	XXX	
16.	Reserve December 31 of current year	3,618,079,426	XXX						13,484,816	3,604,594,610	XXX	
	Cash Surrender Value and Policy Loans											
17.	CSV ending balance December 31, current year	3,614,070,820	XXX						8,912,687	3,605,158,133	XXX	
18.	Amount available for policy loans based upon Line 17 CSV	2,891,256,656	XXX						7,130,150	2,884,126,506	XXX	
	DETAILS OF WRITE-INS											
1401.	Change in policy loans	10,760,287	XXX						(79,524)	10,839,811	XXX	
1402.	Change in surrender charge offset	704,455	XXX							704,455	XXX	
1403.	Claims in course of settlement	191,904	XXX							191,904	XXX	
1498.	Summary of remaining write-ins for Line 14 from overflow page		XXX								XXX	
1499.	TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	11,656,646	XXX						(79,524)	11,736,170	XXX	

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

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

		1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life	8 Other Group Life
1.	Reserve December 31 of prior year	1,246,476,170					1,246,476,170	XXX	
2.	Tabular net premiums and considerations							XXX	
3.	Increase or (decrease) from investment results after provision for federal income taxes	46,584,825					46,584,825	XXX	
4.	Tabular less actual reserve released							XXX	
5.	Increase in reserve on account of change in valuation basis							XXX	
6.	Other increases (net)							XXX	
7.	Totals (Lines 1 to 6)	1,293,060,995					1,293,060,995	XXX	
8.	Net transfer of reserves from or (to) Separate Accounts	(109,199)					(109,199)	XXX	
9.	Tabular cost						XXX	XXX	
10.	Reserves released by death	19,570,115					19,570,115	XXX	
11.	Reserves released by other terminations (net)							XXX	
12.	Transfers on account of annuity and supplementary contract payments involving life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	Charges for investment management, administration and contract guarantees	10,205,686					10,205,686	XXX	
14.	Aggregate write-ins for other decreases in reserves							XXX	
15.	Total deductions (Lines 8 to 14)	29,666,602					29,666,602	XXX	
16.	Reserve December 31 of current year	1,263,394,393					1,263,394,393	XXX	
	Cash Surrender Value and Policy Loans								
17.	CSV ending balance December 31, current year	1,256,237,446					1,256,237,446	XXX	
18.	Amount available for policy loans based upon line 17 CSV	1,004,989,957					1,004,989,957	XXX	
	DETAILS OF WRITE-INS								
1401.								XXX	
1402.								XXX	
1403.								XXX	
1498.	Summary of remaining write-ins for Line 14 from overflow page							XXX	
1499.	TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)							XXX	

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

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

		1	Deferred				6	7
		Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities With Guarantees	5 Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1.	Reserve December 31 of prior year	30,896,270			30,896,270			
2.	Tabular net premiums and considerations	2,100			2,100			
3.	Increase or (decrease) from investment results after provision for federal income taxes	3,593,044			3,593,044			
4.	Tabular less actual reserve released							
5.	Increase in reserve on account of change in valuation basis							
6.	Other increases (net)							
7.	Totals (Lines 1 to 6)	34,491,414			34,491,414			
8.	Net transfer of reserves from or (to) Separate Accounts	148,513			148,513			
9.	Tabular cost							
10.	Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.	Reserves released by other terminations (net)	4,201,504			4,201,504			
12.	Transfers on account of annuity and supplementary contract payments involving life contingencies	283,242			283,242			
13.	Charges for investment management, administration and contract guarantees	422,167			422,167			
14.	Aggregate write-ins for other decreases in reserves	(1,643)			(1,643)			
15.	Total deductions (Lines 8 to 14)	5,053,783			5,053,783			
16.	Reserve December 31 of current year	29,437,631			29,437,631			
	Cash Surrender Value and Policy Loans							
17.	CSV ending balance December 31, current year	29,310,113			29,310,113			
18.	Amount available for policy loans based upon line 17 CSV							
	DETAILS OF WRITE-INS							
1401.	Change in annuitant mortality fluctuation fund	(490)			(490)			
1402.	Change in surrender charge offset	(1,153)			(1,153)			
1403.								
1498.	Summary of remaining write-ins for Line 14 from overflow page							
1499.	TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(1,643)			(1,643)			

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

Analysis of Increase in Reserves During the Year - Group Annuities

N O N E

Analysis of Reserves During the Year - Accident and Health

N O N E

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 21,524,838	21,790,290
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 100,423,742	101,335,178
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 23,173	29,124
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	170,976,466	170,976,466
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 251,700	247,849
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 683,664	719,221
7	Derivative instruments	(f) 2,555,804	2,555,804
8.	Other invested assets	86,360	96,277
9.	Aggregate write-ins for investment income	(605,795)	(605,795)
10.	Total gross investment income	295,919,952	297,144,414
11.	Investment expenses		(g)
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		
17.	Net investment income (Line 10 minus Line 16)		297,144,414
	DETAILS OF WRITE-INS		
0901.	Amortization of IMR	192,984	192,984
0902.	Miscellaneous	(798,779)	(798,779)
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(605,795)	(605,795)
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		

(a) Includes $ 3,229,456 accrual of discount less $ 1,409,369 amortization of premium and less $ 2,675,788 paid for accrued interest on purchases.

(b) Includes $ accrual of discount less $ amortization of premium and less $ 3,136 paid for accrued dividends on purchases.

(c) Includes $ 723 accrual of discount less $ 14,166 amortization of premium and less $ paid for accrued interest on purchases.

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

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

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

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

(h) Includes $ interest on surplus notes and $ interest on capital notes.

(i) Includes $ depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 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	(1,342,256)		(1,342,256)	8,782,088	
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	(9,146,058)		(9,146,058)	79,618,288	
1.3	Bonds of affiliates	5,225		5,225		
2.1	Preferred stocks (unaffiliated)	4,786		4,786	12,464	
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	17,077,451		17,077,451	16,166,191	
2.21	Common stocks of affiliates					
3.	Mortgage loans	(15,448)		(15,448)		
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	4,759,087		4,759,087	(93)	
7.	Derivative instruments	340,031		340,031	(107,733,547)	
8.	Other invested assets	(65,375)		(65,375)	17,983	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	11,617,444		11,617,444	(3,136,626)	
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)					

EXHIBIT 1 - INVESTMENT EXPENSES

	1 Amount
1. Rent	
2. Salaries and wages	
3. Contributions for benefit plans for employees (a)	
4. Payments to employees under non-funded benefit plans	
5. Other employee welfare	
6. Legal fees and expenses	
7. Fees of public accountants and consulting actuaries	
8. Traveling expenses	
9. Postage, express, telegraph and telephone	
10. Printing and stationery	
11. Cost or depreciation of furniture and equipment	
12. Rental of equipment	
13. Books and periodicals	
14. Bureau and association fees	
15. Insurance, except on real estate	
16. Miscellaneous losses	
17. Collection and bank service charges	
18. Sundry general expenses	
19. Real estate expenses	
20. Investment expenses not included elsewhere	
21. Aggregate write-ins for other investment expenses	
22. Investment expenses incurred	
Reconciliation with Exhibit 5	
23. Investment expenses unpaid December 31, prior year	
24. Investment expenses unpaid December 31, current year	
25. Investment expenses paid during year (Lines 22 + 23 - 24) (to Exhibit 5, Line 12)	
DETAILS OF WRITE-INS	
2101.	
2102.	
2103.	
2198. Summary of remaining write-ins for Line 21 from overflow page	
2199. Totals (Lines 2101 through 2103 plus 2198) (Line 21 above)	

NONE

(a) Includes $ .... on account of prior service.

EXHIBIT 2 - INVESTMENT TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	1 Amount
1. Real estate taxes	
2. State insurance department fees	
3. Other state taxes, including $ .... for employee benefits	
4. U.S. Social Security taxes	
5. All other taxes	
6. Taxes, licenses and fees incurred	
Reconciliation with Exhibit 5	
7. Taxes, licenses and fees unpaid December 31, prior year	
8. Taxes, licenses and fees unpaid December 31, current year	
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8) (to Exhibit 5, Line 13)	

NONE

EXHIBIT 3 - AGGREGATE RESERVE FOR LIFE, ANNUITY AND ACCIDENT AND HEALTH CONTRACTS

1 Description of Valuation Basis	2 Total [(a)]	3 Ordinary	4 Group
0100001. 58 CSO 4.00% Mod CRVM (issued 1983 to 1988)	13,484,817	13,484,817	
0100002. 80 CSO 5.50% CRVM (issued 1988 to 1992)	222,435,275	222,435,275	
0100003. 80 CSO 5.00% CRVM (issued 1993 to 1994)	689,181,699	689,181,699	
0100004. 80 CSO Account Value	3,956,372,028	2,692,977,635	1,263,394,393
0199999. Life Insurance: Totals	4,881,473,819	3,618,079,426	1,263,394,393
0200001. Deferred Annuity 4.75%-6.50% CARVM	29,311,012	29,311,012	
0200002. Annuity Reserve 4 % VA Valuation 82	126,619	126,619	
0299999. Annuities: Totals	29,437,631	29,437,631	
9999999. Totals (to Page 3, Line 1)	4,910,911,451	3,647,517,058	1,263,394,393

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts that no longer contain a mortality risk in Column 2 are: Life Insurance $; Annuities $; Supplementary Contracts with Life Contingencies $; Accident and Health Contracts $; Miscellaneous Reserves $.

EXHIBIT 3 - INTERROGATORIES

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

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

2.2 If not, state which kind is issued
non-participating

3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [ ] No [X] N/A [ ]

3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? Yes [ ] No [ ] N/A [X]
Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

EXHIBIT 3A - CHANGES IN BASIS OF VALUATION DURING THE YEAR

(Including supplementary contracts set up on a basis other than that used to determine benefits)

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Totals (Page 6, Line 5, Analysis of Increase in Reserves)			

NONE

EXHIBIT 4 - 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						
2. Deposits received during the year						
3. Investment earnings credited to account						
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments						
8. Other net transfer to or (from) general account						
9. Balance at the end of current year (Lines 1+2+3+4-5-6-7-8)						

NONE

EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

	DEVELOPMENT OF INCREASE IN CASH	1 Amount
1.	Transfers to Separate Accounts on account of:	
	1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies	21,937,980
	1.2 Aggregate write-ins for other transfers to Separate Accounts	
2.	Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	
3.	Investment income collected	295,919,952
4.	Consideration on disposal of short-term bonds net of purchases	(18,598,573)
5.	Consideration on disposal of investments (excluding short-term bonds)	892,360,705
6.	Aggregate write-ins for other increases in funds from operations	
7.	Total (Lines 1 to 6)	1,191,620,064
8.	Cost of investments acquired (excluding short-term bonds)	1,005,209,359
9.	Transfers from Separate Accounts on account of contract benefits:	
	9.1 Death benefits	61,600,017
	9.2 Matured endowments	
	9.3 Annuity benefits	283,242
	9.4 Supplementary contract benefits with life contingencies	
	9.5 Accident and health benefits	
	9.6 Surrender benefits and withdrawals for life contracts	44,205,838
	9.7 Policy loans (net)	10,760,287
	9.8 Transfers of reserves (net)	(12,205,399)
	9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	
10.	Other transfers from Separate Accounts:	
	10.1 Federal income taxes	
	10.2 Aggregate write-ins for other transfers from Separate Accounts	132,765
11.	Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	
12.	Investment expenses (Exhibit 1, Line 25)	
12.1	Fees associated with investment management, administration and contract guarantees	80,523,597
13.	Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)	
14.	Total (Lines 8 to 13)	1,190,509,706
15.	Funds from operations (Line 7 minus Line 14)	1,110,358
16.	Surplus contributed or (withdrawn) during year	
17.	Aggregate write-ins for other changes in funds	
18.	Total funds (includes $ .... net transfers from general account) (Lines 15 to 17)	1,110,358
19.	Increase in payable for investments acquired, net of receivable for investments sold	(943,779)
20.	Decrease in policy loans	
21.	Aggregate write-ins for other reconciling items	
22.	Increase in cash (Line 18 to 21)	166,579
	RECONCILIATION BETWEEN YEARS	
23.	Cash and invested assets, December 31st of prior year	4,789,660,547
24.	Increase in cash (Line 22)	166,579
25.	Cost of invested assets acquired	1,123,792,938
26.	Adjusted cost of assets disposed of	983,003,731
27.	Increase in policy loans	
28.	Accrual of discount less amortization of premium	1,809,455
29.	Depreciation on real estate and other invested assets	
30.	Increase in net unrealized gains	(3,136,626)
31.	Aggregate write-ins for other reconciling items	
32.	Cash and invested assets, December 31st of current year	4,929,289,161
	DETAILS OF WRITE-INS	
01.201.		
01.202.		
01.203.		
01.298.	Summary of remaining write-ins for Line 1.2 from overflow page	
01.299.	Totals (Lines 01.201 through 01.203 plus 01.298) (Line 1.2 above)	
0601.		
0602.		
0603.		
0698.	Summary of remaining write-ins for Line 6 from overflow page	
0699.	Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	
09.901.		
09.902.		
09.903.		
09.998.	Summary of remaining write-ins for Line 9.9 from overflow page	
09.999.	Totals (Lines 09.901 through 09.903 plus 09.998) (Line 09.9 above)	
10.201.	Change in remittances and items not allocated	132,632
10.202.	Miscellaneous	133
10.203.		
10.298.	Summary of remaining write-ins for Line 10.2 from overflow page	
10.299.	Totals (Lines 10.201 through 10.203 plus 10.298) (Line 10.2 above)	132,765
1701.		
1702.		
1703.		
1798.	Summary of remaining write-ins for Line 17 from overflow page	
1799.	Totals (Lines 1701 through 1703 plus 1798) (Line 17 above)	
2101.		
2102.		
2103.		
2198.	Summary of remaining write-ins for Line 21 from overflow page	
2199.	Totals (Lines 2101 through 2103 plus 2198) (Line 21 above)	
3101.		
3102.		
3103.		
3198.	Summary of remaining write-ins for Line 31 from overflow page	
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)	

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance	1,263,394,393	25.5
1.2 Annuities		
1.3 Supplementary contracts with life contingencies		
1.4 Accident and health		
1.5 Miscellaneous reserves		
1.6 Total	1,263,394,393	25.5
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts		
2.2 Annuities certain		
2.3 Supplemental contracts		
2.4 Dividend accumulations or refunds		
2.5 Premium and other deposit funds		
2.6 Total		
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)	11,011,487	0.2
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)	1,274,405,880	25.7
5. Total liabilities not associated with guarantees	3,680,545,812	74.3
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	4,954,951,692	100.0 %

GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account. For the products (and related assets) that are not registered with the SEC, identify whether the products are considered private placement variable annuity products or private placement life insurance.

Note: A distinct disaggregated product identifier shall be used for each product and shall be used consistently throughout the interrogatory. Disaggregation of reporting shall be such that each product filing or policy form is separately identified. For example, if a company has 5 different separate group annuities, each annuity shall be separately reported. (Companies may eliminate proprietary information however such elimination will require the use of unique reporting identifiers).

Additional Required Surplus Amounts is defined as additional or permanent surplus that is required to be retained in the separate account in accordance with state law or regulation. These amounts should not include reinvested separate account investment proceeds that have not been allocated to separate account contract holders.

1	Separate Account Assets		4	5	6	7	Not Registered with SEC		
Product Identifier	2 Registered with SEC	3 Not Registered with SEC	Guarantees Associated with the Product Yes/No	Seed Money	Fees and Expenses Due to the General Account	Additional Required Surplus Amounts	Private Placement Variable Annuity	Private Placement Life Insurance	Other (Not PPVA or PPLI)
1.01A0001 Pension risk transfer group Annuities									
1.01A9999 Total pension risk transfer group annuities			XXX						
1.01B0001 All other group annuities									
1.01B9999 Total all other group annuities			XXX						
1.01C0001 Registered index linked annuities individual annuities									
1.01C9999 Total registered index linked annuities individual annuities			XXX						
1.01D0001 All other individual annuities									
Individual Variable Annuity	29,446,275		YES						
1.01D9999 Total all other individual annuities	29,446,275		XXX						
1.01E0001 Life insurance									
Individual Variable Universal Life	926,222,035		YES						
Bank Owned Life Insurance Guaranteed		1,274,288,482	YES		2,144,339				1,274,288,482
Corporate - Owned Life Insurance		536,274,014	YES						536,274,014
Stable Value Bank owned Life Insurance		2,188,720,886	YES						2,188,720,886
1.01E9999 Total life insurance	926,222,035	3,999,283,382	XXX		2,144,339				3,999,283,382
1.01F9999 Totals	955,668,310	3,999,283,382	XXX		2,144,339				3,999,283,382

1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes [X] No [ ]

1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year (these amounts should not be reflected in the seed money totals in 1.01):

1.031 Seed money $

1.032 Other fees and expenses $ 20,032

1.033 Additional required surplus amounts $

1.04 Did the reporting entity receive seed money from the general account in the current year? Yes [ ] No [X]

1.05 If yes, provide information on the total gross amount of seed money received in the current year: (If amounts were both received and remitted in the current year, include the gross amounts in both 1.031 and 1.051.)

1.051 Seed money received $

1.06 Does the reporting entity consider any of the seed money reflected in separate accounts to be insulated from the general account? Yes [ ] No [ ] N/A [X]

1.07 If yes, provide information on the amount of seed money the reporting entity considers insulated from the general account:

1.071 Insulated seed money $

GENERAL INTERROGATORIES

1.08 Does the reporting entity have a policy for repatriating seed money or remitting fees and expenses due and additional required surplus amounts to the general account:

1.081 Seed money.. Yes [ ] No [ ]
1.082 Other fees and expenses........................ Yes [X] No [ ]
1.083 Additional required surplus amounts ..... Yes [ ] No [ ]

1.09 Provide detail on the time duration for which seed money, other fees and expenses due to the general account and additional required surplus amounts have been held in the separate account:

		1 Seed Money	2 Fees and Expenses Due to the General Account	3 Additional Required Surplus Amounts
1.091	Under 1 year			
1.092	1 Year - 3 years			
1.093	Over 3 years - 5 years		2,144,339	
1.094	Over 5 years			
1.095	Total		2,144,339	

1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:

1.101 Seed money.. Yes [ ] No [ ] N/A [X]
1.102 Other fees and expenses........................ Yes [ ] No [X] N/A [ ]
1.103 Additional required surplus amounts ..... Yes [ ] No [ ] N/A [X]

1.11 If no, does the reporting entity have stated policy and procedure for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account?

1.111 Seed money.. Yes [ ] No [ ] N/A [X]
1.112 Other fees and expenses........................ Yes [X] No [ ] N/A [ ]
1.113 Additional required surplus amounts ..... Yes [ ] No [ ] N/A [X]

Separate Account Products with General Account Guarantees

2.1 Does the reporting entity have products with guarantees provided by the general account? ..... Yes [X] No [ ]

2.2 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? .... Yes [X] No [ ]

2.3 If yes, provide detail on these guarantees paid by the general account:

	1 Year	2 Amount
2.301	As of December 31, 2025	$ 132,323
2.302	As of December 31, 2024	$ 128,369
2.303	As of December 31, 2023	$ 149,629
2.304	As of December 31, 2022	$ 93,873
2.305	As of December 31, 2021	$ 158,161

2.4 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? ..... Yes [ ] No [X]

2.5 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

1 Product Identifier with Risk Charges	2 Risk Charge Reviewed and Opined Upon	3 Name and Title of Individual who Provided Opinion on Risk Charges
2.5A00001 Pension risk transfer group annuities		
2.5B00001 All other group annuities		
2.5C00001 Registered index linked annuities individual annuities		
2.5D00001 All other individual annuities		
2.5E00001 Life insurance		

GENERAL INTERROGATORIES

2.6 Provide detail on the risk charges paid to the general account related to separate account guarantees for the past five years:

	1 Year	2 Amount
2.601	As of December 31, 2025	$
2.602	As of December 31, 2024	$
2.603	As of December 31, 2023	$
2.604	As of December 31, 2022	$
2.605	As of December 31, 2021	$

2.7 Does the reporting entity have products where the general account provides an inherent or ultimate guarantee? Yes [ ] No [ ]

These products often do not have stated yield or death benefit guarantees, but rather the general account serves as a final backstop if the separate account assets are insufficient to support the product obligations.

2.71 If 2.7 is yes, identify the products where the general account provides an inherent/ultimate guarantee, the reported book/adjusted carrying value of the assets attributed to that product, risk charges paid to the general account for the risk and affirmation on the products included within asset-adequacy testing:

Product Identifier	Separate Account Assets	Risk Charges to General Account	Assets Included in Asset-Adequacy Testing?
2.71A0001 Pension risk transfer group annuities			
2.71A9999 Total pension risk transfer group annuities			XXX
2.71B0001 All other group annuities			
2.71B9999 Total all other group annuities			XXX
2.71C0001 Registered index linked annuities individual annuities			
2.71C9999 Total registered index linked annuities individual annuities			XXX
2.71D0001 All other individual annuities			
2.71D9999 Total all other individual annuities			XXX
2.71E0001 Life insurance			
2.71E9999 Total life insurance			XXX
2.71F9999 Total all product types			XXX

Investment Directive of Separate Account Activity

3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder; however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [X] No [ ]

3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [ ] No [X] N/A [ ]

3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1 Investment Type	2 State Investment Limitation	3 Combined Investment (Separate and General Account)

GENERAL INTERROGATORIES

Allocation of Investment Proceeds of Separate Account Activity

4.1 Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.) .... Yes [ ] No [X]

4.2 If yes, provide detail on the net investment proceeds that were attributed to the contract holder, transferred to the general account and reinvested within the separate account:

1 Product Identifier	2 Net Investment Proceeds	3 Attributed to Contract Holder	4 Transferred to General Account	5 Reinvested Within the Separate Account
4.2A00001 Pension risk transfer group annuities				
4.2A99999 Total pension risk transfer group annuities				
4.2B00001 All other group annuities				
4.2B99999 Total all other group annuities				
4.2C00001 Registered index linked annuities individual annuities				
4.2C99999 Total registered index linked annuities individual annuities				
4.2D00001 All other individual annuities				
4.2D99999 Total all other individual annuities				
4.2E00001 Life insurance				
4.2E99999 Total life insurance				
4.2F99999 Totals				

4.3 For items reinvested within the separate account, does the reporting entity invest these assets in accordance with investment directives of the general account? .... Yes [ ] No [ ] N/A [X]

4.4 If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account? .... Yes [ ] No [ ] N/A [X]

4.5 Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account?........ Yes [ ] No [ ] N/A [X]

Measurement of Separate Account Assets

5.1 Does the reporting entity report all separate account assets at fair value? .... Yes [ ] No [X]

5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?

5.21 Amortized cost .... Yes [X] No [ ]

5.22 Other measurement methods........ Yes [ ] No [X]

5.3 If other measurement methods are used, provide explanation on these measurement methods.

....

5.4 Identify the assets measured at fair value, amortized cost or another measurement method and the percentage of separate account assets measured under each measurement method:

Description	1 Amount	2 Percentage
5.41 Fair value	$ 3,729,708,121	........75.3 %
5.42 Amortized cost	$ 1,225,243,571	........24.7 %
5.43 Other measurement methods	$	.... %

5.5 For the assets not measured at fair value, provide a comparison of the reported value to current fair value and identify the unrealized gain or loss that would have been recorded if the assets had been reported at fair value:

	1 Assets Held at Amortized Cost	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.51...	$ 1,225,243,571	$ 1,207,571,559	$ ....(17,672,012)

	1 Assets Held at Other Measurement Method	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.52...	$	$	$ ....

GENERAL INTERROGATORIES

Securities Lending and Repurchase/Reverse Repurchase Transactions Within Separate Accounts

6.1 Does the reporting entity engage in securities lending or repurchase/reverse repurchase (repo) transactions with separate account assets? .... Yes [ ] No [X]

6.2 If yes, does the reporting entity have written policies and procedures for such transactions? .... Yes [ ] No [ ] N/A [X]

6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending or repo transactions that occur with separate account assets? .... Yes [ ] No [ ] N/A [X]

6.4 Are all securities lending transactions reported on balance sheet? .... Yes [ ] No [ ] N/A [X]

6.5 Provide a description of the reporting entity's securities lending and repo transaction program, specifically identifying any variations from the securities lending/repo transaction program administered by the general account.

....

6.6 Provide detail on the current status of separate account transactions by separate account product:

6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent

6.611 Amount .... $ ....

6.612 Percentage.... .... %

6.62 Identify whether securities lent are reported at book value or market value

6.621 Book Value .... $ ....

6.622 Market Value.... $ ....

6.63 Detail on collateral received:

6.631 Aggregate Amount Collateral Received

6.6311 Open .... $ ....

6.6312 30 Days or Less.... $ ....

6.6313 31 to 60 Days.... $ ....

6.6314 61 to 90 Days.... $ ....

6.6315 Greater than 90 Days.... $ ....

6.6316 Total Collateral Received.... $ ....

6.632 The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral) .... $ ....

6.633 Narrative discussion about sources and uses of collateral:

....

6.634 Collateral for transactions that extend beyond one year from the reporting date .... $ ....

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

6.71 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 5) .... $ ....

6.72 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 (Sum of Schedule DL, Parts 1 and 2, Column 6) .... $ ....

6.73 Total payable for securities lending reported on the liability page (Page 3, Line 14, Column 3) .... $ ....

6.8 Provide detail on the current status of repurchase/reverse repurchase transactions:

6.81 Fair value of securities sold in a repurchase transaction within the separate account and percentage of separate account assets sold

6.811 Amount .... $ ....

6.812 Percentage.... .... %

6.82 Identify whether securities sold are reported at book value or fair value

6.821 Book Value .... $ ....

6.822 Fair Value.... $ ....

6.83 Detail on collateral received:

6.831 Aggregate amount of cash received .... $ ....

6.832 Aggregate fair value of non-cash collateral received.... $ ....

6.833 Total collateral received from sold securities detail on collateral received .... $ ....

6.834 Amount of the total collateral used for working capital (not retained in the Separate Account) .... $ ....

6.835 Narrative discussion about sources and uses of collateral:

....

6.836 Amount of total collateral for transactions that extend beyond one year from the reporting date .... $ ....

6.84 Fair value of securities acquired in a reverse repurchase transaction within the separate account and the percentage of separate account assets acquired

6.841 Amount .... $ ....

6.842 Percentage.... .... %

6.85 Identify whether securities acquired are reported at book value or fair value

6.851 Book Value .... $ ....

6.852 Fair Value.... $ ....

6.86 Detail on collateral provided:

6.861 Aggregate amount of cash provided .... $ ....

6.862 Aggregate fair value of non-cash collateral provided detail on collateral provided.... $ ....

6.863 Total collateral provided from acquired securities detail on collateral provided.... $ ....

6.864 Total collateral provided for transactions that extend beyond one year from the reporting date detail on collateral provided .... $ ....

GENERAL INTERROGATORIES

FHLB Funding Agreements

7.1 Does the reporting entity report Federal Home Loan Bank (FHLB) funding agreements within the separate account? .... Yes [ ] No [X]

7.2 Provide detail on the elements that support the classification of FHLB funding agreements within the separate account

....

7.3 Provide detail regarding the FHLB funding agreements classified within the separate account:

1 Amount of FHLB Stock Purchased or Owned	2 Amount of Collateral Pledged to the FHLB	3 Total Borrowing or Funding Capacity Currently Available	4 Total Reserves Related to FHLB Agreements
$	$	$	$ ....

7.4 For funding agreements within the separate account, provide a general description on the nature of the agreement, type of funding (lines of credit, borrowed money, etc) and intended use of funding.

....

Reporting Differences Between GAAP and SAP Financial Statements (This disclosure is applicable to all reporting entities regardless if they file GAAP financial statements)

8.1 Does the reporting entity file GAAP financial statements? .... Yes [ ] No [X]

8.2 In accordance with the different separate account reporting requirements between GAAP (SOP 03-1) and statutory accounting, does the reporting entity have products that are classified within the separate account that were, or would have been if GAAP financial statements had been completed, required to be reported within the general account under GAAP financials? Pursuant to SOP 03-1, all of the following conditions must be met to receive separate account reporting classification under GAAP: .... Yes [X] No [ ] N/A [ ]

a. Legal Recognition - The separate account is legally recognized. That is, the separate account is established, approved, and regulated under special rules such as state insurance laws, federal securities laws, or similar foreign laws.

b. Legally Insulated - The separate account assets supporting the contract liabilities are legally insulated from the general account liabilities of the insurance enterprise (that is, the contract holder is not subject to insurer default risk to the extent of the assets held in the separate account).

c. Investment Directive - The insurer must, as a result of contractual, statutory, or regulatory requirements, invest the contract holder's funds within the separate account as directed by the contract holder in designated investment alternatives or in accordance with specific investment objectives or policies.

d. Investment Performance - All investment performance, net of contract fees and assessments, must as a result of contractual, statutory, or regulatory requirements be passed through to the individual contract holder. Contracts may specify conditions under which there may be a minimum guarantee, but not a ceiling, as a ceiling would prohibit all investment performance from being passed through to the contract holder

8.3 Identify all separate account products and identify whether each product was classified within a separate account for GAAP reporting purposes. (For non-GAAP filers, this disclosure should reflect whether the GAAP classification would have been the same if GAAP financials had been completed.) For products that were (or would have been) reported differently, identify which SOP 03-1 condition prevented separate account GAAP classification for that particular product.

1 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Account Reporting
Individual Variable Annuity	Same as GAAP ....
Individual Variable Universal Life	Same as GAAP ....
Corporate-owned Life Insurance	Same as GAAP ....
Bank-owned Life Insurance - Guaranteed	GAAP GIA classification due to Investment Performance ....
Stable Value Bank-owned Life Insurance	GAAP GIA classification due to Investment Performance ....
....	....

Interest Maintenance Reserve (IMR)

9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:

a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.

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

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

d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).

Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria?.. Yes [X] No [ ] N/A [ ]

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

		1 Amount
1.	Reserve as of December 31, Prior Year	34,297
2.	Current year's realized pre-tax capital gains/(losses) of $ (1,657,399) transferred into the reserve net of taxes of $ 580,090	(1,077,309)
3.	Adjustment for current year's liability gains/(losses) released from the reserve	1,077,309
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	34,297
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	192,984
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	(158,687)

AMORTIZATION

	Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1.	2025	192,978	(133,859)	133,865	192,984
2.	2026	147,494	(121,244)	121,238	147,488
3.	2027	92,398	7,850	(7,850)	92,398
4.	2028	31,684	7,192	(7,192)	31,684
5.	2029	(24,188)	5,191	(5,191)	(24,188)
6.	2030	(47,764)	3,818	(3,818)	(47,764)
7.	2031	(54,315)	(2,264)	2,264	(54,315)
8.	2032	(53,310)	(11,553)	11,553	(53,310)
9.	2033	(49,230)	(22,410)	22,410	(49,230)
10.	2034	(47,355)	(33,181)	33,181	(47,355)
11.	2035	(47,009)	(45,017)	45,017	(47,009)
12.	2036	(40,456)	(49,948)	49,948	(40,456)
13.	2037	(32,313)	(47,104)	47,104	(32,313)
14.	2038	(24,203)	(45,266)	45,266	(24,203)
15.	2039	(10,114)	(42,046)	42,046	(10,114)
16.	2040		(39,023)	39,023	
17.	2041		(37,455)	37,455	
18.	2042		(37,585)	37,585	
19.	2043		(38,292)	38,292	
20.	2044		(38,301)	38,301	
21.	2045		(38,866)	38,866	
22.	2046		(38,844)	38,844	
23.	2047		(40,323)	40,323	
24.	2048		(40,433)	40,433	
25.	2049		(41,813)	41,813	
26.	2050		(43,115)	43,115	
27.	2051		(39,629)	39,629	
28.	2052		(31,430)	31,430	
29.	2053		(23,231)	23,231	
30.	2054		(14,348)	14,348	
31.	2055 and Later		(4,783)	4,783	
32.	Total (Lines 1 to 31)	34,297	(1,077,309)	1,077,309	34,297

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1.		Exempt obligations	398,635,316	XXX	XXX	398,635,316	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	196,549,295	XXX	XXX	196,549,295	0.0002	39,310	0.0007	137,585	0.0013	255,514
2.2	1	NAIC Designation Category 1.B	22,894,819	XXX	XXX	22,894,819	0.0004	9,158	0.0011	25,184	0.0023	52,658
2.3	1	NAIC Designation Category 1.C	44,714,872	XXX	XXX	44,714,872	0.0006	26,829	0.0018	80,487	0.0035	156,502
2.4	1	NAIC Designation Category 1.D	69,003,186	XXX	XXX	69,003,186	0.0007	48,302	0.0022	151,807	0.0044	303,614
2.5	1	NAIC Designation Category 1.E	94,315,613	XXX	XXX	94,315,613	0.0009	84,884	0.0027	254,652	0.0055	518,736
2.6	1	NAIC Designation Category 1.F	139,726,115	XXX	XXX	139,726,115	0.0011	153,699	0.0034	475,069	0.0068	950,138
2.7	1	NAIC Designation Category 1.G	123,743,920	XXX	XXX	123,743,920	0.0014	173,241	0.0042	519,724	0.0085	1,051,823
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	690,947,822	XXX	XXX	690,947,822	XXX	535,423	XXX	1,644,508	XXX	3,288,985
3.1	2	NAIC Designation Category 2.A	56,480,264	XXX	XXX	56,480,264	0.0021	118,609	0.0063	355,826	0.0105	593,043
3.2	2	NAIC Designation Category 2.B	42,729,368	XXX	XXX	42,729,368	0.0025	106,823	0.0076	324,743	0.0127	542,663
3.3	2	NAIC Designation Category 2.C	28,904,980	XXX	XXX	28,904,980	0.0036	104,058	0.0108	312,174	0.0180	520,290
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	128,114,612	XXX	XXX	128,114,612	XXX	329,490	XXX	992,743	XXX	1,655,995
4.1	3	NAIC Designation Category 3.A	498,880	XXX	XXX	498,880	0.0069	3,442	0.0183	9,130	0.0262	13,071
4.2	3	NAIC Designation Category 3.B	838,694	XXX	XXX	838,694	0.0099	8,303	0.0264	22,142	0.0377	31,619
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	1,337,574	XXX	XXX	1,337,574	XXX	11,745	XXX	31,271	XXX	44,689
5.1	4	NAIC Designation Category 4.A	420,000	XXX	XXX	420,000	0.0184	7,728	0.0430	18,060	0.0615	25,830
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	420,000	XXX	XXX	420,000	XXX	7,728	XXX	18,060	XXX	25,830
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C	2,467	XXX	XXX	2,467	0.0836	206	0.1498	370	0.2496	616
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	2,467	XXX	XXX	2,467	XXX	206	XXX	370	XXX	616
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Intentionally left blank	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.		Total long-term bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	1,219,457,792	XXX	XXX	1,219,457,792	XXX	884,593	XXX	2,686,951	XXX	5,016,116
		PREFERRED STOCKS										
10.	1	Highest quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or near default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total preferred stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

			1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
							5	6	7	8	9	10
Line Number	NAIC Designation	Description	Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		SHORT-TERM BONDS										
18.		Exempt obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0014		0.0042		0.0085	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0036		0.0108		0.0180	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0131		0.0350		0.0500	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0310		0.0724		0.1034	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0836		0.1498		0.2496	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total short-term bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
		DERIVATIVE INSTRUMENTS										
26.		Exchange traded	22,806	XXX	XXX	22,806	0.0005	11	0.0016	36	0.0033	75
27.	1	Highest quality	19,067	XXX	XXX	19,067	0.0005	10	0.0016	31	0.0033	63
28.	2	High quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or near default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total derivative instruments	41,873	XXX	XXX	41,873	XXX	21	XXX	67	XXX	138
34.		Total (Lines 9 + 17 + 25 + 33)	1,219,499,665	XXX	XXX	1,219,499,665	XXX	884,614	XXX	2,687,018	XXX	5,016,254

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

			1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
Line Num-ber	NAIC Desig-nation	Description	Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm mortgages - CM1 - highest quality			XXX		0.0011		0.0057		0.0074	
36.		Farm mortgages - CM2 - high quality			XXX		0.0040		0.0114		0.0149	
37.		Farm mortgages - CM3 - medium quality			XXX		0.0069		0.0200		0.0257	
38.		Farm mortgages - CM4 - low Medium quality			XXX		0.0120		0.0343		0.0428	
39.		Farm mortgages - CM5 - low quality			XXX		0.0183		0.0486		0.0628	
40.		Residential mortgages - insured or guaranteed	5,288,919		XXX	5,288,919	0.0003	1,587	0.0007	3,702	0.0011	5,818
41.		Residential mortgages - all other			XXX		0.0015		0.0034		0.0046	
42.		Commercial mortgages - insured or guaranteed			XXX		0.0003		0.0007		0.0011	
43.		Commercial mortgages - all other - CM1 - highest quality			XXX		0.0011		0.0057		0.0074	
44.		Commercial mortgages - all other - CM2 - high quality			XXX		0.0040		0.0114		0.0149	
45.		Commercial mortgages - all other - CM3 - medium quality			XXX		0.0069		0.0200		0.0257	
46.		Commercial mortgages - all other - CM4 - low medium quality			XXX		0.0120		0.0343		0.0428	
47.		Commercial mortgages - all other - CM5 - low quality			XXX		0.0183		0.0486		0.0628	
		Overdue, Not in Process:										
48.		Farm mortgages			XXX		0.0480		0.0868		0.1371	
49.		Residential mortgages - insured or guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Residential mortgages - all other			XXX		0.0029		0.0066		0.0103	
51.		Commercial mortgages - insured or guaranteed			XXX		0.0006		0.0014		0.0023	
52.		Commercial mortgages - all other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure:										
53.		Farm mortgages			XXX		0.0000		0.1942		0.1942	
54.		Residential mortgages - insured or guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Residential mortgages - all other			XXX		0.0000		0.0149		0.0149	
56.		Commercial mortgages - insured or guaranteed			XXX		0.0000		0.0046		0.0046	
57.		Commercial mortgages - all other			XXX		0.0000		0.1942		0.1942	
58.		Total Schedule B mortgages (Sum of Lines 35 through 57)	5,288,919		XXX	5,288,919	XXX	1,587	XXX	3,702	XXX	5,818

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		COMMON STOCK										
1.		Unaffiliated - public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - private		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0061		0.0097	
4.		Affiliated - life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
		Affiliated - Investment Subsidiary:										
5.		Fixed income - exempt obligations					XXX		XXX		XXX	
6.		Fixed income - highest quality					XXX		XXX		XXX	
7.		Fixed income - high quality					XXX		XXX		XXX	
8.		Fixed income - medium quality					XXX		XXX		XXX	
9.		Fixed income - low quality					XXX		XXX		XXX	
10.		Fixed income - lower quality					XXX		XXX		XXX	
11.		Fixed income - in or near default					XXX		XXX		XXX	
12.		Unaffiliated common stock - public					0.0000		0.1580 (a)		0.1580 (a)	
13.		Unaffiliated common stock - private					0.0000		0.1945		0.1945	
14.		Real estate					0.0000 (b)		0.0000 (b)		0.0000 (b)	
15.		Affiliated - certain other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
16.		Affiliated - all other		XXX	XXX		0.0000		0.1945		0.1945	
17.		Total common stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
		REAL ESTATE										
18.		Home office property (General Account only)					0.0000		0.0912		0.0912	
19.		Investment properties					0.0000		0.0912		0.0912	
20.		Properties acquired in satisfaction of debt					0.0000		0.1337		0.1337	
21.		Total real estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
		OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
22.		Exempt obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest quality		XXX	XXX		0.0005		0.0016		0.0033	
24.	2	High quality		XXX	XXX		0.0021		0.0064		0.0106	
25.	3	Medium quality		XXX	XXX		0.0099		0.0263		0.0376	
26.	4	Low quality		XXX	XXX		0.0245		0.0572		0.0817	
27.	5	Lower quality		XXX	XXX		0.0630		0.1128		0.1880	
28.	6	In or near default		XXX	XXX		0.0000		0.2370		0.2370	
29.		Total with bond characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest quality	496,860	XXX	XXX	496,860	0.0005	248	0.0016	795	0.0033	1,640
31.	2	High quality		XXX	XXX		0.0021		0.0064		0.0106	
32.	3	Medium quality		XXX	XXX		0.0099		0.0263		0.0376	
33.	4	Low quality		XXX	XXX		0.0245		0.0572		0.0817	
34.	5	Lower quality		XXX	XXX		0.0630		0.1128		0.1880	
35.	6	In or near default		XXX	XXX		0.0000		0.2370		0.2370	
36.		Affiliated life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with preferred stock characteristics (Sum of Lines 30 through 36)	496,860	XXX	XXX	496,860	XXX	248	XXX	795	XXX	1,640
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - highest quality			XXX		0.0011		0.0057		0.0074	
39.		Mortgages - CM2 - high quality			XXX		0.0040		0.0114		0.0149	
40.		Mortgages - CM3 - medium quality			XXX		0.0069		0.0200		0.0257	
41.		Mortgages - CM4 - low medium quality			XXX		0.0120		0.0343		0.0428	
42.		Mortgages - CM5 - low quality			XXX		0.0183		0.0486		0.0628	
43.		Residential Mortgages - insured or guaranteed			XXX		0.0003		0.0007		0.0011	
44.		Residential Mortgages - all other		XXX	XXX		0.0015		0.0034		0.0046	
45.		Commercial Mortgages - insured or guaranteed			XXX		0.0003		0.0007		0.0011	
		Overdue, Not in Process Affiliated:										
46.		Farm mortgages			XXX		0.0480		0.0868		0.1371	
47.		Residential mortgages - insured or guaranteed			XXX		0.0006		0.0014		0.0023	
48.		Residential mortgages - all other			XXX		0.0029		0.0066		0.0103	
49.		Commercial mortgages - insured or guaranteed			XXX		0.0006		0.0014		0.0023	
50.		Commercial mortgages - all other			XXX		0.0480		0.0868		0.1371	
		In Process of Foreclosure Affiliated:										
51.		Farm mortgages			XXX		0.0000		0.1942		0.1942	
52.		Residential mortgages - insured or guaranteed			XXX		0.0000		0.0046		0.0046	
53.		Residential mortgages - all other			XXX		0.0000		0.0149		0.0149	
54.		Commercial mortgages - insured or guaranteed			XXX		0.0000		0.0046		0.0046	
55.		Commercial mortgages - all other			XXX		0.0000		0.1942		0.1942	
56.		Total affiliated (Sum of Lines 38 through 55)			XXX		XXX		XXX		XXX	
57.		Unaffiliated - in good standing with covenants			XXX		0.0000 (c)		0.0000 (c)		0.0000 (c)	
58.		Unaffiliated - in good standing defeased with government securities			XXX		0.0011		0.0057		0.0074	
59.		Unaffiliated - in good standing primarily senior			XXX		0.0040		0.0114		0.0149	
60.		Unaffiliated - in good standing all other			XXX		0.0069		0.0200		0.0257	
61.		Unaffiliated - overdue, not in process			XXX		0.0480		0.0868		0.1371	
62.		Unaffiliated - in process of foreclosure			XXX		0.0000		0.1942		0.1942	
63.		Total unaffiliated (Sum of Lines 57 through 62)			XXX		XXX		XXX		XXX	
64.		Total with mortgage loan characteristics (Lines 56 + 63)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution 5 Factor	Basic Contribution 6 Amount (Cols.4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65.		Unaffiliated public		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
66.		Unaffiliated private		XXX	XXX		0.0000		0.1945		0.1945	
67.		Affiliated life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
68.		Affiliated certain other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
69.		Affiliated other - all other		XXX	XXX		0.0000		0.1945		0.1945	
70.		Total with common stock characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71.		Home office property (General Account only)					0.0000		0.0912		0.0912	
72.		Investment properties					0.0000		0.0912		0.0912	
73		Properties acquired in satisfaction of debt					0.0000		0.1337		0.1337	
74.		Total with real estate characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
		INVESTMENTS IN TAX CREDIT STRUCTURES										
75.		Yield guaranteed state tax credit investments					0.0003		0.0006		0.0010	
76.		Qualifying federal tax credit investments					0.0063		0.0120		0.0190	
77.		Qualifying state tax credit investments					0.0063		0.0120		0.0190	
78.		Other tax credit investments					0.0273		0.0600		0.0975	
79.		Total tax credit investments (Sum of Lines 75 through 78)					XXX		XXX		XXX	
		RESIDUAL TRANCHES OR INTERESTS										
80.		Bonds - unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
81.		Bonds - affiliated		XXX	XXX		0.0000		0.1580		0.1580	
82.		Common stock - unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common stock - affiliated		XXX	XXX		0.0000		0.1580		0.1580	
84.		Preferred stock - unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred stock - affiliated		XXX	XXX		0.0000		0.1580		0.1580	
86.		Real estate - unaffiliated					0.0000		0.1580		0.1580	
87.		Real estate - affiliated					0.0000		0.1580		0.1580	
88.		Mortgage loans - unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
89.		Mortgage loans - affiliated		XXX	XXX		0.0000		0.1580		0.1580	
90.		Other - unaffiliated		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - affiliated		XXX	XXX		0.0000		0.1580		0.1580	
92.		Total residual tranches or interests (Sum of Lines 80 through 91)					XXX		XXX		XXX	
		SURPLUS NOTES AND CAPITAL NOTES										
93.	1	Highest quality		XXX	XXX		0.0005		0.0016		0.0033	
94.	2	High quality		XXX	XXX		0.0021		0.0064		0.0106	
95.	3	Medium quality		XXX	XXX		0.0099		0.0263		0.0376	
96.	4	Low quality		XXX	XXX		0.0245		0.0572		0.0817	
97.	5	Lower quality		XXX	XXX		0.0630		0.1128		0.1880	
98.	6	In or near default		XXX	XXX		0.0000		0.2370		0.2370	
99.		Total surplus notes and capital notes (Sum of Lines 93 through 98)		XXX	XXX		XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
100.		NAIC 1 working capital finance investments		XXX			0.0000		0.0042		0.0042	
101.		NAIC 2 working capital finance investments		XXX			0.0000		0.0137		0.0137	
102.		Other invested assets - Schedule BA		XXX			0.0000		0.1580		0.1580	
103.		Other short-term invested assets - Schedule DA		XXX			0.0000		0.1580		0.1580	
104.		Total all other (Sum of Lines 100 through 103)		XXX			XXX		XXX		XXX	
105.		Total other invested assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 79, 92, 99 and 104)	496,860			496,860	XXX	248	XXX	795	XXX	1,640

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

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

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

NONE

OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		6,005,509
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 7)		
	2.2 Additional investment made after acquisition (Part 2, Column 8)	7,158	7,158
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12		
	3.2 Totals, Part 3, Column 11		
4.	Accrual of discount		723
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 9		
	5.2 Totals, Part 3, Column 8		
6.	Total gain (loss) on disposals, Part 3, Column 18		(15,448)
7.	Deduct amounts received on disposals, Part 3, Column 15		694,857
8.	Deduct amortization of premium and mortgage interest points and commitment fees		14,166
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13		
	9.2 Totals, Part 3, Column 13		
10.	Deduct current year's other than temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11		
	10.2 Totals, Part 3, Column 10		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		5,288,919
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		5,288,919
14.	Deduct total nonadmitted amounts		
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		5,288,919

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		516,806
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	1,009,678	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	2,482,675	3,492,353
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16		
	3.2 Totals, Part 3, Column 12		
4.	Accrual of discount		87
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 13	17,983	
	5.2 Totals, Part 3, Column 9		17,983
6.	Total gain (loss) on disposals, Part 3, Column 19		(65,375)
7.	Deduct amounts received on disposals, Part 3, Column 16		2,357,300
8.	Deduct amortization of premium, depreciation and proportional amortization		
9.	Total foreign exchange change in book/adjusted carrying value:		
	9.1 Totals, Part 1, Column 17		
	9.2 Totals, Part 3, Column 14		
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 15		
	10.2 Totals, Part 3, Column 11		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		1,604,554
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		1,604,554

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

		1 Total	2 Issuer Credit Obligations	3 Asset-Backed Securities	4 Preferred Stocks	5 Common Stocks
1.	Book/adjusted carrying value, December 31 of prior year	4,414,912,227	995,469,294	2,100,068,760		1,319,374,173
2.	Cost of bonds and stocks acquired, Part 3, Column 6	1,002,581,237	335,495,180	401,745,912	629,787	264,710,358
3.	Accrual of discount	3,229,456	2,469,543	759,913		XXX
4.	Unrealized valuation increase/(decrease)	104,579,031	1,066,146	87,334,230	12,464	16,166,191
5.	Total gain (loss) on disposals, Part 4, Column 18	6,599,148	(1,793,301)	(8,689,788)	4,786	17,077,451
6.	Consideration for bonds and stocks disposed, Part 4, Column 6	888,968,517	319,266,255	395,314,280	119,755	174,268,227
7.	Amortization of premium	1,409,369	939,133	470,236		XXX
8.	Total foreign exchange change in book/adjusted carrying value					
9.	Current year's other-than-temporary impairment recognized					
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	72,610	72,610			XXX
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	4,641,595,823	1,012,574,084	2,185,434,511	527,282	1,443,059,946
12.	Total nonadmitted amounts					
13.	Statement value at end of current period (Line 11 minus Line 12)	4,641,595,823	1,012,574,084	2,185,434,511	527,282	1,443,059,946

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Issuer Credit Obligations					
Governments and Municipalities	1. United States	436,989,376	432,181,289	434,474,520	448,597,985
	2. Canada	5,708,212	5,625,990	5,866,870	5,660,000
	3. Other Countries	2,462,632	2,484,924	2,508,579	2,594,000
	4. Total	445,160,220	440,292,203	442,849,969	456,851,985
All Other Issuer Credit Obligations (unaffiliated)	5. United States	496,491,519	490,642,618	498,495,562	502,860,401
	6. Canada	12,414,512	12,446,563	12,435,045	12,437,000
	7. Other Countries	58,507,833	59,250,258	58,320,947	59,035,276
	8. Total	567,413,864	562,339,439	569,251,554	574,332,677
All Other Issuer Credit Obligations (affiliated)	9. Total				
	10. Total Issuer Credit Obligations	1,012,574,084	1,002,631,642	1,012,101,523	1,031,184,662
Asset-Backed Securities					
Asset-Backed Securities (unaffiliated)	11. United States	2,164,380,741	2,157,114,071	2,319,087,166	2,297,783,749
	12. Canada				
	13. Other Countries	21,053,770	21,085,367	21,062,344	21,046,887
	14. Total	2,185,434,511	2,178,199,438	2,340,149,510	2,318,830,636
Asset-Backed Securities (affiliated)	15. Total				
	16. Total Asset-Backed Securities	2,185,434,511	2,178,199,438	2,340,149,510	2,318,830,636
	17. Total Bonds	3,198,008,595	3,180,831,080	3,352,251,033	3,350,015,298
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	18. United States	527,282	527,282	514,818	
	19. Canada				
	20. Other Countries				
	21. Total	527,282	527,282	514,818	
Parent, Subsidiaries and Affiliates	22. Total				
	23. Total Preferred Stocks	527,282	527,282	514,818	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	24. United States	1,443,059,946	1,443,059,946	1,263,835,641	
	25. Canada				
	26. Other Countries				
	27. Total	1,443,059,946	1,443,059,946	1,263,835,641	
Parent, Subsidiaries and Affiliates	28. Total				
	29. Total Common Stocks	1,443,059,946	1,443,059,946	1,263,835,641	
	30. Total Stocks	1,443,587,228	1,443,587,228	1,264,350,459	
	31. Total Bonds and Stocks	4,641,595,823	4,624,418,308	4,616,601,492	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Other Short-term Investment Assets
1. Book/adjusted carrying value, December 31 of prior year	24,577,012	24,577,012	
2. Cost of short-term investments acquired	118,583,579	118,583,579	
3. Accrual of discount	2,900	2,900	
4. Unrealized valuation increase/(decrease)			
5. Total gain (loss) on disposals	1,815,282	1,815,282	
6. Deduct consideration received on disposals	99,987,904	99,987,904	
7. Deduct amortization of premium	2	2	
8. Total foreign exchange change in book/adjusted carrying value			
9. Deduct current year's other-than-temporary impairment recognized			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	44,990,867	44,990,867	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	44,990,867	44,990,867	

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)		189,338,661
2.	Cost paid/(consideration received) on additions:		
	2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12		
	2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14		
3.	Unrealized valuation increase/(decrease):		
	3.1 Section 1, Column 17	(107,732,097)	
	3.2 Section 2, Column 19	(1,450)	(107,733,547)
4.	SSAP No. 108 Adjustments		
5.	Total gain (loss) on termination recognized, Section 2, Column 22		340,031
6.	Considerations received/(paid) on terminations, Section 2, Column 15		340,031
7.	Amortization:		
	7.1 Section 1, Column 19		
	7.2 Section 2, Column 21		
8.	Adjustment to the book/adjusted carrying value of hedged item:		
	8.1 Section 1, Column 20		
	8.2 Section 2, Column 23		
9.	Total foreign exchange change in book/adjusted carrying value:		
	9.1 Section 1, Column 18		
	9.2 Section 2, Column 20		
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		81,605,114
11.	Deduct nonadmitted assets		
12.	Statement value at end of current period (Line 10 minus Line 11)		81,605,114

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)				
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)				
3.1	Add:				
	Change in variation margin on open contracts - Highly effective hedges:				
	3.11 Section 1, Column 15, current year minus				
	3.12 Section 1, Column 15, prior year				
	Change in variation margin on open contracts - All other:				
	3.13 Section 1, Column 18, current year minus				
	3.14 Section 1, Column 18, prior year				
3.2	Add:				
	Change in adjustment to basis of hedged item:				
	3.21 Section 1, Column 17, current year to date minus				
	3.22 Section 1, Column 17, prior year				
	Change in amount recognized				
	3.23 Section 1, Column 19, current year to date minus				
	3.24 Section 1, Column 19, prior year plus				
	3.25 SSAP No. 108 Adjustments				
3.3	Subtotal (Line 3.1 minus Line 3.2)				
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)				
4.2	Less:				
	4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)				
	4.22 Amount recognized (Section 2, Column 16)				
	4.23 SSAP No. 108 Adjustments				
4.3	Subtotal (Line 4.1 minus Line 4.2)				
5.	Dispositions gains (losses) on contracts terminated in prior year:				
	5.1 Total gain (loss) recognized for terminations in prior year				
	5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year				
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)				
7.	Deduct total nonadmitted amounts				
8.	Statement value at end of current period (Line 6 minus Line 7)				

NONE

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

N O N E

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

N O N E

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check	
1.	Part A, Section 1, Column 14	81,605,114	
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance		
3.	Total (Line 1 plus Line 2)		81,605,114
4.	Part D, Section 1, Column 6	81,618,857	
5.	Part D, Section 1, Column 7	(13,743)	
6.	Total (Line 3 minus Line 4 minus Line 5)		
		Fair Value Check	
7.	Part A, Section 1, Column 16	81,605,114	
8.	Part B, Section 1, Column 13		
9.	Total (Line 7 plus Line 8)		81,605,114
10.	Part D, Section 1, Column 9	81,618,857	
11.	Part D, Section 1, Column 10	(13,743)	
12	Total (Line 9 minus Line 10 minus Line 11)		
		Potential Exposure Check	
13.	Part A, Section 1, Column 21	4,262,737	
14.	Part B, Section 1, Column 20		
15.	Part D, Section 1, Column 12	4,262,737	
16.	Total (Line 13 plus Line 14 minus Line 15)		

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other
1. Book/adjusted carrying value, December 31 of prior year	151,613,853	93,629,496	57,984,357	
2. Cost of cash equivalents acquired	2,305,643,931	1,409,158,077	896,485,854	
3. Accrual of discount				
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals	2,943,712	2,943,712		
6. Deduct consideration received on disposals	2,306,031,336	1,431,558,612	874,472,724	
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other-than-temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	154,170,160	74,172,673	79,997,487	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	154,170,160	74,172,673	79,997,487	