



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

Reliance Standard Life Insurance Company

NAIC Group Code 3098 3098 NAIC Company Code 88381 Employer's ID Number 36-0883760
(Current) (Prior)

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

Country of Domicile United States of America

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

Incorporated/Organized 04/02/1907 Commenced Business 04/15/1907

Statutory Home Office 1900 E Golf Road, Suite 500 Schaumburg, IL, US 60173
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1700 Market Street, Suite 1200
(Street and Number)
Philadelphia, PA, US 19103 267-256-3500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1700 Market Street, Suite 1200 Philadelphia, PA, US 19103
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1700 Market Street, Suite 1200
(Street and Number)
Philadelphia, PA, US 19103 267-256-3500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.reliancestandard.com

Statutory Statement Contact Paul Van Haren 267-256-3664
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(E-mail Address) (FAX Number)

OFFICERS

President Christopher Anthony Fazzini Treasurer Thomas Arthur Lutter
Secretary Charles Thomas Denaro Appointed Actuary Harry Shissler, FSA, MAAA

OTHER

Scott Howard Boutin, Senior Vice President Thomas William Burghart, Executive Vice President Chad William Coulter, Senior Vice President
Charles Thomas Denaro, Vice President Todd Stephen Elliott, Senior Vice President Luce Giroux, Senior Vice President
Robin Dale Harris, Senior Vice President Srinivas Jonnada, Senior Vice President Thomas Arthur Lutter, Senior Vice President
Mark Paul Marsters, Senior Vice President David Joseph Shaw, Senior Vice President David Milton Whitehead, Senior Vice President

DIRECTORS OR TRUSTEES

Thomas William Burghart Christopher Anthony Fazzini Steven Andrew Hirsh
Seigo Ishimaru Stephan Arthur Kiratsous James Michael Litvack
James Norbert Meehan Nita lone Savage Donald Alan Sherman
Daisuke Ugaeri

State of Pennsylvania SS
County of Philadelphia

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

Christopher Anthony Fazzini
President

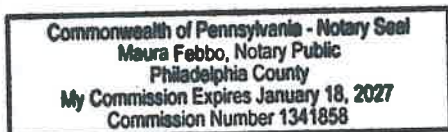
Charles Thomas Denaro
Secretary

Thomas Arthur Lutter
Treasurer

Subscribed and sworn to before me this
5th day of February 2025

Maura Febbo
Notary Public
My Commission Expires 1/18/2027

- 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.....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	13,611,022,557		13,611,022,557	11,799,109,140
2. Stocks (Schedule D):				
2.1 Preferred stocks	30,987,041		30,987,041	37,406,250
2.2 Common stocks	623,656,366		623,656,366	617,797,667
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	9,532,009,985		9,532,009,985	8,037,323,650
3.2 Other than first liens.....	576,618,085		576,618,085	649,681,550
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)	499	499	0	0
4.3 Properties held for sale (less \$ encumbrances)	191,478,008		191,478,008	35,071,912
5. Cash (\$ 109,682,514 , Schedule E - Part 1), cash equivalents (\$ 343,272,373 , Schedule E - Part 2) and short-term investments (\$ 49,212,859 , Schedule DA)	502,167,746		502,167,746	315,514,161
6. Contract loans (including \$ premium notes)	516,141		516,141	548,110
7. Derivatives (Schedule DB)	180,947,077		180,947,077	158,438,954
8. Other invested assets (Schedule BA)	962,746,056		962,746,056	732,409,318
9. Receivables for securities	122,401,619		122,401,619	118,924,249
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	26,334,551,180	499	26,334,550,681	22,502,224,961
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	231,807,875	1,237,695	230,570,180	212,928,473
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	113,841,223	1,246,535	112,594,688	98,113,883
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	95,386		95,386	129,605
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0		0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,946,444		5,946,444	4,631,571
16.2 Funds held by or deposited with reinsured companies	0		0	0
16.3 Other amounts receivable under reinsurance contracts	866,018		866,018	953,062
17. Amounts receivable relating to uninsured plans	0		0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	26,056,937		26,056,937	25,540,916
18.2 Net deferred tax asset	343,561,722	195,253,351	148,308,371	116,639,636
19. Guaranty funds receivable or on deposit	8,808,957		8,808,957	305,394
20. Electronic data processing equipment and software	145,384,717	143,896,501	1,488,216	579,994
21. Furniture and equipment, including health care delivery assets (\$)	12,293,788	12,293,788	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	10,617,421	5,283,680	5,333,741	2,400,416
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	80,696,031	79,501,517	1,194,514	1,192,712
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	27,314,527,699	438,713,566	26,875,814,133	22,965,640,623
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	316,195,979		316,195,979	279,813,960
28. Total (Lines 26 and 27)	27,630,723,678	438,713,566	27,192,010,112	23,245,454,583
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid fees and suspense debits	40,706,130	40,706,130	0	0
2502. Other than invested assets nonadmitted	38,773,476	38,773,476	0	0
2503. Miscellaneous accounts receivable	1,194,514		1,194,514	1,192,712
2598. Summary of remaining write-ins for Line 25 from overflow page	21,911	21,911	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	80,696,031	79,501,517	1,194,514	1,192,712

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 14,953,040,842 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	14,953,040,842	12,032,598,442
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	1,385,989,018	1,321,271,271
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	2,915,328,850	2,830,469,987
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	135,892,896	115,807,646
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	343,525,810	331,026,492
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 78,449 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	80,116	112,943
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 3,162,209 accident and health experience rating refunds of which \$ 3,162,209 is for medical loss ratio rebate per the Public Health Service Act	3,162,209	2,134,334
9.3 Other amounts payable on reinsurance, including \$ 531,017 assumed and \$ 557,209 ceded	1,088,226	2,437,081
9.4 Interest maintenance reserve (IMR, Line 6)	25,998,295	54,019,890
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,285,819 accident and health \$ 0 and deposit-type contract funds \$	2,285,819	2,596,431
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	125,607,172	168,548,796
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	5,798,059	5,156,460
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	2,536,007	1,065,893
18. Amounts held for agents' account, including \$ 2,010,061 agents' credit balances	2,010,061	1,736,484
19. Remittances and items not allocated	88,994,429	89,149,570
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	2,000,000	2,000,000
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	696,266,286	551,552,506
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	1,834,077,152	1,827,005,768
24.04 Payable to parent, subsidiaries and affiliates	299,488	714,790
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	880,742,998	820,452,115
24.08 Derivatives	50,395,315	45,911,215
24.09 Payable for securities	484,246,047	141,721,843
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ and interest thereon \$	123,362,103	128,025,238
25. Aggregate write-ins for liabilities	123,362,103	128,025,238
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	24,062,727,198	20,475,515,195
27. From Separate Accounts Statement	316,195,979	279,813,960
28. Total liabilities (Lines 26 and 27)	24,378,923,177	20,755,329,155
29. Common capital stock	6,003,113	6,003,113
30. Preferred capital stock	50,000,000	50,000,000
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes	100,000,000	100,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	502,876,387	302,876,387
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	2,154,207,435	2,031,245,928
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	2,757,083,822	2,434,122,315
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	2,813,086,935	2,490,125,428
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	27,192,010,112	23,245,454,583
DETAILS OF WRITE-INS		
2501. Tender Option Bond liabilities	98,398,058	98,481,648
2502. Swap interest	17,774,895	20,430,503
2503. Retained assets program liability to claimants and other miscellaneous liabilities	7,189,150	9,113,087
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	123,362,103	128,025,238
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	5,718,459,978	3,617,659,211
2. Considerations for supplementary contracts with life contingencies	7,714,626	4,863,043
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,579,276,956	1,483,880,171
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	8,435,344	17,375,667
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	14,434,987	14,205,932
7. Reserve adjustments on reinsurance ceded		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,103,931	1,841,322
8.2 Charges and fees for deposit-type contracts		0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Total (Lines 1 to 8.3)	7,330,425,822	5,139,825,346
10. Death benefits	115,846,832	89,458,470
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	228,322,240	212,789,340
13. Disability benefits and benefits under accident and health contracts	659,688,769	563,204,438
14. Coupons, guaranteed annual pure endowments and similar benefits		0
15. Surrender benefits and withdrawals for life contracts	1,868,222,316	1,791,786,016
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	227,315,671	215,532,276
18. Payments on supplementary contracts with life contingencies	3,484,590	2,738,023
19. Increase in aggregate reserves for life and accident and health contracts	2,986,188,023	875,173,944
20. Totals (Lines 10 to 19)	6,089,068,441	3,750,682,507
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	342,435,680	254,474,943
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	992,180	1,091,868
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	341,958,373	305,547,081
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	62,515,255	54,116,020
25. Increase in loading on deferred and uncollected premiums	2,295,187	2,190,563
26. Net transfers to or (from) Separate Accounts net of reinsurance	(48,897)	(14,425)
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	6,839,216,219	4,368,088,557
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	491,209,603	771,736,789
30. Dividends to policyholders and refunds to members		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	491,209,603	771,736,789
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	212,603,135	206,322,730
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	278,606,468	565,414,059
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 7,218,797 (excluding taxes of \$ (5,206,472) transferred to the IMR)	35,306,707	(77,346,308)
35. Net income (Line 33 plus Line 34)	313,913,175	488,067,751
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	2,490,125,428	2,098,983,415
37. Net income (Line 35)	313,913,175	488,067,751
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (7,379,610)	2,827,823	103,738,907
39. Change in net unrealized foreign exchange capital gain (loss)	(12,660,822)	30,222,405
40. Change in net deferred income tax	119,093,926	99,386,428
41. Change in nonadmitted assets	(151,843,457)	(88,595,531)
42. Change in liability for reinsurance in unauthorized and certified companies		0
43. Change in reserve on account of change in valuation basis (increase) or decrease	0	0
44. Change in asset valuation reserve	(144,713,780)	(188,155,648)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	200,000,000	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(4,000,000)	(54,000,000)
53. Aggregate write-ins for gains and losses in surplus	344,642	477,701
54. Net change in capital and surplus for the year (Lines 37 through 53)	322,961,507	391,142,013
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	2,813,086,935	2,490,125,428
DETAILS OF WRITE-INS		
08.301.		0
08.302.		0
08.303.		0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301. Unassigned funds - pension and postretirement benefits	344,642	477,701
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	344,642	477,701

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	5,499,564,153	3,500,296,120
2. Net investment income	1,385,793,966	1,307,153,461
3. Miscellaneous income	16,531,669	16,220,814
4. Total (Lines 1 through 3)	6,901,889,788	4,823,670,395
5. Benefit and loss related payments	2,637,938,015	2,566,250,444
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	54,344	5,230
7. Commissions, expenses paid and aggregate write-ins for deductions	769,439,429	620,231,369
8. Dividends paid to policyholders		0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	201,844,287	182,185,242
10. Total (Lines 5 through 9)	3,609,276,075	3,368,672,285
11. Net cash from operations (Line 4 minus Line 10)	3,292,613,713	1,454,998,110
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,438,365,373	1,713,721,583
12.2 Stocks	104,303,539	108,703,476
12.3 Mortgage loans	1,263,572,723	1,024,675,266
12.4 Real estate	3,427,987	4,492,846
12.5 Other invested assets	175,644,449	58,560,667
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(1,944,201)	776,841
12.7 Miscellaneous proceeds	241,089,738	4,122,454
12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,224,459,608	2,915,053,133
13. Cost of investments acquired (long-term only):		
13.1 Bonds	5,281,078,158	3,084,448,868
13.2 Stocks	59,348,328	83,875,502
13.3 Mortgage loans	2,839,674,366	2,012,944,863
13.4 Real estate		0
13.5 Other invested assets	216,747,220	195,860,391
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	8,396,848,072	5,377,129,624
14. Net increase/(decrease) in contract loans and premium notes	(31,969)	(37,558)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,172,356,495)	(2,462,038,933)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	200,000,000	
16.3 Borrowed funds		97,755,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(129,479,391)	1,117,835,740
16.5 Dividends to stockholders	4,000,000	54,000,000
16.6 Other cash provided (applied)	(124,242)	(15,353,351)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	66,396,367	1,146,237,389
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	186,653,585	139,196,566
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	315,514,161	176,317,595
19.2 End of year (Line 18 plus Line 19.1)	502,167,746	315,514,161

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

20.0001. Non-cash acquisitions - invested asset exchanges	(230,257,186)	(689,743,817)
20.0002. Non-cash proceeds - invested asset exchanges	(230,257,186)	(687,768,228)
20.0003. Tax credit bonds	(9,536,300)	(10,020,850)
20.0004. Capitalization of mortgage loan interest	(49,613,310)	(74,465,240)
20.0005. Capitalization of bond interest	(20,261,053)	(15,469,119)
20.0006. Capitalization of interest on cash equivalents and short-term investments	(1,805,283)	(3,915,630)
20.0007. Real estate acquired in satisfaction of debt	(161,022,463)	(31,464,577)
20.0008. Low Income Housing Tax Credits	(215,121,019)	(12,658,791)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	581,469		581,469									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	526,228		401,100			125,128						
4. Amortization of Interest Maintenance Reserve (IMR)	3,685		2,809			876						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	180,165		180,165									
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,103,931								2,103,931			
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	3,395,478	0	1,165,543	0	0	126,004	0	0	2,103,931	0	0	0
10. Death benefits	2,035,358		2,035,358									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	3,942		3,942									
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	65,205		65,205									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	12,845		12,845									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(309,954)		(382,648)			72,694						
20. Totals (Lines 10 to 19)	1,807,396	0	1,734,702	0	0	72,694	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	180,165		180,165									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	1,394,381		342,901			342,901			708,579			
24. Insurance taxes, licenses and fees, excluding federal income taxes	33,277		33,277									
25. Increase in loading on deferred and uncollected premiums	(11,673)		(11,673)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(48,897)								(48,897)			
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	3,354,649	0	2,279,372	0	0	415,595	0	0	659,682	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	40,829	0	(1,113,829)	0	0	(289,591)	0	0	1,444,249	0	0	0
30. Dividends to policyholders and refunds to members	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	40,829	0	(1,113,829)	0	0	(289,591)	0	0	1,444,249	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	17,671		(482,071)			(125,336)			625,078			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	23,158	0	(631,758)	0	0	(164,255)	0	0	819,171	0	0	0
34. Policies/certificates in force end of year	15,560		13,895			1,662			3			
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	260,959,774		260,959,774						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	17,908,455		17,908,455						
4. Amortization of Interest Maintenance Reserve (IMR)	125,414		125,414						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0		0						
6. Commissions and expense allowances on reinsurance ceded	(2,450,907)		(2,450,907)						
7. Reserve adjustments on reinsurance ceded	0		0						
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0		0						
8.2 Charges and fees for deposit-type contracts	0		0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	276,542,736	0	276,542,736	0	0	0	0	0	0
10. Death benefits	113,811,474		113,811,474						
11. Matured endowments (excluding guaranteed annual pure endowments)	0		0						
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0		0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0		0						
15. Surrender benefits and withdrawals for life contracts	0		0						
16. Group conversions	0		0						
17. Interest and adjustments on contract or deposit-type contract funds	513,600		513,600						
18. Payments on supplementary contracts with life contingencies	0		0						
19. Increase in aggregate reserves for life and accident and health contracts	6,696,991		6,696,991						
20. Totals (Lines 10 to 19)	121,022,065	0	121,022,065	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	58,169,394		58,169,394						XXX
22. Commissions and expense allowances on reinsurance assumed	0		0						
23. General insurance expenses	85,279,524		85,279,524						
24. Insurance taxes, licenses and fees, excluding federal income taxes	19,433,401		19,433,401						
25. Increase in loading on deferred and uncollected premiums	383,826		383,826						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0		0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	284,288,210	0	284,288,210	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(7,745,474)	0	(7,745,474)	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0		0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(7,745,474)	0	(7,745,474)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(3,352,361)		(3,352,361)						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(4,393,113)	0	(4,393,113)	0	0	0	0	0	0
34. Policies/certificates in force end of year	17,156		17,156						
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuities)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	4,276,966,110	4,006,948,829	270,017,281				
2. Considerations for supplementary contracts with life contingencies	7,714,626	XXX	XXX	XXX	XXX	7,714,626	XXX
3. Net investment income	970,762,172	653,342,666	315,290,686			2,128,820	
4. Amortization of Interest Maintenance Reserve (IMR)	6,798,287	4,575,385	2,207,994			14,908	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	5,262,241,195	4,664,866,880	587,515,961	0	0	9,858,354	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	203,468,851	134,315,015	69,153,836				
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	1,672,675,553	928,414,166	744,261,387				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	1,548,621	1,104,752	443,869				
18. Payments on supplementary contracts with life contingencies	3,484,590					3,484,590	
19. Increase in aggregate reserves for life and accident and health contracts	3,082,746,908	3,382,469,077	(303,171,493)			3,449,324	
20. Totals (Lines 10 to 19)	4,963,924,523	4,446,303,010	510,687,599	0	0	6,933,914	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	151,566,333	135,340,831	16,225,502				
22. Commissions and expense allowances on reinsurance assumed	809,291	809,291					
23. General insurance expenses	17,718,745	7,079,346	10,255,563			383,836	
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,832,256	2,615,616	1,216,640				
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	5,137,851,148	4,592,148,094	538,385,304	0	0	7,317,750	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	124,390,047	72,718,786	49,130,657	0	0	2,540,604	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	124,390,047	72,718,786	49,130,657	0	0	2,540,604	0
32. Federal income taxes incurred (excluding tax on capital gains)	53,837,942	31,473,819	21,264,510			1,099,613	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	70,552,105	41,244,967	27,866,147	0	0	1,440,991	0
34. Policies/certificates in force end of year	131,711	98,596	32,527			588	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	15,993,825	15,993,825					
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	75,928,321	75,928,321					
4. Amortization of Interest Maintenance Reserve (IMR)	531,729	531,729					
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	92,453,875	92,453,875	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	24,853,389	24,853,389					
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	195,481,558	195,481,558					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	83,986	83,986					
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	(168,691,544)	(168,691,544)					
20. Totals (Lines 10 to 19)	51,727,389	51,727,389	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	479,675	479,675					
22. Commissions and expense allowances on reinsurance assumed	90,529	90,529					
23. General insurance expenses	10,750,513	10,750,513					
24. Insurance taxes, licenses and fees, excluding federal income taxes	0						
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	63,048,106	63,048,106	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	29,405,769	29,405,769	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	29,405,769	29,405,769	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	12,727,273	12,727,273					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	16,678,496	16,678,496	0	0	0	0	0
34. Policies/certificates in force end of year	11,989	11,989					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	1,163,958,800				3,047,178	14,186,702					916,457,516		230,267,404
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	130,081,511					164,706					123,805,102		6,111,703
4. Amortization of Interest Maintenance Reserve (IMR)	910,965					1,153					867,011		42,801
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	4,847,878				977,942	3,863,336							6,600
7. Reserve adjustments on reinsurance ceded	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0												
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,299,799,154	0	0	0	4,025,120	18,215,897	0	0	0	0	1,041,129,629	0	236,428,508
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	659,684,827				1,706,284	9,360,128					584,531,535		64,086,880
14. Coupons, guaranteed annual pure endowments and similar benefits	0												
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0												
17. Interest and adjustments on contract or deposit-type contract funds	115,677												115,677
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	65,745,622					(603,542)					56,152,287		10,196,877
20. Totals (Lines 10 to 19)	725,546,126	0	0	0	1,706,284	8,756,586	0	0	0	0	640,683,822	0	74,399,434
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	131,240,113				1,385,109	5,600,861					77,629,662		46,624,481
22. Commissions and expense allowances on reinsurance assumed	92,360												92,360
23. General insurance expenses	223,561,135				1,293,892	5,795,928					178,402,474		38,068,841
24. Insurance taxes, licenses and fees, excluding federal income taxes	39,216,321				324,004	1,920,959					29,964,478		7,006,880
25. Increase in loading on deferred and uncollected premiums	1,923,034				(672)	(3,203)					955,154		971,755
26. Net transfers to or (from) Separate Accounts net of reinsurance	0												
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,121,579,089	0	0	0	4,708,617	22,071,131	0	0	0	0	927,635,590	0	167,163,751
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	178,220,065	0	0	0	(683,497)	(3,855,234)	0	0	0	0	113,494,039	0	69,264,757
30. Dividends to policyholders and refunds to members	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	178,220,065	0	0	0	(683,497)	(3,855,234)	0	0	0	0	113,494,039	0	69,264,757
32. Federal income taxes incurred (excluding tax on capital gains)	77,136,409				(295,828)	(1,668,605)					49,121,981		29,978,861
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	101,083,656	0	0	0	(387,669)	(2,186,629)	0	0	0	0	64,372,058	0	39,285,896
34. Policies/certificates in force end of year	37,026				1,602	1,626					22,212		11,586
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	6,022,072	0	4,389,600	0	0	1,632,472	0	0	0	0	0	0
2. Tabular net premiums or considerations	581,469		581,469									
3. Present value of disability claims incurred	0											
4. Tabular interest	281,856		200,232			81,624						
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	6,885,397	0	5,171,301	0	0	1,714,096	0	0	0	0	0	0
9. Tabular cost	697,061		688,131			8,930						
10. Reserves released by death	407,072		407,072									
11. Reserves released by other terminations (net)	65,205		65,205									
12. Annuity, supplementary contract and disability payments involving life contingencies	3,942		3,942									
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	1,173,280	0	1,164,350	0	0	8,930	0	0	0	0	0	0
15. Reserve December 31 of current year	5,712,117	0	4,006,951	0	0	1,705,166	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	4,700,321		2,995,155			1,705,166						
17. Amount Available for Policy Loans Based upon Line 16 CSV	4,184,180		2,479,014			1,705,166						

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
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 ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	97,608,544	0	97,608,544	0	0	0	0	0	0
2. Tabular net premiums or considerations	227,035,004		227,035,004						
3. Present value of disability claims incurred	6,754,991		6,754,991						
4. Tabular interest	3,146,367		3,146,367						
5. Tabular less actual reserve released	0								
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	0								
8. Totals (Lines 1 to 7)	334,544,906	0	334,544,906	0	0	0	0	0	0
9. Tabular cost	228,905,969		228,905,969						
10. Reserves released by death	0								
11. Reserves released by other terminations (net)	1,333,402		1,333,402						
12. Annuity, supplementary contract and disability payments involving life contingencies	0								
13. Net transfers to or (from) Separate Accounts	0								
14. Total Deductions (Lines 9 to 13)	230,239,371	0	230,239,371	0	0	0	0	0	0
15. Reserve December 31 of current year	104,305,535	0	104,305,535	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0								
17. Amount Available for Policy Loans Based upon Line 16 CSV	0								

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	10,843,606,752	6,964,451,784	3,856,374,796	0	0	22,780,172	0
2. Tabular net premiums or considerations	4,284,680,735	4,006,948,828	270,017,281			7,714,626	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	483,411,798	358,074,295	123,649,489			1,688,014	
5. Tabular less actual reserve released	(1,474,907,594)	(844,754,441)	(627,684,427)			(2,468,726)	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	14,136,791,691	10,484,720,466	3,622,357,139	0	0	29,714,086	0
9. Tabular cost	0						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	210,438,031	137,799,605	69,153,836			3,484,590	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	210,438,031	137,799,605	69,153,836	0	0	3,484,590	0
15. Reserve December 31 of current year	13,926,353,660	10,346,920,861	3,553,203,303	0	0	26,229,496	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	12,970,320,557	9,564,911,239	3,405,409,318				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	1,085,361,074	1,085,361,074	0	0	0	0
2. Tabular net premiums or considerations	15,993,825	15,993,825				
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	35,001,774	35,001,774				
5. Tabular less actual reserve released	(194,833,756)	(194,833,756)				
6. Increase in reserve on account of change in valuation basis	0					
7. Other increases (net)	0					
8. Totals (Lines 1 to 7)	941,522,917	941,522,917	0	0	0	0
9. Tabular cost	0					
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0					
12. Annuity, supplementary contract and disability payments involving life contingencies	24,853,389	24,853,389				
13. Net transfers to or (from) Separate Accounts	0					
14. Total Deductions (Lines 9 to 13)	24,853,389	24,853,389	0	0	0	0
15. Reserve December 31 of current year	916,669,528	916,669,528	0	0	0	0
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	851,127,458	851,127,458				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0					

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 46,160,244	47,380,260
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 841,854,396	848,080,259
1.3 Bonds of affiliates	(a)	0
2.1 Preferred stocks (unaffiliated)	(b) 444,421	348,021
2.11 Preferred stocks of affiliates	(b)	0
2.2 Common stocks (unaffiliated)	7,203,600	7,261,346
2.21 Common stocks of affiliates	30,348,000	30,348,000
3. Mortgage loans	(c) 700,284,508	710,605,029
4. Real estate	(d) 4,457,638	4,457,638
5. Contract loans	22,556	22,556
6. Cash, cash equivalents and short-term investments	(e) 29,661,748	29,649,757
7. Derivative instruments	(f) (32,520,665)	(32,517,383)
8. Other invested assets	77,188,317	77,110,988
9. Aggregate write-ins for investment income	6,156,845	6,156,845
10. Total gross investment income	1,711,261,608	1,728,903,316
11. Investment expenses		(g) 140,305,504
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 359,559
13. Interest expense		(h) 8,961,285
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		149,626,348
17. Net investment income (Line 10 minus Line 16)		1,579,276,968
DETAILS OF WRITE-INS		
0901. Income Mineral Tracts	56,100	56,100
0902. Interest Revenue - Other	6,100,745	6,100,745
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	6,156,845	6,156,845
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 77,263,235 accrual of discount less \$ 15,029,363 amortization of premium and less \$ 26,471,672 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 32,186,848 accrual of discount less \$ 13,104,994 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 928,221 accrual of discount less \$ 10,862 amortization of premium and less \$ 251,148 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 5,083,333 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	7,163,605	0	7,163,605	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	(17,138,423)	(39,217,631)	(56,356,054)	395,680	(47,189,531)
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	4,033,366	0	4,033,366	310,561	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	7,468,281	(1,366,660)	6,101,621	(2,279,469)	(606)
2.21 Common stocks of affiliates	0	0	0	17,928,388	0
3. Mortgage loans	(11,768,501)	(48,202,908)	(59,971,408)	0	0
4. Real estate	(577,682)	(610,698)	(1,188,380)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(600,822)	(3,951,990)	(4,552,812)	0	(334,427)
7. Derivative instruments	130,379,540	2,541,524	132,921,064	(22,493,811)	35,037,332
8. Other invested assets	(82,881)	(10,335,339)	(10,418,221)	1,586,865	(173,593)
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	118,876,484	(101,143,702)	17,732,782	(4,551,786)	(12,660,825)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred , accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	291,333	291,333						
6.2 Reinsurance assumed	0	0						
6.3 Reinsurance ceded	184,932	184,932						
6.4 Net	106,401	106,401	0	0	0	0	0	0
7. Line 5 + Line 6.4	106,401	106,401	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	291,333	291,333						
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	184,932	184,932						
9.4 Net (Line 7 - Line 8)	106,401	106,401	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	4,291,931,095			4,276,079,723	15,851,372			
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	4,291,931,095	0	0	4,276,079,723	15,851,372	0	0	0
RENEWAL								
11. Uncollected	132,132,771	87,261	42,600,339			89,445,171		
12. Deferred and accrued	95,386	95,386						
13. Deferred, accrued and uncollected:								
13.1 Direct	142,056,954	664,135	45,401,381			95,991,438		
13.2 Reinsurance assumed	19,688	19,688						
13.3 Reinsurance ceded	9,848,485	501,176	2,801,042			6,546,267		
13.4 Net (Line 11 + Line 12)	132,228,157	182,647	42,600,339	0	0	89,445,171	0	0
14. Advance	80,116	1,667				78,449		
15. Line 13.4 - Line 14	132,148,041	180,980	42,600,339	0	0	89,366,722	0	0
16. Collected during year:								
16.1 Direct	1,850,125,612	2,215,971	625,746,088	1,160,535	81,200	1,220,921,818		
16.2 Reinsurance assumed	2,128,741	1,692,444		374,677	61,253	367		
16.3 Reinsurance ceded	442,606,471	3,421,509	367,968,963	648,826		70,567,173		
16.4 Net	1,409,647,882	486,906	257,777,125	886,386	142,453	1,150,355,012	0	0
17. Line 15 + Line 16.4	1,541,795,923	667,886	300,377,464	886,386	142,453	1,239,721,734	0	0
18. Prior year (uncollected + deferred and accrued - advance)	115,373,442	192,818	39,417,689	0	0	75,762,935	0	0
19. Renewal premiums and considerations:								
19.1 Direct	1,868,527,724	2,143,376	629,572,263	1,160,535	81,200	1,235,570,350		
19.2 Reinsurance assumed	2,127,906	1,691,609		374,677	61,253	367		
19.3 Reinsurance ceded	444,233,150	3,359,917	368,612,489	648,826		71,611,918		
19.4 Net (Line 17 - Line 18)	1,426,422,480	475,068	260,959,774	886,386	142,453	1,163,958,799	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	6,160,750,152	2,434,709	629,572,263	4,277,240,258	15,932,572	1,235,570,350	0	0
20.2 Reinsurance assumed	2,127,906	1,691,609	0	374,677	61,253	367	0	0
20.3 Reinsurance ceded	444,418,082	3,544,849	368,612,489	648,826	0	71,611,918	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	5,718,459,976	581,469	260,959,774	4,276,966,109	15,993,825	1,163,958,799	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0							
22. All other	19,483	19,483						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	175,201	175,201						
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	175,201	175,201	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	11,857,851							11,857,851
24.2 Reinsurance assumed	603,820			514,291	89,529			
24.3 Net ceded less assumed	11,254,031	0	0	(514,291)	(89,529)	0	0	11,857,851
25. Renewal:								
25.1 Reinsurance ceded	2,401,936	4,965	(2,450,907)			4,847,878		
25.2 Reinsurance assumed	388,360			295,000	1,000	92,360		
25.3 Net ceded less assumed	2,013,576	4,965	(2,450,907)	(295,000)	(1,000)	4,755,518	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	14,434,988	180,166	(2,450,907)	0	0	4,847,878	0	11,857,851
26.2 Reinsurance assumed (Page 6, Line 22)	992,180	0	0	809,291	90,529	92,360	0	0
26.3 Net ceded less assumed	13,442,808	180,166	(2,450,907)	(809,291)	(90,529)	4,755,518	0	11,857,851
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	175,201	175,201						
28. Single	150,224,188			149,758,365	465,823			
29. Renewal	191,236,292	4,965	58,169,394	1,807,967	13,852	131,240,114		
30. Deposit-type contract funds	800,000							800,000
31. Totals (to agree with Page 6, Line 21)	342,435,681	180,166	58,169,394	151,566,332	479,675	131,240,114	0	800,000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	4,174,118	0	5,335,259	41,152	2,464,570	0	12,015,099
2. Salaries and wages	63,720,344	3,299,006	89,868,505	468,625	75,572,865	0	232,929,345
3.11 Contributions for benefit plans for employees	6,537,884	0	9,592,985	42,551	620,693	0	16,794,113
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	1,438,956	8,593	1,356,314	11,448	239,988	0	3,055,298
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	311,054	0	468,429	375,638	28,867	0	1,183,987
4.2 Medical examination fees	136,790	0	7,199	0	0	0	143,989
4.3 Inspection report fees	41,080	0	63,175	21	69	0	104,344
4.4 Fees of public accountants and consulting actuaries	104,664	0	299,950	560,000	(195,602)	0	769,012
4.5 Expense of investigation and settlement of policy claims	506,085	19,889,083	6,891,073	27	188	0	27,286,456
5.1 Traveling expenses	1,724,838	16,458	3,060,093	14,087	397,850	0	5,213,326
5.2 Advertising	1,890,644	0	1,166,732	12,481	63,634	0	3,133,492
5.3 Postage, express, telegraph and telephone	1,395,504	4,450	1,753,467	13,648	139,959	0	3,307,028
5.4 Printing and stationery	233,875	0	159,896	25,330	174,424	0	593,525
5.5 Cost or depreciation of furniture and equipment	4,980,771	0	10,946,244	118,182	629,997	0	16,675,194
5.6 Rental of equipment	336,257	0	378,087	3,926	40,835	0	759,104
5.7 Cost or depreciation of EDP equipment and software	151,794	0	346,031	3,750	12,397	0	513,972
6.1 Books and periodicals	336,586	0	231,031	279,268	134,028	0	980,912
6.2 Bureau and association fees	75,881	0	60,359	4,164	156,763	0	297,166
6.3 Insurance, except on real estate	708,791	0	126,122	126,272	2,414,615	0	3,375,800
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	251,533	0	96,711	73,317	448,234	0	869,795
6.6 Sundry general expenses	94,042	0	169,923	3,868	63,165	0	330,998
6.7 Group service and administration fees	10,967,100	0	41,512,068	0	0	0	52,479,167
6.8 Reimbursements by uninsured plans	0	0	0	0	0	0	0
7.1 Agency expense allowance	0	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ recovered)	(117,712)	0	(190,226)	120	395	0	(307,423)
7.3 Agency conferences other than local meetings	697,081	0	544,121	4,741	15,673	0	1,261,615
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	0	0	0	0	2,592,503	0	2,592,503
9.2 Investment expenses not included elsewhere	0	0	0	0	0	0	0
9.3 Aggregate write-ins for expenses	14,445,208	0	26,099,997	1,071,459	54,289,394	0	95,906,058
10. General expenses incurred	115,143,165	23,217,590	200,343,546	3,254,073	140,305,504	(b) 0	(a) 482,263,877
11. General expenses unpaid Dec. 31, prior year	21,452,709	0	61,890,843	0	85,205,244	0	168,548,796
12. General expenses unpaid Dec. 31, current year	24,627,887	0	47,453,712	0	53,525,574	0	125,607,172
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	111,967,987	23,217,590	214,780,677	3,254,073	171,985,174	0	525,205,501
DETAILS OF WRITE-INS							
09.301. Computer Services	12,705,827	0	20,344,960	112,156	1,193,811	0	34,356,754
09.302. Consulting	1,739,381	0	5,755,037	959,304	53,095,583	0	61,549,304
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	14,445,208	0	26,099,997	1,071,459	54,289,394	0	95,906,058

(a) Includes management fees of \$ 23,959,560 to affiliates and \$ 56,761,137 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$; 5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	2,084,872	3,116,010	0	0	0	5,200,882
3. State taxes on premiums	10,719,103	19,712,751	0	0	0	30,431,854
4. Other state taxes, including \$ for employee benefits	6,538,306	9,784,414	0	10,962	0	16,333,682
5. U.S. Social Security taxes	3,935,716	6,276,121	0	348,597	0	10,560,434
6. All other taxes	20,936	327,029	0	0	0	347,965
7. Taxes, licenses and fees incurred	23,298,933	39,216,325	0	359,559	0	62,874,817
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,499,974	3,654,547	0	1,937	0	5,156,458
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,686,357	4,107,667	0	4,034	0	5,798,058
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	23,112,550	38,763,205	0	357,462	0	62,233,217

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	0
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	19,483	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	19,483	0
6. Paid in cash	3,066	0
7. Left on deposit	0	0
8. Aggregate write-ins for dividend or refund options	(22,549)	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid	0	0
11. Provision for dividends or refunds payable in the following calendar year	0	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	0	0
16. Total from prior year	0	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0
DETAILS OF WRITE-INS		
0801. Dividends - Reinsurance Ceded	(22,549)	0
0802. Summary of remaining write-ins for Line 8 from overflow page	0	0
0803. Summary of remaining write-ins for Line 8 from overflow page	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	(22,549)	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total (a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	AE	3.00% NLP	174,531		174,531		
0100002.	AE	3.50% NLP	1,499,107		1,499,107		
0100003.	AM MEN	3.50% NLP	50,762	50,762			
0100004.	41 CSO	2.50% NLP	2,026,552		2,026,552		
0100005.	41 CSO	3.00% NLP	510,907		510,907		
0100006.	58 CET	2.25% NLP	12,866		12,866		
0100007.	58 CET	2.75% NLP	14,711		14,711		
0100008.	58 CET	3.00% NLP	46,119		46,119		
0100009.	58 CET	3.50% NLP	165,026		165,026		
0100010.	58 CET	4.00% NLP	21,578		21,578		
0100011.	58 CET	4.25% NLP	51,796		51,796		
0100012.	58 CET	4.50% NLP	1,281		1,281		
0100013.	58 CSO	2.25% NLP	683,329		683,329		
0100014.	58 CSO	2.25% CRVM	761,046		761,046		
0100015.	58 CSO	2.75% NLP	58,966		58,966		
0100016.	58 CSO	3.00% NLP	2,375,781		2,375,781		
0100017.	58 CSO	3.00% CRVM	3,367,505		3,367,505		
0100018.	58 CSO	3.50% NLP	252,080		252,080		
0100019.	58 CSO	3.50% CRVM	4,893,897		4,893,897		
0100020.	58 CSO	3.75% NLP	1,238		1,238		
0100021.	58 CSO	3.75% CRVM	115,665		115,665		
0100022.	58 CSO	4.00% NLP	233,317		233,317		
0100023.	58 CSO	4.00% CRVM	3,123,422		3,123,422		
0100024.	58 CSO	4.25% NLP	89,370		89,370		
0100025.	58 CSO	4.25% CRVM	5,657,933		5,657,933		
0100026.	58 CSO	4.50% NLP	66,260		66,260		
0100027.	58 CSO	4.50% CRVM	238,293		238,293		
0100028.	58 CSO	5.50% CRVM	7,443,988		7,443,988		
0100029.	58 CSO	6.00% CRVM	1,098,042		1,098,042		
0100030.	80 CET	4.00% NLP	3,368		3,368		
0100031.	80 CET	4.50% NLP	1,717		1,717		
0100032.	80 CET	5.50% NLP	16,019		16,019		
0100033.	80 CSO	4.00% NLP	1,075,889		10,246		1,065,643
0100034.	80 CSO	4.00% CRVM	493,019		493,019		
0100035.	80 CSO	4.50% NLP	1,461,083		30,105		1,430,978
0100036.	80 CSO	4.50% CRVM	2,306,246		2,306,246		
0100037.	80 CSO	5.00% CRVM	1,657,911		1,657,911		
0100038.	80 CSO	5.50% CRVM	7,845,773		7,845,773		
0100039.	80 CSO	5.50% NLP	2,695		2,695		
0100040.	80 CSO	6.00% CRVM	419,010		419,010		
0100041.	80 CSO	6.50% CRVM	228,803		228,803		
0100042.	2001 CSO	3.50% CRVM (NB)	282,498		282,498		
0100043.	2001 CSO	4.00% CRVM	179,647		179,647		
0100044.	2017 CSO	3.00% CRVM (NB)	62,485		62,485		
0100045.	2017 CSO	3.50% CRVM (NB)	66,470		66,470		
0100046.	STD IND	3.00% NLP	22,267	22,267			
0100047.	STD IND	3.50% NLP	155,754	155,754			
0100048.	SUB STD IND	3.50% NLP	47,233	47,233			
0100049.	41 STD IND	3.00% NLP	702,355	702,355			
0100050.	41 STD IND	3.50% NLP	2,933	2,933			
0100051.	SUB STD IND	3.00% NLP	169,865	169,865			
0100052.	2001 CSO	3.00% NLP (NB)	396,067				396,067
0100053.	2001 CSO	3.50% NLP (NB)	1,336,586				1,336,586
0100054.	2001 CSO	4.0% NLP	195,808				195,808
0100055.	UNEARNED PREMIUM		1,333,402				1,333,402
0100056.	1960 BASIC GROUP TABLE	6%	2,382,861				2,382,861
0100057.	61 CSI	3.00% NLP	469,053	469,053			
0199997.	Totals (Gross)		58,352,185	1,620,222	48,590,618	0	8,141,345
0199998.	Reinsurance ceded		45,193,211	1,620,222	43,572,989		
0199999.	Life Insurance: Totals (Net)		13,158,974	0	5,017,629	0	8,141,345
0200001.	37 SA	3.50% IMM	453,681	XXX	453,681	XXX	
0200002.	A - 1949	3.50% DEF	106,524	XXX	106,524	XXX	
0200003.	71 IAM	4.00% DEF	649,048	XXX	649,048	XXX	
0200004.	71 IAM	4.50% DEF (NB)	54,548,701	XXX	54,548,701	XXX	
0200005.	71 IAM	5.50% DEF	52,841,867	XXX	52,841,867	XXX	
0200006.	71 IAM	8.25% DEF	478,483	XXX	478,483	XXX	
0200007.	71 IAM	9.25% DEF (NB)	7,397,345	XXX	7,397,345	XXX	
0200008.	71 IAM	6.00% IMM	564,817	XXX	564,817	XXX	
0200009.	71 IAM	7.50% IMM	918,407	XXX	918,407	XXX	
0200010.	2012 IAR	3.00% DEF	1,040,524,871	XXX	929,727,425	XXX	110,797,446
0200011.	2012 IAR	3.25% DEF (NB)	3,188,237,559	XXX	2,879,993,661	XXX	308,243,898
0200012.	2012 IAR	3.50% DEF	1,301,705,140	XXX	1,298,104,524	XXX	3,600,616
0200013.	2012 IAR	3.75% DEF	1,424,722,044	XXX	1,255,396,370	XXX	169,325,674
0200014.	2012 IAR	4.00% DEF	75,710,187	XXX	50,843,589	XXX	24,866,599
0200015.	2012 IAR	4.25% DEF	209,011,590	XXX	208,119,624	XXX	891,967
0200016.	2012 IAR	4.50% DEF (NB)	2,732,362,321	XXX	2,639,098,609	XXX	93,263,712
0200017.	2012 IAR	4.75% DEF (NB)	3,988,372,110	XXX	3,974,544,117	XXX	13,827,993
0200018.	A-2000	3.75% DEF	140,794,350	XXX	109,284,745	XXX	31,509,605
0200019.	A-2000	4.00% DEF	200,904,875	XXX	150,124,223	XXX	50,780,652
0200020.	A-2000	4.25% DEF	24,760,211	XXX	21,190,098	XXX	3,570,114
0200021.	A-2000	4.50% DEF	61,784,361	XXX	40,920,863	XXX	20,863,497
0200022.	A-2000	4.75% DEF	67,428,098	XXX	49,226,848	XXX	18,201,251
0200023.	A-2000	5.00% DEF	131,223,294	XXX	112,827,969	XXX	18,395,325
0200024.	A-2000	5.25% DEF	8,645,707	XXX	8,452,086	XXX	193,620
0200025.	A-2000	5.50% DEF	35,160,619	XXX	25,196,985	XXX	9,963,634
0200026.	A-2000	5.75% DEF	3,517,671	XXX	1,034,360	XXX	2,483,311
0200027.	A-2000	6.00% DEF	14,186,132	XXX	10,053,200	XXX	4,132,932
0200028.	A-2000	6.25% DEF	3,620,593	XXX	2,742,555	XXX	878,037
0200029.	83 IAM	5.00% DEF	7,038,259	XXX	7,038,259	XXX	
0200030.	83 IAM	5.25% DEF	10,525,438	XXX	7,803,037	XXX	2,722,401
0200031.	83 IAM	5.50% DEF	3,379,653	XXX	3,379,478	XXX	174
0200032.	83 IAM	5.75% DEF	4,620,290	XXX	3,744,214	XXX	876,076

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200033.	83 IAM	6.00% DEF	4,685,813	XXX	3,340,116	XXX	1,345,697
0200034.	83 IAM	6.25% DEF	2,275,534	XXX	1,184,103	XXX	1,091,431
0200035.	83 IAM	6.50% DEF	6,517,591	XXX	6,041,515	XXX	476,076
0200036.	83 IAM	6.75% DEF	3,353,310	XXX	951,973	XXX	2,401,338
0200037.	83 IAM	7.00% DEF	5,674	XXX	5,674	XXX	
0200038.	83 IAM	7.25% DEF	6,658,741	XXX	6,658,741	XXX	
0200039.	83 IAM	8.00% DEF	711,538	XXX	711,538	XXX	
0200040.	83 IAM	8.50% DEF	6,611,115	XXX	6,611,115	XXX	
0200041.	83 IAM	8.75% DEF	52,474	XXX	52,474	XXX	
0200042.	83 GAM	5.25% DEF	1,602,715	XXX		XXX	1,602,715
0200043.	83 GAM	5.75% DEF	564,812	XXX		XXX	564,812
0200044.	83 GAM	6.00% DEF	6,060,333	XXX		XXX	6,060,333
0200045.	83 GAM	6.25% DEF	1,446,911	XXX		XXX	1,446,911
0200046.	83 GAM	6.50% DEF	2,410,513	XXX		XXX	2,410,513
0200047.	83 GAM	6.75% DEF	264,369	XXX		XXX	264,369
0200048.	83 GAM	7.00% DEF	101,548	XXX		XXX	101,548
0200049.	83 GAM	7.25% DEF	2,441,907	XXX		XXX	2,441,907
0200050.	83 GAM	7.50% DEF	4,140,017	XXX		XXX	4,140,017
0200051.	83 GAM	7.75% DEF	215,126	XXX		XXX	215,126
0200052.	83 GAM	8.00% DEF	812,269	XXX		XXX	812,269
0200053.	83 GAM	8.25% DEF	608,327	XXX		XXX	608,327
0200054.	83 GAM	8.75% DEF	25,555	XXX		XXX	25,555
0200055.	83 GAM	6.75% IMM	35,843	XXX		XXX	35,843
0200056.	83 GAM	7.00% IMM	180,264	XXX		XXX	180,264
0200057.	83 GAM	7.75% IMM	17,154	XXX		XXX	17,154
0200058.	83 GAM	8.00% IMM	263,620	XXX		XXX	263,620
0200059.	83 GAM	8.25% IMM	634,662	XXX		XXX	634,662
0200060.	83 GAM	8.75% IMM	6,670	XXX		XXX	6,670
0200061.	83 GAM	9.25% IMM	54,284	XXX		XXX	54,284
0200062.	83 GAM	11.00% IMM	79,148	XXX		XXX	79,148
0200063.	83 GAM	11.25% IMM	407	XXX		XXX	407
0299997.	Totals (Gross)		14,849,032,489	XXX	13,932,362,960	XXX	916,669,529
0299998.	Reinsurance ceded		32,238,797	XXX	32,238,797	XXX	
0299999.	Annuities: Totals (Net)		14,816,793,692	XXX	13,900,124,163	XXX	916,669,529
0300001.	2012 IAR	1.50%	289,018		289,018		
0300002.	2012 IAR	1.75%	439,353		439,353		
0300003.	2012 IAR	2.00%	78,125		78,125		
0300004.	2012 IAR	2.25%	530,635		530,635		
0300005.	2012 IAR	2.50%	1,666,231		1,666,231		
0300006.	2012 IAR	2.75%	197,444		197,444		
0300007.	2012 IAR	3.00%	914,218		914,218		
0300008.	2012 IAR	3.25%	234,282		234,282		
0300009.	2012 IAR	3.50%	167,882		167,882		
0300010.	2012 IAR	3.75%	1,949,849		1,949,849		
0300011.	2012 IAR	4.00%	2,925,049		2,925,049		
0300012.	2012 IAR	4.25%	924,288		924,288		
0300013.	2012 IAR	4.50%	1,945,702		1,945,702		
0300014.	2012 IAR	4.75%	1,654,883		1,654,883		
0300015.	2012 IAR	5.00%	4,385,540		4,385,540		
0300016.	2012 IAR	5.25%	1,024,616		1,024,616		
0300017.	37 S.A.	2.25%	699		699		
0300018.	37 S.A.	2.50%	843		843		
0300019.	83 IAM	4.50%	21,710		21,710		
0300020.	83 IAM	5.00%	26,540		26,540		
0300021.	83 IAM	5.50%	5,439		5,439		
0300022.	83 IAM	6.25%	21,406		21,406		
0300023.	83 IAM	6.50%	35,777		35,777		
0300024.	83 IAM	6.75%	93,866		93,866		
0300025.	83 IAM	7.00%	179,913		179,913		
0300026.	83 IAM	7.25%	169,747		169,747		
0300027.	83 IAM	7.50%	168,738		168,738		
0300028.	83 IAM	7.75%	29,757		29,757		
0300029.	83 IAM	8.25%	836,820		836,820		
0300030.	83 IAM	8.75%	20,630		20,630		
0300031.	A2000	3.00%	1,141,855		1,141,855		
0300032.	A2000	4.00%	660,206		660,206		
0300033.	A2000	4.25%	187,761		187,761		
0300034.	A2000	4.50%	883,485		883,485		
0300035.	A2000	5.00%	604,589		604,589		
0300036.	A2000	5.25%	610,210		610,210		
0300037.	A2000	5.50%	503,583		503,583		
0300038.	A2000	6.00%	414,816		414,816		
0300039.	A2000	6.25%	42,224		42,224		
0300040.	A2000	6.50%	97,246		97,246		
0300041.	A2000	6.75%	129,800		129,800		
0300042.	A2000	7.00%	14,721		14,721		
0399997.	Totals (Gross)		26,229,496	0	26,229,496	0	0
0399998.	Reinsurance ceded		0				
0399999.	SCWLC: Totals (Net)		26,229,496	0	26,229,496	0	0
0400001.	1959 ADB - 1958 CSO 4.5%		3,263		3,263		
0499997.	Totals (Gross)		3,263	0	3,263	0	0
0499998.	Reinsurance ceded		3,263		3,263		
0499999.	Accidental Death Benefits: Totals (Net)		0	0	0	0	0
0500001.	1952 INTERCO DISA - 1958 CSO 3%		45,952		45,952		
0599997.	Totals (Gross)		45,952	0	45,952	0	0
0599998.	Reinsurance ceded		45,952		45,952		
0599999.	Disability-Active Lives: Totals (Net)		0	0	0	0	0
0600001.	2023 Group Term Life Waiver Reserve Table 3.00%		62,969,664				62,969,664

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0600002. 2023 Group Term Life Waiver Reserve Table 3.50%	30,805,440				30,805,440
0600003. 2023 Group Term Life Waiver Reserve Table 4.00%	9,632,002				9,632,002
0600004. 2023 Group Term Life Waiver Reserve Table 4.50%	3,108,674				3,108,674
0600005. 2023 Group Term Life Waiver Reserve Table 5.00%	51,860				51,860
0600006. 2023 Group Term Life Waiver Reserve Table 5.50%	145,515				145,515
0600007. 2023 Group Term Life Waiver Reserve Table 6.00%	10,583				10,583
0600008. 1952 INTERCO DISA - 1958 CSO 3%	839,427		839,427		
0699997. Totals (Gross)	107,563,165	0	839,427	0	106,723,738
0699998. Reinsurance ceded	11,385,240		825,692		10,559,548
0699999. Disability-Disabled Lives: Totals (Net)	96,177,925	0	13,735	0	96,164,190
0700001. IMMEDIATE CLAIM PAYMENT	585,361		585,361		
0700002. SPECIAL CLASS EXTRA	1,259		1,259		
0700003. FOR NON DEDUCTION OF FRACTIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	155,424		155,424		
0700004. FOR SURRENDER VALUES IN EXCESS OF RESERVES OTHERWISE CARRIED IN THIS EXHIBIT	2,336,702		2,336,702		
0799997. Totals (Gross)	3,078,746	0	3,078,746	0	0
0799998. Reinsurance ceded	2,397,990		2,397,990		
0799999. Miscellaneous Reserves: Totals (Net)	680,756	0	680,756	0	0
9999999. Totals (Net) - Page 3, Line 1	14,953,040,843	0	13,932,065,779	0	1,020,975,064

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

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
NON-PARTICIPATING
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held:..... \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	6,149,017					61,683					2,261,289		3,826,045
2. Additional contract reserves (b)	0												
3. Additional actuarial reserves-Asset/Liability analysis	0												
4. Reserve for future contingent benefits	0												
5. Reserve for rate credits	0												
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	6,149,017	0	0	0	0	61,683	0	0	0	0	2,261,289	0	3,826,045
8. Reinsurance ceded	33,990					33,990							
9. Totals (Net)	6,115,027	0	0	0	0	27,693	0	0	0	0	2,261,289	0	3,826,045
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,451,763,769					6,413,070					1,388,779,301		56,571,398
11. Additional actuarial reserves-Asset/Liability analysis	0												
12. Reserve for future contingent benefits	0												
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	1,451,763,769	0	0	0	0	6,413,070	0	0	0	0	1,388,779,301	0	56,571,398
15. Reinsurance ceded	71,889,778					4,749,193					66,935,907		204,678
16. Totals (Net)	1,379,873,991	0	0	0	0	1,663,877	0	0	0	0	1,321,843,394	0	56,366,720
17. TOTAL (Net)	1,385,989,018	0	0	0	0	1,691,570	0	0	0	0	1,324,104,683	0	60,192,765
18. TABULAR FUND INTEREST	31,693,752										31,693,752		
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	5,355,843,088	0	0	95,993,272	0	5,259,849,816
2. Deposits received during the year	4,455,330,296			30,330,296		4,425,000,000
3. Investment earnings credited to the account	198,315,683			3,320,529		194,995,154
4. Other net change in reserves	1,264,573			1,264,573		
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	4,463,302,959			20,224,367		4,443,078,592
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	5,547,450,681	0	0	110,684,303	0	5,436,766,378
10. Reinsurance balance at the beginning of the year	(2,525,373,101)	0	0	3,660,231	0	(2,529,033,332)
11. Net change in reinsurance assumed	(99,721,790)			548,071		(100,269,861)
12. Net change in reinsurance ceded	7,026,941					7,026,941
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(2,632,121,832)	0	0	4,208,302	0	(2,636,330,134)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,915,328,849	0	0	114,892,605	0	2,800,436,244

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$
2. Reported as Annuities Certain (captured in column 3)	\$
3. Reported as Supplemental Contracts (captured in column 4)	\$
4. Reported as Dividend Accumulations or Refunds (captured in column 5)	\$
5. Reported as Premium or Other Deposit Funds (captured in column 6)	\$ 2,458,007,759
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ 2,458,007,759

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct .....	.0							
1.2 Reinsurance assumed .....	.0							
1.3 Reinsurance ceded .....	.0							
1.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:								
2.1 Resisted								
2.11 Direct .....	.0							
2.12 Reinsurance assumed .....	.0							
2.13 Reinsurance ceded .....	.0							
2.14 Net .....	.0	(b) .0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other								
2.21 Direct	308,911,555	1,254,765	21,331,708			286,325,082		
2.22 Reinsurance assumed	26,868,324					26,868,324		
2.23 Reinsurance ceded	18,915,527	601,933	2,489,238			15,824,356		
2.24 Net	316,864,352	(b) 652,832	(b) 18,842,470	(b) .0	.0	(b) 297,369,050	.0	.0
3. Incurred but unreported:								
3.1 Direct	165,055,388	363,491	117,970,177			46,721,720		
3.2 Reinsurance assumed	892,461					892,461		
3.3 Reinsurance ceded	3,393,494	164,738	1,771,335			1,457,421		
3.4 Net	162,554,355	(b) 198,753	(b) 116,198,842	(b) .0	.0	(b) 46,156,760	.0	.0
4. TOTALS								
4.1 Direct	473,966,943	1,618,256	139,301,885	.0	.0	333,046,802	.0	.0
4.2 Reinsurance assumed	27,760,785	.0	.0	.0	.0	27,760,785	.0	.0
4.3 Reinsurance ceded	22,309,021	766,671	4,260,573	.0	.0	17,281,777	.0	.0
4.4 Net	479,418,707	(a) 851,585	(a) 135,041,312	0	0	343,525,810	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$ 96,164,189 Group Life \$ 1,379,873,991 , and Individual Annuities \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	1,372,404,044	6,392,619	453,974,311	206,956,324	24,802,957	680,277,833		
1.2 Reinsurance assumed	16,668,058	235,125			50,432	16,382,501		
1.3 Reinsurance ceded	412,999,365	4,514,434	359,750,015	2,883		48,732,033		
1.4 Net	(c) 976,072,737	2,113,310	94,224,296	206,953,441	24,853,389	647,928,301	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	473,966,943	1,618,256	139,301,885	0	0	333,046,802	0	0
2.2 Reinsurance assumed	27,760,785	0	0	0	0	27,760,785	0	0
2.3 Reinsurance ceded	22,309,021	766,671	4,260,573	0	0	17,281,777	0	0
2.4 Net	479,418,707	851,585	135,041,312	0	0	343,525,810	0	0
3. Amounts recoverable from reinsurers December 31, current year	5,946,444		2,915,642			3,030,802		
4. Liability December 31, prior year:								
4.1 Direct	436,171,509	1,858,535	119,371,552	0	0	314,941,422	0	0
4.2 Reinsurance assumed	32,333,780	0	0	0	0	32,333,780	0	0
4.3 Reinsurance ceded	21,671,151	932,940	4,489,501	0	0	16,248,710	0	0
4.4 Net	446,834,138	925,595	114,882,051	0	0	331,026,492	0	0
5. Amounts recoverable from reinsurers December 31, prior year	4,631,571		2,343,561			2,288,010		
6. Incurred Benefits								
6.1 Direct	1,410,199,478	6,152,340	473,904,644	206,956,324	24,802,957	698,383,213	0	0
6.2 Reinsurance assumed	12,095,063	235,125	0	0	50,432	11,809,506	0	0
6.3 Reinsurance ceded	414,952,108	4,348,165	360,093,168	2,883	0	50,507,892	0	0
6.4 Net	1,007,342,433	2,039,300	113,811,476	206,953,441	24,853,389	659,684,827	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 408,603 in Line 1.1, \$ in Line 1.4.

\$ 408,603 in Line 6.1, and \$ in Line 6.4.

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

\$ in Line 6.1, and \$ in Line 6.4.

(c) Includes \$ 3,942 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....	499	499	0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)		0	0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	499	499	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	1,237,695	478,538	(759,157)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,246,535	1,167,541	(78,994)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	195,253,351	100,540,163	(94,713,188)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	143,896,501	108,941,434	(34,955,067)
21. Furniture and equipment, including health care delivery assets	12,293,788	10,294,443	(1,999,345)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates	5,283,680	304,889	(4,978,791)
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	79,501,517	65,142,602	(14,358,915)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	438,713,566	286,870,109	(151,843,457)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	438,713,566	286,870,109	(151,843,457)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other expenses and suspense debits	40,706,130	37,464,248	(3,241,882)
2502. Other than invested assets nonadmitted	38,773,476	27,666,054	(11,107,422)
2503. Other assets nonadmitted	21,911	12,300	(9,611)
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	79,501,517	65,142,602	(14,358,915)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Ordinary life insurance premiums are recognized as income over the premium-paying period of the related policies. Group life and accident and health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Considerations for annuity and supplementary contracts with mortality or morbidity risk are recognized as revenue when received. Funds received from deposit-type contracts, annuity and supplementary contracts without mortality or morbidity risk, are recorded as an addition to policy reserves and are not recognized as revenue. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 313,913,175	\$ 488,067,751
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 313,913,175	\$ 488,067,751
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,813,086,935	\$ 2,490,125,428
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(7) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 2,813,086,935	\$ 2,490,125,428

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

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

C. Accounting Policy

Ordinary life insurance premiums are recognized as income over the premium-paying period of the related policies. Group life and accident and health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Considerations for annuity and supplementary contracts with mortality or morbidity risk are recognized as revenue when received. Funds received from deposit-type contracts, annuity and supplementary contracts without mortality or morbidity risk, are recorded as an addition to policy reserves and are not recognized as revenue. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost or amortized cost except for those in reserve class six, which are stated at the lower of amortized cost or market value.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method, except for those in reserve class six, which are stated at the lower of amortized cost or market value.
- (3) Common stocks are stated at market value, except common stocks of affiliated companies, which are valued as stated in item (7) of this Note 1(C) and Note 10 below.
- (4) Preferred stocks are stated at cost, except for those in reserve classes four through six which are stated at the lower of cost or market value.
- (5) Mortgage loans on real estate are stated at amortized cost using the interest method.
- (6) Loan-backed and structured securities, excluding residual tranches or interests, are stated at amortized cost, except for those in reserve class six, which are stated at the lower of amortized cost or fair market value using the interest method; estimated cash flows are periodically updated versus the original purchase assumptions using the prospective method.
- (7) Residual tranches or interests with underlying assets having characteristics of fixed income instruments are stated at the lower of amortized cost or fair value.
- (8) The Company owns 100% of the common stock of First Reliance Standard Life Insurance Company ("FRSLIC"). The Company's carrying value of the stock is equal to the statutory capital and surplus of FRSLIC. The Company owns 100% of the common stock of Standard Security Life Insurance Company of New York ("SSL"). The Company's carrying value of the stock is equal to the statutory capital and surplus of SSL, adjusted for unamortized goodwill as prescribed by SSAP No. 97 – Investments in Subsidiary, Controlled and Affiliated Entities and SSAP No. 68 – Business Combinations and Goodwill.
- (9) The Company has certain ownership interests in limited partnerships and limited liability companies. The Company carrying values of these interests are based on the underlying audited GAAP equity of the investee as prescribed by SSAP No. 48 – Joint Ventures, Partnerships and Limited Liability Companies. The Company also holds investments in low-income housing tax credit limited partnerships, which are accounted for as prescribed by SSAP No. 93 – Low-Income Housing Tax Credit Property Investments. These investments were initially recorded at cost and are carried by the Company at proportional amortized cost unless considered impaired.
- (10) The Company's derivative instruments that do not meet the criteria to qualify for hedge accounting are accounted for at fair value and the related changes in fair values during the holding period are recorded as changes in unrealized gains and losses.
- (11) The Company considers anticipated investment income in its review of reserves for potential premium deficiencies.
- (12) Unpaid claims and claim adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (13) The Company has not modified its capitalization policy from the prior period.
- (14) Not applicable.

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

Management has no substantial doubt about the Company's ability to continue as a going concern based on current capitalization levels, historical profitable operating results, significant operating cash flows, as well as the existence of a capital support agreement for the Company's benefit with its parent company, Tokio Marine & Nichido Fire Insurance Company, Ltd, an insurance company domiciled in Japan ("TMNF").

NOTE 2 Accounting Changes and Corrections of Errors

A. The Company has not made any material changes in its accounting policies during the year ended December 31, 2024. No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2024.

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

The Company purchased 100% of the common stock of SSL effective January 1, 2022. SSL, a New York domiciled life insurer, is licensed in all 50 states, the District of Columbia, the Virgin Islands and Puerto Rico and primarily sells paid family leave insurance products and a statutory short-term disability insurance product in New York State.

The transaction was accounted for as a statutory purchase, and reflects the following:

1	2	3	4	5
Purchased Entity	Acquisition Date	Cost of Acquired Entity	Original Amount of Goodwill	Original Amount of Admitted Goodwill
Standard Security Life Insurance Company of New York	01/01/2022	\$ 196,576,853	\$ 117,921,332	\$ 117,921,332
Total	XXX	\$ 196,576,853	\$ 117,921,332	\$ 117,921,332

1	6	7	8	9
Purchased Entity	Admitted Goodwill as of the Reporting Date	Amount of Goodwill Amortized During the Reporting Period	Book Value of SCA	% of SCA BACV, Gross of Admitted Goodwill Col. 6/Col. 8
Standard Security Life Insurance Company of New York	\$ 82,544,932	\$ 11,792,133	\$ 89,943,820	91.8%
Total	\$ 82,544,932	\$ 11,792,133	\$ 89,943,820	XXX

B-C. Not applicable.

D. Impairment Loss

The company did not recognize an impairment loss on the transaction described above.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	\$ 2,756,405,958	XXX
Less:		
(2) Admitted Positive Goodwill	\$ 85,492,966	XXX
(3) Admitted EDP Equipment & Operating System Software	\$ 308,420	XXX
(4) Admitted Net Deferred Taxes	\$ 153,938,953	XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	\$ 2,516,665,619	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	\$ 251,666,562	XXX
(7) Current period reported Admitted Goodwill	XXX	\$ 82,544,932
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	3.3%

NOTE 4 Discontinued Operations

Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 5 INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) During 2024, the Company acquired commercial and other mortgage loans with a maximum and minimum lending rate of 23.64% and 0.00%, respectively.
- (2) The maximum percentage of any one loan to the value of security at the time of the loan was 129.0%.
- (3) Not applicable.
- (4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current		218,580,643	3,587,345,184		4,652,215,103	510,898,252	8,969,039,182
(b) 30 - 59 Days Past Due		66,207,709	107,720,038				173,927,747
(c) 60 - 89 Days Past Due		16,238,125	51,267,517			33,116,188	100,621,830
(d) 90 - 179 Days Past Due		25,467,344	32,578,551		31,772,726	6,459,011	96,277,632
(e) 180+ Days Past Due		37,295,742	36,075,940		669,245,363	26,144,634	768,761,679
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		25,467,344	32,578,551		31,772,726	6,459,011	96,277,632
(b) Interest Accrued		37,908	499,128				537,036
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		37,295,742	36,075,940		669,245,363	26,144,634	768,761,679
(b) Interest Accrued		203,581	582,704		90,672	360,738	1,237,695
4. Interest Reduced							
(a) Recorded Investment					121,656,353	2,439,969	124,096,322
(b) Number of Loans					5	4	9
(c) Percent Reduced					2.150%	0.380%	
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					5,348,375,490	576,618,085	5,924,993,575

b. Prior Year							
1. Recorded Investment (All)							
(a) Current		236,450,660	1,876,454,180		5,033,536,131	598,347,215	7,744,788,186
(b) 30 - 59 Days Past Due		73,010,550	51,184,037		51,840,062	1,699,539	177,734,188
(c) 60 - 89 Days Past Due		22,675,995	15,197,800		119,760,839	2,165,160	159,799,794
(d) 90 - 179 Days Past Due		20,099,874	13,933,975		200,511,060	38,968,591	273,513,500
(e) 180+ Days Past Due		50,479,520	23,772,257		248,416,506	8,501,044	331,169,327
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		20,099,874	13,933,975		200,511,060	38,968,591	273,513,500
(b) Interest Accrued		42,897	171,597		1,205,462		1,419,956
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		50,479,520	23,772,257		248,416,506	8,501,044	331,169,327
(b) Interest Accrued							-
4. Interest Reduced							
(a) Recorded Investment							-
(b) Number of Loans							-
(c) Percent Reduced							-
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					5,623,646,965	649,681,550	6,273,328,515

- (5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. No Allowance for Credit Losses	-	-	-	-	87,849,300	-	87,849,300
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$87,849,300	\$ -	\$87,849,300
4. Participant or co-lender mortgage loan agreement (no foreclosure)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Prior Year							
1. With Allowance for Credit Losses							\$ -
2. No Allowance for Credit Losses					4,857,702		4,857,702
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$ 4,857,702	\$ -	\$ 4,857,702
4. Participant or co-lender mortgage loan agreement (no foreclosure)							\$ -

NOTES TO FINANCIAL STATEMENTS

- (6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$22,242,657	\$ -	\$22,242,657
2. Interest Income Recognized	\$ -	\$ -	\$ -	\$ -	\$ 2,498,614	\$ 188,648	\$ 2,687,262
3. Recorded Investments on Nonaccrual Status	\$ -	\$ -	\$ -	\$ -	\$39,627,612	\$ -	\$39,627,612
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	\$ -	\$ -	\$ -	\$ -	\$ 2,498,614	\$ 188,648	\$ 2,687,262
b. Prior Year							
1. Average Recorded Investment					\$ 4,857,702		\$ 4,857,702
2. Interest Income Recognized						\$ 408,217	\$ 408,217
3. Recorded Investments on Nonaccrual Status					\$ 4,857,702		\$ 4,857,702
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting							\$ -

- (7) Not applicable.

- (8) Mortgage Loans Derecognized as a Result of Foreclosure:

	<u>Current Year</u>
a) Aggregate amount of mortgage loans derecognized	\$ 167,027,601
b) Real estate collateral recognized	\$ 161,022,465
c) Other collateral recognized	\$ 6,005,136
d) Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ -

- (9) The Company recognizes interest income on its impaired loans upon receipt. Cash receipts are recorded on the day the payments are received by the Company.

B. Debt Restructuring

	<u>Current Year</u>	<u>Prior Year</u>
(1) The total recorded investment in restructured loans, as of year end	\$ 49,022,408	
(2) The realized capital losses related to these loans	\$ 22,937,637	
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$ 9,254,477	

- (4) The Company recognizes interest income on impaired commercial loans in the period the cash was received.

C. Not applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions for single class and multi-class mortgage-backed and asset-backed securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate environment. The prospective adjustment method is used to value all securities.

- (2) Not applicable.

- (3) The Company experienced other-than-temporary impairments based on either a) the Company's intent to sell or inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis or b) basis that the present value of cash flows expected to be collected is less than the amortized cost basis of the security. These impairments are presented in the table below:

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than-Temporary Impairment	5 Amortized Cost After Other-Than-Temporary Impairment	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
149837-AK-2	\$ 401,130	\$ 37,609	\$ (363,521)	\$ 37,609	\$ 37,609	03/31/2024
41161P-XR-9	144,147	39	(144,109)	39	39	03/31/2024
362334-LL-6	3,748,519	3,606,879	(141,640)	3,606,879	1,765,598	03/31/2024
61750S-AB-8	3,383,940	3,276,340	(107,600)	3,276,340	3,107,580	03/31/2024
BCC01I-M3-9	98,185		(98,185)			03/31/2024
52524V-AK-5	2,265,779	2,183,925	(81,854)	2,183,925	1,885,984	03/31/2024
75114P-AC-3	8,062,155	7,999,798	(62,357)	7,999,798	7,333,063	03/31/2024
026931-AC-9	643,619	585,985	(57,634)	585,985	463,521	03/31/2024
98887X-AA-7	55,820	128	(55,692)	128	128	03/31/2024
55265K-7D-5	10,421	302	(10,119)	302	302	03/31/2024
41161P-PT-4	3,401	168	(3,233)	168	168	03/31/2024
36253B-AE-3	1,000,000	298,365	(701,635)	298,365	298,365	06/30/2024
449254-AD-3	3,326,680	2,855,048	(471,632)	2,855,048	2,855,048	06/30/2024
98875P-AC-4	455,240	83,670	(371,571)	83,670	61,536	06/30/2024
26248G-AA-9	3,682,525	3,332,284	(350,241)	3,332,284	2,810,877	06/30/2024

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83614C-AJ-6	3,254,125	2,930,403	(323,722)	2,930,403	2,930,403	06/30/2024
97316H-AA-5	2,439,111	2,123,314	(315,796)	2,123,314	1,338,866	06/30/2024
44931K-AJ-6	2,911,674	2,599,723	(311,951)	2,599,723	2,599,723	06/30/2024
OOHE01-BC-V	7,013,897	6,750,025	(263,872)	6,750,025	4,300,000	06/30/2024
55817J-AE-5	1,669,094	1,442,213	(226,881)	1,442,213	1,325,783	06/30/2024
45661E-GL-2	1,765,926	1,567,261	(198,665)	1,567,261	1,483,949	06/30/2024
52521L-AF-1	756,860	564,253	(192,607)	564,253	475,286	06/30/2024
26251M-AE-2	695,177	528,500	(166,677)	528,500	306,926	06/30/2024
26252U-AA-1	1,556,699	1,391,157	(165,542)	1,391,157	1,036,752	06/30/2024
23332Q-AS-2	5,008,071	4,861,192	(146,879)	4,861,192	3,435,309	06/30/2024
27830L-AA-0	327,111	189,486	(137,626)	189,486	129,604	06/30/2024
86360Q-AC-9	1,048,477	919,561	(128,916)	919,561	782,395	06/30/2024
02660W-AD-8	249,151	125,544	(123,607)	125,544	18,080	06/30/2024
67592D-AA-2	1,378,848	1,274,649	(104,199)	1,274,649	861,466	06/30/2024
26252K-AC-9	1,431,656	1,345,777	(85,878)	1,345,777	1,264,839	06/30/2024
44931W-AA-9	433,368	351,154	(82,215)	351,154	351,154	06/30/2024
87249H-AA-8	608,168	548,960	(59,208)	548,960	408,236	06/30/2024
67591W-AC-7	268,369	216,098	(52,271)	216,098	119,928	06/30/2024
197363-BG-8	3,350,000	3,317,673	(32,328)	3,317,673	3,317,673	06/30/2024
OOHE01-BC-V	6,833,436	5,878,314	(955,122)	5,878,314	4,500,000	09/30/2024
362334-LL-6	3,712,859	3,372,176	(340,683)	3,372,176	2,262,826	09/30/2024
46649X-AL-1	1,000,000	699,761	(300,239)	699,761	607,000	09/30/2024
14317F-AA-3	2,516,860	2,226,540	(290,320)	2,226,540	2,226,540	09/30/2024
65444D-AA-6	4,816,510	4,573,144	(243,366)	4,573,144	4,573,144	09/30/2024
26246D-AA-8	2,505,442	2,284,485	(220,956)	2,284,485	2,311,791	09/30/2024
00075X-AG-2	1,759,680	1,553,453	(206,227)	1,553,453	1,271,703	09/30/2024
85817D-AA-3	806,098	627,680	(178,418)	627,680	312,530	09/30/2024
56577R-AC-9	234,977	71,876	(163,101)	71,876	30,390	09/30/2024
26251M-AE-2	528,500	368,512	(159,989)	368,512	292,278	09/30/2024
12567G-AA-2	5,868,317	5,737,661	(130,656)	5,737,661	5,295,472	09/30/2024
14318P-AA-0	2,612,845	2,485,350	(127,495)	2,485,350	2,143,093	09/30/2024
149421-AC-3	449,182	332,894	(116,288)	332,894	174,952	09/30/2024
85816G-AA-7	252,359	146,197	(106,163)	146,197	43,348	09/30/2024
56577T-AG-6	95,483	10,980	(84,503)	10,980	10,980	09/30/2024
61744C-TA-4	1,459,279	1,386,531	(72,748)	1,386,531	1,332,009	09/30/2024
14316X-AE-7	2,405,763	2,335,444	(70,319)	2,335,444	2,186,289	09/30/2024
67592D-AA-2	1,214,150	1,145,464	(68,686)	1,145,464	719,797	09/30/2024
26252U-AA-1	1,371,696	1,305,395	(66,301)	1,305,395	1,007,630	09/30/2024
26252K-AC-9	1,341,567	1,280,206	(61,361)	1,280,206	1,202,014	09/30/2024
02660T-HZ-9	640,320	582,345	(57,975)	582,345	433,527	09/30/2024
16163E-AE-8	70,903	14,562	(56,341)	14,562	2,226	09/30/2024
67591W-AC-7	216,098	160,456	(55,643)	160,456	95,989	09/30/2024
75889A-AA-3	2,464,905	2,410,985	(53,920)	2,410,985	2,340,501	09/30/2024
06051G-BG-3	47,246	21,881	(25,365)	21,881	8,027	09/30/2024
12669E-V6-0	42,062	28,992	(13,070)	28,992	3,132	09/30/2024
07136Q-AA-2	2,433,698	1,567,240	(866,458)	1,567,240	1,460,970	12/31/2024
26248G-AA-9	3,274,503	2,504,498	(770,006)	2,504,498	2,438,691	12/31/2024
OOHE01-BC-V	5,891,266	5,412,583	(478,683)	5,412,583	4,500,000	12/31/2024
67591K-AC-3	2,064,549	1,618,217	(446,332)	1,618,217	1,261,844	12/31/2024
97316H-AA-5	1,926,123	1,642,009	(284,114)	1,642,009	1,231,694	12/31/2024
87250K-AA-7	1,384,970	1,101,892	(283,079)	1,101,892	1,025,538	12/31/2024
14318P-AA-0	2,404,082	2,175,300	(228,782)	2,175,300	2,175,300	12/31/2024
02660T-GP-2	2,311,532	2,104,233	(207,298)	2,104,233	1,867,504	12/31/2024
75114P-AC-3	7,688,851	7,491,437	(197,414)	7,491,437	6,650,310	12/31/2024
14316X-AE-7	2,287,135	2,128,309	(158,826)	2,128,309	1,922,770	12/31/2024
14317F-AA-3	2,166,584	2,008,076	(158,508)	2,008,076	1,956,717	12/31/2024
12554S-AA-1	6,673,958	6,519,828	(154,130)	6,519,828	6,073,084	12/31/2024
40431J-AF-0	1,851,155	1,697,556	(153,598)	1,697,556	1,466,975	12/31/2024
27830L-AA-0	189,486	49,494	(139,992)	49,494	49,494	12/31/2024
85817D-AA-3	627,680	489,884	(137,796)	489,884	281,955	12/31/2024
26246D-AA-8	2,232,287	2,099,152	(133,135)	2,099,152	2,099,152	12/31/2024
39538W-FL-7	2,070,434	1,948,937	(121,498)	1,948,937	1,544,196	12/31/2024
75889A-AA-3	2,387,448	2,287,939	(99,510)	2,287,939	2,185,717	12/31/2024
26251M-AE-2	368,512	285,982	(82,530)	285,982	126,342	12/31/2024
02660T-HZ-9	577,268	504,416	(72,852)	504,416	420,319	12/31/2024
87249H-AA-8	548,960	477,057	(71,903)	477,057	345,234	12/31/2024
85816G-AA-7	146,197	78,026	(68,171)	78,026	7,023	12/31/2024
67592D-AA-2	1,068,123	1,005,864	(62,260)	1,005,864	571,282	12/31/2024
26252U-AA-1	1,234,907	1,179,427	(55,481)	1,179,427	1,114,309	12/31/2024
87284P-AA-6	968,350	918,948	(49,403)	918,948	679,084	12/31/2024
Total	XXX	XXX	\$ (15,846,877)	XXX	XXX	XXX

(4) The gross unrealized losses and fair value of loan-backed securities aggregated by the length of time the individual securities have been in a continuous temporarily impaired position are as follows:

a) The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ (30,625,460)
2. 12 Months or Longer	\$ (93,586,345)
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 1,066,760,820
2. 12 Months or Longer	\$ 852,659,376

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(5) Declines in the fair value of investments that are considered in the judgment of management to be other than temporary are reported as realized losses. Management evaluates, among other things, the financial position and prospects of the issuer, conditions in the issuer's industry and geographical area, liquidity of the investment, changes in the amount or timing of expected future cash flows from the investment and recent changes in the credit ratings of the issuer by a ratings agency to determine if and when a decline in the fair value of an investment below amortized cost is other than temporary. The length of time and extent to which the fair value of the investment is lower than its amortized cost, the Company's ability and intent to retain the investment to allow for anticipated recovery in the investment's fair value and whether the Company has made a decision to sell the investment are other factors also considered.

E-I Not applicable.

J. Real Estate

(1) Recognized Impairment Loss

The Company recorded \$610,698 in impairment losses for a multifamily property located in Buffalo, New York during 2024.

(2) Real Estate Held for Sale

During the year ended December 31, 2024, the Company foreclosed upon certain residential properties securing residential mortgage loans. The aggregate fair value of these residential properties was \$3,360,192.

During the first quarter of 2024, a commercial mortgage loan secured by a property located in Houston, Texas in which the Company held a participation interest was foreclosed upon. The proportionate interest in the fair value of this property represented by the participation interest was \$41,558,756 at foreclosure. During the third quarter of 2024, commercial mortgage loans secured by properties located in Alpharetta, Georgia and Chicago, Illinois, respectively, in which the Company held participation interests were foreclosed upon. The fair values of these properties were \$47,726,000 and \$68,377,517, respectively, at foreclosure.

(3-5) Not applicable.

K. Low-Income Housing Tax Credits ("LIHTC")

(1-4) The Company has recognized \$363,090 of LIHTC related tax benefits during the year ended December 31, 2024. The Company has \$246,648,372 of LIHTC partnership funding commitments as of December 31, 2024, of which \$19,954,821 has been funded. None of the LIHTC investments is subject to any regulatory review. The Company did not recognize any impairments on LIHTC partnership investments during the year ended December 31, 2024.

(5-7) Not applicable.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					-	-	-
c. Subject to repurchase agreements					-	-	-
d. Subject to reverse repurchase agreements					-	-	-
e. Subject to dollar repurchase agreements					-	-	-
f. Subject to dollar reverse repurchase agreements					-	-	-
g. Placed under option contracts					-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					-	-	-
i. FHLB capital stock	64,045,000				64,045,000	69,245,000	(5,200,000)
j. On deposit with states	13,752,199				13,752,199	13,734,208	17,991
k. On deposit with other regulatory bodies					-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	8,027,148,746				8,027,148,746	6,086,733,520	1,940,415,226
m. Pledged as collateral not captured in other categories	334,169,106				334,169,106	479,296,962	(145,127,856)
n. Other restricted assets	90,713,375				90,713,375	69,418,301	21,295,074
o. Total Restricted Assets (Sum of a through n)	\$8,529,828,426	\$ -	\$ -	\$ -	\$8,529,828,426	\$6,718,427,991	\$1,811,400,435

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		-	0.000%	0.000%
c. Subject to repurchase agreements		-	0.000%	0.000%
d. Subject to reverse repurchase agreements		-	0.000%	0.000%
e. Subject to dollar repurchase agreements		-	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		-	0.000%	0.000%
g. Placed under option contracts		-	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		-	0.000%	0.000%
i. FHLB capital stock		64,045,000	0.232%	0.236%
j. On deposit with states		13,752,199	0.050%	0.051%
k. On deposit with other regulatory bodies		-	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		8,027,148,746	29.052%	29.520%
m. Pledged as collateral not captured in other categories		334,169,106	1.209%	1.229%
n. Other restricted assets		90,713,375	0.328%	0.334%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$8,529,828,426	30.871%	31.369%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8 Total Current Year Admitted Restricted	Percentage	
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)		9 Gross (Admitted & Non-admitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
Mortgage related securities pledged to RSLT					-	121,458,180	(121,458,180)	-	0.000%	0.000%
Reinsurance	122,206,586				122,206,586	138,605,265	(16,398,679)	122,206,586	0.442%	0.449%
Derivatives	74,745,118				74,745,118	81,928,033	(7,182,915)	74,745,118	0.271%	0.275%
TOB Collateral	137,217,401				137,217,401	137,305,484	(88,083)	137,217,401	0.497%	0.505%
Total (c)	334,169,105	-	-	-	334,169,105	479,296,962	(145,127,857)	334,169,105	1.209%	1.229%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)	8 Total Current Year Admitted Restricted	Percentage	
	Current Year								9 Gross (Admitted & Non-admitted) Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
	1 Total General Account (G/A)	2 G/A Supporting S/A Activity (a)	3 Total Separate Account (S/A) Restricted Assets	4 S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)					
Restricted Cash	\$90,713,375				\$90,713,375	\$69,418,301	\$21,295,074	\$90,713,375	0.328%	0.334%
Total (c)	\$90,713,375	\$ -	\$ -	\$ -	\$90,713,375	\$69,418,301	\$21,295,074	\$90,713,375	0.328%	0.334%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

4. Not applicable.

M. Not applicable.

N. Offsetting and Netting of Assets and Liabilities

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Options	\$ 269,600,349	\$ 109,542,399	\$ 160,057,950
Forwards	\$ 20,605,800		\$ 20,605,800
Futures	\$ 283,327		\$ 283,327

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

NOTES TO FINANCIAL STATEMENTS

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Options	\$ 109,542,399	\$ 109,542,399	\$ -
Forwards	\$ 46,999,111		\$ 46,999,111
Futures	\$ 3,396,204		\$ 3,396,204

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	207	281	\$ 285,314,953	\$ 465,781,078	\$ 286,616,711	\$ 464,421,925
(2) LB&SS - AC	38	43	17,448,883	22,834,470	21,257,237	26,953,949
(3) Preferred Stock - AC	-	-	-	-	-	-
(4) Preferred Stock - FV	2	-	6,527,211	-	6,527,211	-
(5) Total (1+2+3+4)	247	324	\$ 309,291,047	\$ 488,615,548	\$ 314,401,159	\$ 491,375,874

AC - Amortized Cost FV - Fair Value

P. Short Sales

(1) Unsettled Short Sale Transactions (Outstanding as of Reporting Date)

	Proceeds Received	Current Fair Value of Securities Sold Short	Unrealized Gain or (Loss)	Expected Settlement (# of Days)	Fair Value of Short Sales Exceeding (or expected to exceed) 3 Settlement Days	Fair Value of Short Sales Expected to be Settled by Secured Borrowing
a. Bonds	\$(14,542,500)	\$(14,150,672)	\$ 391,828	14	\$(14,150,672)	
b. Preferred Stock						
c. Common Stock						
d. Totals (a+b+c)	\$(14,542,500)	\$(14,150,672)	\$ 391,828	13	\$(14,150,672)	\$ -

(2) Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	Account	Account
1. Number of CUSIPs	12	
2. Aggregate Amount of Investment Income	\$ 1,755,494	

R-S. Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

NOTE 7 Investment Income

A. Due and accrued income was excluded from surplus on the following basis:

- 1.) Mortgage loans: Mortgage loans - Loans in default with interest overdue for more than 180 days past due is nonadmitted. This amount totaled \$1,237,695 as of December 31, 2024.
- 2.) All other invested assets – Interest overdue for more than 90 days is nonadmitted. This amount totaled \$0 as of December 31, 2024.

B. The total amount of due and accrued income excluded from surplus as of December 31, 2024 was \$1,237,695, all of which was attributable to mortgage loans.

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 231,807,875
2. Nonadmitted	\$ 1,237,695
3. Admitted	\$ 230,570,180

D. Not applicable

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

	Amount
Cumulative amounts of PIK interest included in the current principal balance	\$ 267,340,619

NOTES TO FINANCIAL STATEMENTS

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1-3) A currency forward is an agreement to buy or sell a foreign currency, in return for U.S. dollars, at an exchange rate agreed upon today, to settle on a specific future date. All of the Company's forward contracts are traded over-the-counter, which exposes the Company to counterparty risk to the extent there are unrealized gains on open positions. To minimize counterparty risk, the Company evaluates all counterparties based on credit ratings and maintains master agreements with netting provisions and collateral requirements.

An option is an agreement that gives the buyer the right to buy (call option) or sell (put option) a financial instrument at a specified price within a specified time period. The buyer of an option pays a premium to the seller on the settlement date. This premium is the buyer's only cash requirement and represents the maximum amount at risk. The seller (or writer) of an option receives a premium from the buyer on the settlement date. The seller settles changes in the market value daily in cash. The Company is exposed to counterparty risk with respect to any over-the-counter options and minimizes this risk by requiring collateral from counterparties in an amount equal to any unrealized gains.

An interest rate futures contract is an agreement to buy or sell U.S. Treasury Bonds to settle on a specific future date. All of the Company's futures contracts are exchange traded which minimize counterparty risk. The Company satisfies the initial margin requirements with cash.

Interest rate swaps are used by the Company to reduce market risks from changes in interest rates and to protect against variability in future cash flows. In an interest rate swap, the Company agrees with another party to exchange, at specific intervals, the difference between fixed rate and floating rate interest amounts as calculated based upon an agreed upon notional amount.

During 2024, the Company used currency forward contracts to reduce the currency risk inherent in certain bond investments denominated in foreign currencies. The Company also used interest rate futures contracts to reduce interest rate-related risk related to certain bond investments.

(4) Not applicable.

(5) For the year ended December 31, 2024, net realized gains on derivatives were \$132,921,064. The portion of unassigned surplus represented by cumulative net unrealized gains on derivatives totaled \$20,031,847 for the year ended December 31, 2024.

(6-9) Not applicable.

B. Not applicable.

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	377,046,122	102,249,358	479,295,480	277,652,734	72,446,240	350,098,974	99,393,388	29,803,118	129,196,506
(b) Statutory Valuation Allowance Adjustment		51,146,468	51,146,468		36,507,960	36,507,960	-	14,638,508	14,638,508
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	377,046,122	51,102,890	428,149,012	277,652,734	35,938,280	313,591,014	99,393,388	15,164,610	114,557,998
(d) Deferred Tax Assets Nonadmitted	195,253,351		195,253,351	100,540,163		100,540,163	94,713,188	-	94,713,188
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	181,792,771	51,102,890	232,895,661	177,112,571	35,938,280	213,050,851	4,680,200	15,164,610	19,844,810
(f) Deferred Tax Liabilities	33,484,400	51,102,890	84,587,290	60,472,935	35,938,280	96,411,215	(26,988,535)	15,164,610	(11,823,925)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$148,308,371	\$ -	\$148,308,371	\$116,639,636	\$ -	\$116,639,636	\$31,668,735	\$ -	\$31,668,735

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	148,308,371		148,308,371	116,639,636		116,639,636	31,668,735	-	31,668,735
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	148,308,371		148,308,371	116,639,636		116,639,636	31,668,735	-	31,668,735
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	387,111,812	XXX	XXX	341,785,310	XXX	XXX	45,326,502
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	33,484,400	51,102,890	84,587,290	60,472,935	35,938,280	96,411,215	(26,988,535)	15,164,610	(11,823,925)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	181,792,771	51,102,890	232,895,661	177,112,571	35,938,280	213,050,851	4,680,200	15,164,610	19,844,810

2024 2023

a. Ratio Percentage Used To Determine Recovery Period And Threshold	798.000%	799.000%
3. Limitation Amount.		
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 2,580,745,416	\$ 2,278,568,732

NOTES TO FINANCIAL STATEMENTS

4.	As of End of Current Period		12/31/2023		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 377,046,122	\$ 51,102,890	\$ 277,652,734	\$ 35,938,280	\$ 99,393,388	\$ 15,164,610
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 181,792,771	\$ 51,102,890	\$ 177,112,571	\$ 35,938,280	\$ 4,680,200	\$ 15,164,610
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance?

Yes No

B. Not applicable.

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

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 212,598,205	\$ 206,316,362	\$ 6,281,843
(b) Foreign	4,930	6,368	(1,438)
(c) Subtotal (1a+1b)	212,603,135	206,322,730	6,280,405
(d) Federal income tax on net capital gains	7,218,797	11,204,437	(3,985,640)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 219,821,932	\$ 217,527,167	\$ 2,294,765
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 218,055,686	\$ 151,816,069	\$ 66,239,617
(2) Unearned premium reserve			-
(3) Policyholder reserves			-
(4) Investments	20,863,575	10,567,370	10,296,205
(5) Deferred acquisition costs	68,435,501	52,724,137	15,711,364
(6) Policyholder dividends accrual			-
(7) Fixed assets	53,599,422	39,392,866	14,206,556
(8) Compensation and benefits accrual	12,013,607	11,406,147	607,460
(9) Pension accrual			-
(10) Receivables - nonadmitted			-
(11) Net operating loss carry-forward			-
(12) Tax credit carry-forward			-
(13) Other	4,078,331	11,746,145	(7,667,814)
(99) Subtotal (sum of 2a1 through 2a13)	377,046,122	277,652,734	99,393,388
(b) Statutory valuation allowance adjustment			-
(c) Nonadmitted	195,253,351	100,540,163	94,713,188
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	181,792,771	177,112,571	4,680,200
(e) Capital:			
(1) Investments	61,200,259	57,218,957	3,981,302
(2) Net capital loss carry-forward	32,906,669	13,313,075	19,593,594
(3) Real estate			-
(4) Other	8,142,430	1,914,208	6,228,222
(99) Subtotal (2e1+2e2+2e3+2e4)	102,249,358	72,446,240	29,803,118
(f) Statutory valuation allowance adjustment	51,146,468	36,507,960	14,638,508
(g) Nonadmitted			-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	51,102,890	35,938,280	15,164,610
(i) Admitted deferred tax assets (2d + 2h)	\$ 232,895,661	\$ 213,050,851	\$ 19,844,810
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 16,148,726	\$ 36,104,207	\$ (19,955,481)
(2) Fixed assets	5,461,108	7,967,701	(2,506,593)
(3) Deferred and uncollected premium			-
(4) Policyholder reserves	9,102,171	15,560,040	(6,457,869)
(5) Other	2,772,395	840,987	1,931,408
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 33,484,400	\$ 60,472,935	\$ (26,988,535)
(b) Capital:			
(1) Investments	35,727,625	12,599,135	23,128,490
(2) Real estate	15,375,265	23,339,145	(7,963,880)
(3) Other			-
(99) Subtotal (3b1+3b2+3b3)	51,102,890	35,938,280	15,164,610
(c) Deferred tax liabilities (3a99 + 3b99)	84,587,290	96,411,215	(11,823,925)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 148,308,371	\$ 116,639,636	\$ 31,668,735

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	\$ 106,320,852	21.0%
Proration of tax-exempt investment income	(2,326,971)	-0.5%
Amortization of interest maintenance reserves	(4,070,012)	-0.8%
Change in nonadmitted assets	(1,839,626)	-0.4%
Current Year Permanent Difference	(6,739,107)	-1.3%
Provision to return adjustments - perm differences	(1,050,988)	-0.2%
Deferred only adjustment - Valuation Allowance	30,778,704	6.1%
Other permanent differences	1,089,481	0.2%
Total	\$ 122,162,323	24.1%
Federal and foreign income tax incurred	\$ 140,117,167	27.6%
Provision to return adjustments	(3,051,692)	-0.6%
Realized capital gains (losses) tax	(16,938,558)	-3.3%
Provision to return adjustments - Capital	5,359,433	1.1%
Change in net deferred income taxes	(3,324,027)	-0.7%
Total statutory income taxes	\$ 122,162,323	24.1%

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, 2024, the Company had net capital loss carryforwards of \$156,698,424 which expire between 2027 and 2029.
2. The following are income taxes incurred in the current and prior year that will be available for recoupment in the event of future net losses:

Year	Amount of Tax			
	Ordinary	Capital	Total	
December 31, 2024	\$ -	\$ -	\$ -	-
December 31, 2023	\$ -	\$ -	\$ -	-
December 31, 2022	\$ -	\$ -	\$ -	-

F. Consolidated Federal Income Tax Return

- 1.) The Company consolidates its federal income tax return with the return of its ultimate domestic parent, Delphi Financial Group, Inc. ("DFG"). DFG and all of its direct and indirect subsidiaries are members of the consolidated tax group. See Schedule Y, Part 1 for a list of the members of the consolidated tax group.
- 2.) The method of allocation between the companies is subject to a written tax allocation agreement approved by the Company's Board of Directors. The agreement requires the Company to accrue federal taxes based on the amount of tax it would have paid or received if it had filed on a separate return basis with the Internal Revenue Service ("IRS") with the exception of operating losses which are reimbursed by the parent company. Intercompany tax balances are settled within 15 days after filing a tax return or receipt of a refund. If the amount of federal income taxes paid by the Company to DFG exceeds the amount of federal income taxes paid by DFG to the Internal Revenue Service, the excess of the amount will be placed in an escrow account. Escrow assets may be released to DFG from the escrow account when the permissible period for loss carryback has elapsed. Tax years 2013 and subsequent are still subject to audit by the IRS.

G. Federal or Foreign Income Tax Loss Contingencies:

The Company does not have tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Not applicable.

I. Inflation Reduction Act - Corporate Alternative Minimum Tax ("CAMT")

The DFG United States Federal tax return filing group, of which the Company is a member, meets the average "adjusted financial statement income" threshold and is required to perform CAMT calculations in 2024. The Company, which is included in DFG's consolidated tax return, is an applicable reporting entity. The Company has determined as of December 31, 2024, that it does not expect to be liable for CAMT in 2024 and does not recognize any CAMT credit DTA.

The reporting entity has made an accounting policy election to disregard CAMT when evaluating the need for a valuation allowance for its non-CAMT DTAs.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A-B. On December 21, 2011, the Company's ultimate parent, DFG, entered into an Agreement and Plan of Merger with Tokio Marine Holdings, Inc., a Japanese corporation ("Tokio Marine"), and TM Investment (Delaware) Inc. ("TM Sub"), a Delaware corporation which was wholly owned by TMNF which is a subsidiary of Tokio Marine. After being approved by DFG's stockholders and by the relevant regulatory authorities in Japan and the U.S., the merger transaction closed on May 15, 2012, pursuant to which TM Sub was merged with and into DFG, the surviving corporation in the merger. As a result, DFG became a subsidiary of TMNF and Tokio Marine became DFG's ultimate parent.

The outstanding shares of the Company's preferred stock are owned by DFG, Reliance Standard Life Insurance Company of Texas ("RSL-Texas"), the Company's direct parent, and Safety National Casualty Corporation ("SNCC"), a subsidiary of DFG. During the year ended December 31, 2024, the Company paid cash dividends on its cumulative preferred stock issued to SNCC, DFG and RSL-Texas totaling \$2,000,000, \$1,600,000 and \$400,000, respectively.

Effective as of September 1, 2023, the Company entered into an excess of loss reinsurance agreement with Munich American Reinsurance Company ("Munich Re") under which the Company cedes to Munich Re, on an excess basis, losses related to particular long-term disability insurance program business, which includes voluntary coverages. The policies covered under this agreement include policies written or renewed during the term of the reinsurance agreement. Under this agreement, the Company's retention limit is \$10,000 per individual per month.

NOTES TO FINANCIAL STATEMENTS

During 2018, the Company entered into a reinsurance agreement with Tokio Marine RSL Re PIC, Ltd. ("TM RSL Re"), a Cayman Islands portfolio insurance company controlled by Safety National Re SPC, a Cayman Islands exempted company which is a wholly-owned subsidiary of SNCC, under which the Company ceded to TM RSL Re, on an indemnity coinsurance with funds withheld basis, funding agreements previously issued by the Company on various dates in connection with the Company's funding agreement-backed note program ("the Program"). On August 31, 2023, the Company recaptured a \$350,000,000 funding agreement and ceded liabilities under an in-force funding agreement in the aggregate principal amount of \$500,000,000 related to a prior issuance under The Program. On October 2, 2024, the Company recaptured a \$400,000,000 funding agreement and ceded liabilities under an in-force funding agreement in the aggregate principal amount of \$450,000,000 related to a prior issuance under the Program. As of December 31, 2024, the Company had ceded portions of funding agreements in an aggregate principal amount of \$2,050,000,000 to TM RSL Re under this agreement, of which \$500,000,000, \$450,000,000, \$400,000,000, \$350,000,000 and \$350,000,000 in aggregate principal amount had been ceded on an 59.2%, 75.1%, 71.3%, 84.5% and 81.5% quota share basis, respectively.

As of January 1, 2018, the Company entered into a reinsurance agreement with HCC Life Insurance Company ("HCC Life"), an indirect subsidiary of Tokio Marine, under which the Company agreed to cede to HCC Life, on a quota share basis, 30% of liabilities under all new and renewal medical stop loss policies up to the first \$1,000,000 per covered person per policy period and 100% of liabilities greater than \$1,000,000 per person per policy period. In 2019, the Company amended this agreement to increase retention to 30% of the first \$2,000,000, including the policyholder's self-insured retention and 100% in excess of \$2,000,000 for medical stop-loss policies. Effective October 1, 2021, the Company further amended this reinsurance agreement. Pursuant to this amendment, the Company increased the ceded portion of liabilities to 100% for all medical stop loss policies. The Company also executed a renewal rights agreement whereby HCC Life paid the Company \$5,395,350 for renewal rights with respect to the existing block of medical stop loss policies. In connection therewith, the Company transferred to HCC a cash amount commensurate with the claim liabilities ceded to HCC Life for the medical stop loss policies. The purpose of the amendment was to facilitate the Company's exit from the medical stop loss line of business by selling this business to HCC Life. The Company completed the sale of its medical stop loss business to HCC Life during October 2023.

On October 1, 2015, the Company received a contribution to its surplus from its immediate parent company, RSL-Texas, of 36 shares of common stock of DFG which had an admitted value of \$62,926,198. The amount deducted from the market value of this common stock in accordance with the NAIC Securities Valuation Office Purposes and Procedures Manual ("SVO Manual") was \$22,872,653 at December 31, 2015.

On June 5, 2023, the Company transferred to SNCC various municipal bonds having an aggregate book adjusted carrying value of \$44,415,690 in exchange for various municipal bonds having an aggregate book adjusted carrying value of \$42,913,873 along with a cash in the amount of \$1,501,817.

On April 1, 2023, the Company made an investment in the amount of \$63,920,463 in PEMZ 1, LLC, an affiliated entity. The book adjusted carrying value of this investment is \$58,584,451 as of December 31, 2024.

On May 1, 2023, the Company made an investment in the amount of \$60,625,880 in PEMZ 2, LLC, an affiliated entity. The book adjusted carrying value of this investment is \$59,735,895 as of December 31, 2024.

On December 15, 2015, the Company issued a 5.00% fixed rate surplus note with a principal amount of \$100,000,000 to SNCC in exchange for a cash payment. For more information, related to this surplus note, see Note 13(K).

On June 27, 2024, the Company received a contribution to its surplus from its immediate parent, RSL-Texas, in the amount of \$200,000,000 million in cash. The Company did not receive any contributions to its surplus from RSL-Texas during 2023.

In 2014, the Company's parent, RSL-Texas, issued various funding agreements in an aggregate principal amount of \$300,000,000 to the Federal Home Loan Bank of Dallas ("FHLB Dallas"), the liabilities under which have been ceded by RSL-Texas to the Company under an indemnity reinsurance agreement. The Company has collateralized its obligations under this reinsurance agreement by pledging certain investment securities to RSL-Texas, which have in turn been pledged by RSL-Texas to the FHLB Dallas to collateralize RSL-Texas' obligations under the funding agreements issued to the FHLB Dallas. During the first quarter of 2017, RSL-Texas repaid \$100,000,000 in aggregate principal amount of the funding agreements at their maturity. During the first quarter of 2021, RSL-Texas repaid \$100,000,000 in aggregate principal amount of the funding agreements at their maturity. During the first quarter of 2024, RSL-Texas repaid the remaining \$100,000,000 in aggregate principal amount of the funding agreements at their maturity.

DFG has entered into a revolving loan agreement with the Company, under which, as amended and restated during 2023, DFG can obtain loans from time to time in a total amount of up to \$300,000,000. At DFG's option, early repayment may be made without penalty. Interest is payable monthly at a variable SOFR-based interest rate. The loan agreement does not contain any collateral requirements or financial covenants. As of December 31, 2024, the Company has received \$1,760,905 of interest income related to this loan. There were no outstanding loans under this agreement as of December 31, 2024, and December 31, 2023, respectively.

On December 31, 2014, SNCC issued to the Company a surplus note in the principal amount of \$40,000,000 in exchange for a cash payment by the Company in such amount. The maturity date of the surplus note is January 15, 2045. Interest is payable semi-annually at a rate of 5.0% per annum. As of December 31, 2024, the Company has received \$2,033,333 of interest income related to this surplus note.

On June 18, 2020, the Company, as borrower, entered into a Master Securities Loan Agreement with Philadelphia Indemnity Insurance Company ("PIIC"), an affiliate of the Company, as lender. Under such agreement, the Company may, from time to time, borrow certain securities as described therein, with the aggregate principal amount of the securities borrowed at any one time being limited to \$700,000,000. The terms of each loan made thereunder are to be agreed upon by the Company and PIIC. There were no outstanding loans under this agreement at December 31, 2024, and December 31, 2023, respectively.

On April 14, 2021, the Company entered into an agreement to acquire Standard Security Life Insurance Company of New York ("SSL"), a New York domiciled life insurer subsidiary of Independence Holding Company, which agreement was amended and restated on July 29, 2021, for a purchase price of \$180.0 million, with such amount subject to upward or downward adjustment to the extent that SSL's statutory capital and surplus as of the closing date exceeded or was less than \$57.0 million (such acquisition, the "SSL Acquisition"). The SSL Acquisition was consummated effective January 1, 2022, whereupon SSL became a wholly-owned subsidiary of the Company.

- C. Not applicable.
- D. The Company does not have any material receivables or payables with affiliates other than the items disclosed in Note 10A-C, Note 11B and Schedule D, Part 1.

NOTES TO FINANCIAL STATEMENTS

E. Pursuant to an investment consulting agreement, the Company pays to Acorn Advisory Capital, L.P., a subsidiary of DFG, certain fixed fees associated with the formulation of the business and investment strategies of the Company. For the year ended December 31, 2024, these fees amounted to \$24,730,596.

In May 2015, the Company, along with certain of its affiliated insurers, entered into floating rate commercial mortgage loan investment management agreements with ACORE Capital, LP (“ACORE”), a SEC-registered investment adviser and since such time, these agreements have been amended from time to time, most recently by amendments and restatements of such agreements implemented in February 2022, to among other things, increase the capital commitment thereunder. Fees payable under these agreements include a management fee and a performance-based fee. In April 2019, the Company, along with certain of its affiliated insurers, entered into separate fixed rate commercial mortgage loan investment management agreements with ACORE and in October 2020, the Company, along with certain of its affiliated insurers, made capital commitments to ACORE Special Situations Fund, L.P., a private investment fund focusing primarily on commercial real estate debt and equity whose general partner is an affiliate of ACORE, pursuant to which investments in such fund will be made by the Company and such affiliates from time to time. For the services rendered to the Company during the year ended December 31, 2024, the total fees payable to ACORE amounted to (\$9,798,959), due to a reduction in the previously accrued performance-based fee occurring during the year.

All other contracts and cost sharing arrangements are based on generally accepted accounting principles.

F. There are no guarantees or undertakings for the benefit of any affiliate which result in a material contingent exposure to the Company's assets.

G. All of the outstanding common shares of the Company are owned by RSL-Texas, a life insurance company domiciled in Texas. The outstanding shares of the Company's preferred stock are owned by SNCC (250,000 shares), DFG (200,000 shares) and RSL-Texas (50,000 shares).

H. As of December 31, 2024, the Company owned 36 shares of the common stock of DFG. The amount deducted from the market value of this common stock in accordance with the SVO Manual was \$83,441,689 as of December 31, 2024.

I. Not applicable.

J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the year ended December 31, 2024.

K-L. Not applicable.

M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	3.2%	\$ 182,085,798	\$ 182,085,798	
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 182,085,798	\$ 182,085,798	\$ -
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 182,085,798	\$ 182,085,798	\$ -
f. Aggregate Total (a+ e)	XXX	\$ 182,085,798	\$ 182,085,798	\$ -

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	S2	09/09/2024	\$ 143,592,524	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 143,592,524	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
(b+c+d)	XXX	XXX	\$ 143,592,524	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 143,592,524	XXX	XXX	XXX

* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N-0. Not applicable.

NOTE 11 DEBT

A. Debt and Holding Company Obligations

(1) The Company has entered into a revolving loan agreement with DFG, under which the Company can obtain loans from time to time in a total amount of up to \$300,000,000. At the option of the Company, early repayment may be made without penalty. Interest is payable monthly at a variable money market rate. The loan agreement does not contain any collateral requirements or financial covenants. As of December 31, 2024, and December 31, 2023, respectively, the Company did not have any outstanding borrowings under this agreement.

The Company did not have any reverse repurchase agreements outstanding at December 31, 2024 and December 31, 2023, respectively.

B. FHLB (Federal Home Loan Bank) Agreements

The Company is a member of the Federal Home Loan Bank of Chicago ("FHLB Chicago"). The Company has also in the past conducted business activities with (i.e., borrowings from) RSLIC-Texas, which is a member of the Federal Home Loan Bank of Dallas ("FHLB Dallas"), the terms of which corresponded to RSLIC-Texas' borrowing transactions with the FHLB Dallas.

At December 31, 2024, the Company holds capital stock of the FHLB Chicago in accordance with its membership requirements and has issued funding agreements to the FHLB Chicago. It is part of the Company's strategy to utilize these funds to support spread-based business.

During 2020, the Company issued five funding agreements to the FHLB Chicago in an aggregate principal amount of \$1,136,000,000 and repaid five funding agreements previously issued to the FHLB Chicago in an aggregate principal amount of \$1,016,000,000. During 2021, the Company issued eight funding agreements to the FHLB Chicago in an aggregate principal amount of \$1,345,000,000 and repaid seven funding agreements previously issued to the FHLB Chicago in an aggregate principal amount of \$909,000,000.

During 2022, the Company issued eleven funding agreements to the FHLB Chicago in an aggregate principal amount of \$2,090,000,000 and repaid nine funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$1,935,000,000. During 2023, the Company issued seventeen funding agreements to the FHLB Chicago in an aggregate principal amount of \$4,425,000,000 and repaid fifteen funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$3,360,000,000. During 2024, the Company issued eleven funding agreements to the FHLB Chicago in an aggregate principal amount of \$3,925,000,000 and repaid twelve funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$3,850,000,000.

The following table indicates the amount of FHLB Chicago stock purchased, collateral pledged, assets and liabilities related to the agreement with the FHLB Chicago.

(2) FHLB Capital Stock

a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	\$ -
(b) Membership Stock - Class B	-	-	-
(c) Activity Stock	59,045,000	59,045,000	-
(d) Excess Stock	-	-	-
(e) Aggregate Total (a+b+c+d)	64,045,000	64,045,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 2,451,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	-	-	
(c) Activity Stock	64,245,000	64,245,000	
(d) Excess Stock	-	-	
(e) Aggregate Total (a+b+c+d)	69,245,000	69,245,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 2,376,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

NOTES TO FINANCIAL STATEMENTS

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption		
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years

Membership Stock

1. Class A	\$ 5,000,000	\$ 5,000,000
2. Class B	\$ -	

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)
 11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 7,948,063,602	\$ 8,027,148,746	\$ 2,451,000,000
2. Current Year General Account Total Collateral Pledged	7,948,063,602	8,027,148,746	2,451,000,000
3. Current Year Separate Accounts Total Collateral Pledged	-	-	-
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 6,084,558,837	\$ 6,095,647,180	\$ 2,376,000,000

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)
 11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)
 11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)
 11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 7,948,063,602	\$ 8,027,148,746	\$ 2,451,000,000
2. Current Year General Account Maximum Collateral Pledged	7,948,063,602	8,027,148,746	2,451,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged	-	-	-
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 6,084,558,837	\$ 6,095,647,180	\$ 2,376,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -	\$ -	\$ -	XXX
(b) Funding Agreements	2,451,000,000	2,451,000,000	-	2,458,007,759
(c) Other	-	-	-	XXX
(d) Aggregate Total (a+b+c)	\$ 2,451,000,000	\$ 2,451,000,000	\$ -	\$ 2,458,007,759
2. Prior Year end				
(a) Debt	\$ -			XXX
(b) Funding Agreements	2,376,000,000	2,376,000,000		2,384,603,259
(c) Other	-			XXX
(d) Aggregate Total (a+b+c)	\$ 2,376,000,000	\$ 2,376,000,000	\$ -	\$ 2,384,603,259

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ -	\$ -	\$ -
2. Funding Agreements	2,451,000,000	2,451,000,000	-
3. Other	-		
4. Aggregate Total (1+2+3)	\$ 2,451,000,000	\$ 2,451,000,000	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

NOTES TO FINANCIAL STATEMENTS

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

During 2009 and prior, the Company sponsored a supplemental executive retirement plan. The plan provided certain key employees with the opportunity for additional postemployment income, which would otherwise have been limited under the pension plan. The plan is a nonqualified tax-deferred retirement plan and is not funded. Effective December 31, 2009, the plan was frozen and will not accept new participants after that date. Existing participants in the plan will not accrue any additional benefits under the plan.

The Company provides certain health care and life insurance benefits ("postretirement benefits") for retired employees. The health care plan is non-contributory for current retirees and those employees who attained age 55 with ten years of service by December 31, 1992. Cost sharing features include deductibles and co-payment provisions. Other employees will be eligible for a dollar denominated postretirement health plan. Life insurance benefits are generally set at a fixed percentage of policy face value based on the employee's age. Employees hired after December 31, 1992 are not eligible for any postretirement benefits. The Company funds postretirement benefits payments as claims are incurred or as premium payments are due to the insurer. The assets, benefits obligations and periodic costs related to these plans are not material to the Company's financial position or results of operations.

B-D. Not applicable.

E. Defined Contribution Plans

The Company sponsors a qualified tax-deferred retirement savings plan for employees of the Company or its affiliates, who are at least 21 years old. In addition, the Company sponsors a nonqualified tax-deferred savings plan for certain key employees. The Company has created this plan as an additional tax-deferred savings option for highly compensated employees whose compensation exceeds the limit on the tax-deferred savings plan or whose contributions to the deferred savings plan are limited to ensure the plan's compliance with a nondiscrimination test.

During the year ended December 31, 2024, the Company made matching contributions for every dollar the employee contributes under the combined plans, up to 4% of the employee's before-tax contributions. The Company's contributions to the plans were not material.

F-I. Not applicable.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 2,000,000 shares of common stock authorized with a \$4.50 per share par value of which 1,334,025 shares are issued and outstanding. The Company also has 600,000 shares of preferred stock authorized with a \$100 per share par value of which 500,000 shares are issued and outstanding.
- B. Dividends on the Company's preferred stock are cumulative at a rate of \$8 per share, payable semi-annually. The redemption price is \$100 per share.
- C. The maximum amount of dividends which can be paid by Illinois insurance companies to shareholders in any twelve-month period without prior approval of the Director of Insurance is subject to restrictions related to prior year statutory surplus and net income. The Company's surplus as of December 31, 2024 was \$2,813,086,935 and net income for the 2024 year was \$313,913,175. Therefore, the maximum total of dividends available for payment in 2025 without prior approval will be equal to \$313,913,175.
- D. On January 2, 2024, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On July 1, 2024, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On December 19, 2024, the Company declared an ordinary dividend on its preferred stock totaling \$2,000,000. The payment date of this dividend was January 2, 2025.
- E. Within the limitations described in Note 13(C) above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to shareholders.
- F. The Company does not have any material restrictions on unassigned surplus.
- G. Not applicable.
- H. The Company does not hold any common stock for special purposes.
- I. Not applicable.
- J. The portion of unassigned surplus represented by cumulative net unrealized gains totaled \$220,388,041 as of December 31, 2024.
- K. The Company issued the following surplus debentures or similar obligations:

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year*	Unapproved Interest And/Or Principal
1001	12/15/2015	5.000%	\$ 100,000,000	Yes	\$ 100,000,000	\$ 100,000,000	\$ 2,513,890
Total	XXX	XXX	\$ 100,000,000	XXX	\$ 100,000,000	\$ 100,000,000	\$ 2,513,890

* Total should agree with Page 3, Line 32.

NOTES TO FINANCIAL STATEMENTS

1 Item Number	9 Current Year Interest Expense Recognized	10 Life-To-Date Interest Expense Recognized	11 Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	12 Current Year Principal Paid	13 Life-To-Date Principal Paid	14 Date of Maturity
1001	\$ 5,083,333	\$ 43,541,466	0.000%	\$ -	\$ -	01/04/2036
Total	\$ 5,083,333	\$ 43,541,466	XXX	\$ -	\$ -	XXX

1 Item Number	15 Are Surplus Note Payments Contractually Linked? (Y/N)	16 Surplus Note Payments Subject to Admini- strative Offsetting Provisions? (Y/N)	17 Were Surplus Note Proceeds Used to Purchase an Asset Directly From the Holder of the Surplus Note? (Y/N)	18 Is Asset Issuer a Related Party (Y/N)	19 Type of Assets Received Upon Issuance
1001	Yes	No	No	No	Cash
Total	XXX	XXX	XXX	XXX	XXX

1 Item Number	20 Principal Amount of Assets Received Upon Issuance	21 Book/Adjusted Carry Value of Assets	22 Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)
1001	\$ -	\$ -	No
Total	\$ -	\$ -	XXX

The surplus note has the following repayment conditions and restrictions: any payment of principal or interest may be made only with the prior written approval of the Director of the Department of Insurance of the State of Illinois, with the approval of the Company's Board of Directors and only out of the Company's surplus in excess of the minimum amount required under Illinois law. The Company's obligations under this surplus note are subordinate to all claims of policyholders and general creditors of the Company, other than any future holder of a surplus note of the Company or of indebtedness which is expressly subordinated to such obligations.

L-M. Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

A-B. Not applicable.

C. Gain Contingencies

The Company has no material gain contingencies.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

During the year ended December 31, 2024, the Company did not make any payments related to extra-contractual obligations or bad faith claims stemming from lawsuits.

E. Not applicable.

F. All Other Contingencies

In the course of its business, the Company is a party to other litigation and proceedings, primarily involving its insurance operations. In some cases, these proceedings entail claims against the Company for punitive damages and similar types of relief. The ultimate disposition of such pending litigation and proceedings is not expected to have a material adverse effect on the Company's results of operations, liquidity or financial condition.

NOTE 15 LEASES

A. Lessee Operating Lease:

- (1) The Company leases office space and office equipment under non-cancelable operating lease agreements that expire through December 2031. The office space lease agreements contain escalation clauses considered ordinary for these types of agreements. The amount of the rent escalation is not material. Rental expense for 2024 and 2023 was approximately \$8,686,946 and \$8,508,504 respectively.

NOTES TO FINANCIAL STATEMENTS

(2) a. At December 31, 2024, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2025	8,047,682
2. 2026	7,643,603
3. 2027	7,588,624
4. 2028	7,175,747
5. 2029	6,771,613
6. Thereafter	13,860,307
7. Total (sum of 1 through 6)	51,087,576

(3) The Company does not have any material sales-leaseback transactions.

B. Not applicable.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

(1) The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk.

	Assets		Liabilities	
	2024	2023	2024	2023
a. Swaps	\$ -	\$ 2,591,450	\$ 46,999,111	\$ 17,901,855
b. Futures	20,889,127	901,368	-	-
c. Options	160,057,950	154,946,136	3,396,204	28,009,360
d. Total (a+b+c)	\$ 180,947,077	\$ 158,438,954	\$ 50,395,315	\$ 45,911,215

(2) Derivative instruments have off-balance sheet risk. The notional value, market value exposure, counterparty and other trade terms are available in Schedule DB for each individual derivative contract. For discussions on credit risk, market risk, cash requirements and accounting policy, please see Note 8 – Derivative Instruments.

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

A. Not applicable.

B. Transfer and Servicing of Financial Assets

During 2024, the Company began utilizing Tender Option Bond Trust ("TOBT") structures for the purpose of short-term financing, which are accounted for as secured borrowings in accordance with SSAP 103R. As of December 31, 2024, the Company had \$137.2 million of fixed-rate long-term municipal bonds deposited into a series of TOBTs. These municipal bonds are held as bonds on the statements of admitted assets, liabilities, and capital and surplus and considered collateral. The TOBTs have each issued a class of short-term floating rate beneficial interests to third party investors which are accounted for as payables on the statements of admitted assets, liabilities, and capital and surplus in the amount of \$98.4 million.

C. Not applicable.

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

Not applicable.

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

The Company does not have any managing general agents ("MGA's"). The Company does have third party administrators ("TPA's"); however, no single TPA had direct written premiums that were greater than 5% of surplus for the year ended December 31, 2024.

NOTE 20 Fair Value Measurements

A. Assets / Liabilities Measured at Fair Value

The methodologies and valuation techniques used by the Company to value those of its assets, which are measured at fair value are described below.

Instruments included in bonds include mortgage-backed and corporate securities, U.S. Treasury and other U.S. government guaranteed securities, securities issued by U.S. government-sponsored enterprises, and obligations of U.S. states, municipalities and political subdivisions. The market liquidity of each security is taken into consideration in the valuation technique used to value such security. For securities where market transactions involving identical or comparable assets generate sufficient relevant information, the Company employs a market approach to valuation. If sufficient information is not generated from market transactions involving identical or comparable assets, the Company uses an income approach to valuation.

The majority of the instruments included as bonds are valued utilizing observable inputs; accordingly, they are categorized in either Level 1 or Level 2 of the fair value hierarchy described below. However, in instances where significant inputs utilized are unobservable, the securities are categorized in Level 3 of the fair value hierarchy.

The inputs used in the valuation techniques employed by the Company are provided by nationally recognized pricing services, external investment managers and internal resources. To assess these inputs, the Company's review process includes, but is not limited to, quantitative analysis including benchmarking, initial and ongoing evaluations of methodologies used by external parties to calculate fair value, and ongoing evaluations of fair value estimates based on the Company's knowledge and monitoring of market conditions.

NOTES TO FINANCIAL STATEMENTS

The levels are categorized as follows:

Level 1- Valuation is based upon quoted prices for identical assets or liabilities in active markets. Level 1 fair value is not subject to valuation adjustments or block discounts.

Level 2 - Valuation is based upon quoted prices for similar assets or liabilities in active markets or quoted prices for identical or similar instruments in markets that are not active. In addition, a company may use various valuation techniques or pricing models that use observable inputs to measure fair value.

Level 3 - Valuation is generated from techniques in which one or more of the significant inputs for valuing such assets or liabilities are not observable. These inputs may reflect the Company's best estimates of the various assumptions that market participants would use in valuing the financial assets and financial liabilities.

Other investments held at fair value primarily consist of common stock, currency forwards and purchased option contracts. For private equity investments, since quoted market prices are not available, the transaction price is used as the best estimate of fair value at inception. When evidence is believed to support a change to the carrying value from the transaction price, adjustments are made to reflect expected exit values. Ongoing reviews by Company management are based on assessments of each underlying investment, and the inputs utilized in these reviews include, among other things, the evaluation of financing and sale transactions with third parties, expected cash flows, material events and market-based information. These investments are included in Level 3 of the fair value hierarchy.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds - Industrial and Misc.	\$ -	\$ 54,499,988	\$ 1,634	\$ -	\$ 54,501,622
Common stock - Industrial and Misc.	9,535,242	-	41,518,952	-	51,054,194
Preferred stock - Industrial and Misc.	370,040	-	6,527,203	-	6,897,243
Other long term assets	-	113,549,216	973,617	-	114,522,833
Derivatives	283,327	20,605,800	160,057,950	-	180,947,077
Other Assets - Separate Account	116,108,703	-	200,087,275	-	316,195,978
Total assets at fair value/NAV	\$ 126,297,312	\$ 188,655,004	\$ 409,166,631	\$ -	\$ 724,118,947

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivatives	\$ -	\$ (50,395,315)	\$ -	\$ -	\$ (50,395,315)
Total liabilities at fair value	\$ -	\$ (50,395,315)	\$ -	\$ -	\$ (50,395,315)

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Beginning Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
a. Assets										
Bonds	4,983	-	-	-	(4,479)	1,130	-	-	-	1,634
Common stock	30,489,331	-	-	(342,458)	1,357,912	14,007,187	-	(3,993,020)	-	41,518,952
Preferred stock	810,759	-	-	2,519,980	(806,676)	7,460,422	-	(3,457,282)	-	6,527,203
Other long term assets	7,527,158	-	(7,829,672)	(83,122)	385,636	973,617	-	-	-	973,617
Derivatives	154,946,136	-	-	125,241,609	(1,915,662)	110,471,820	-	(228,685,953)	-	160,057,950
Separate Account	184,311,829	-	-	21,013,622	-	10,092,770	-	(15,330,946)	-	200,087,275
Total Assets	378,090,196	-	(7,829,672)	148,349,631	(983,269)	143,006,946	-	(251,467,201)	-	409,166,631

b. Liabilities - Not applicable.

(3-5) Not applicable.

B. Not applicable.

C. Aggregate fair value for financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

The carrying values and estimated fair values of certain of the Company's financial instruments not recorded at fair value in the consolidated balance sheets are shown below. Because fair values for all balance sheet items are not required to be disclosed, the aggregate fair value amounts presented below are not reflective of the underlying value of the Company.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	13,114,300,572	13,556,520,936	82,284,714	10,713,752,315	2,318,263,543	-	-
Common stock	64,045,000	64,045,000	-	-	-	-	64,045,000
Preferred stock	24,121,699	24,089,798	23,745,777	-	375,922	-	-
Mortgage loans	10,108,458,928	10,108,628,070	-	-	10,108,458,928	-	-
Real Estate	191,478,008	191,478,008	-	-	191,478,008	-	-
Cash, cash equivalents, short-term investments	502,155,878	502,167,746	449,065,634	44,058,392	9,031,852	-	-
Other invested assets	263,429,430	259,493,414	-	223,302,269	127,161	-	40,000,000
Total assets	24,267,989,515	24,706,422,972	555,096,125	10,981,112,975	12,627,735,415	-	104,045,000

NOTES TO FINANCIAL STATEMENTS

Liabilities:							
Policyholder account balances	17,386,973,152	17,758,352,040	-	-	17,386,973,152	-	-
Separate account liabilities	316,195,979	316,195,978	116,108,704	-	200,087,275	-	-
Total Liabilities	17,703,169,131	18,074,548,018	116,108,704	-	17,587,060,427	-	-

The fair values for bonds, preferred and common stocks and other invested assets have been primarily obtained from broker-dealers and from nationally recognized statistical organizations and, in the case of certain structured notes, by reference to the fair values of the underlying investments. The carrying values for loans approximate fair values because these investments are primarily either short-term in duration or have an underlying interest rate that is variable. The Company has assessed the fair value of the loans based on a representative sample and determined that any remaining difference between the fair value and carrying value of loans is not material. There are no quoted market prices available for the Company's surplus notes.

Fair values for policyholder account balances were determined by deducting an estimate of the future profits to be realized from the business, discounted at a current interest rate, from the adjusted carrying values. Separate account liabilities are recorded at the amount credited to the contract holder, which reflects the fair value of the corresponding separate account assets, and therefore, carrying value approximates fair value.

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other invested assets - Affiliated surplus note	\$ 40,000,000	5.000%	01/04/2036	The fair value of the Company's investment in SNCC's surplus note is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.
Common stock - Unaffiliated common stock	\$ 64,045,000	0.000%		The fair value of the Company's investment in FHLB Chicago common stock is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.

E. Not applicable.

NOTE 21 Other Items

A-E. Not applicable.

F. Subprime Mortgage Related Risk Exposure

- (1) The Company generally characterizes its subprime mortgage underlying mortgage loans borrowers with weighted average Fair Isaac & Co., Inc. (FICO) credit scores below 650. Additionally, the weighted-average loan-to-value ratios (LTVs) of these loans are generally above 80%.
- (2) Not applicable.
- (3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 409,199,248	\$ 405,705,744	\$ 453,017,021	\$ (2,818,358)
b. Commercial mortgage backed securities	0	0	0	0
c. Collateralized debt obligations	0	0	0	0
d. Structured securities	0	0	0	0
e. Equity investment in SCAs *	0	0	0	0
f. Other assets	0	0	0	0
g. Total (a+b+c+d+e+f)	\$ 409,199,248	\$ 405,705,744	\$ 453,017,021	\$ (2,818,358)

* These investments comprise 0.000% of the companies invested assets.

(4) Not applicable.

G. Retained Assets

- (1) The Company includes its outstanding balances in respect of its retained asset accounts ("RAA") under the aggregate write-in for liabilities caption on the balance sheet. Effective May 27, 2011, the Company no longer offered a retained asset account to beneficiaries as a life insurance settlement option. During 2024, interest was paid to RAA holders at a rate of 1% per annum. The Company does not charge any periodic fees with respect to these accounts; however, nominal charges apply to special account services as follows: stop payment orders \$12, copies of drafts or additional account statements \$2 and returned drafts \$10.

NOTES TO FINANCIAL STATEMENTS

(2)	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months				
b. 13 to 24 Months				
c. 25 to 36 Months				
d. 37 to 48 Months				
e. Equity investment in SCAs *				
f. 49 to 60 Months	349	\$ 8,313,742	393	\$ 8,978,699
g. Total (a+b+c+d+e+f)	349	\$ 8,313,742	393	\$ 8,978,699

(3)	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	393	\$ 8,978,699	0	\$ -
b. Number/amount of retained asset accounts issued/added during the year				
c. Investment earnings credited to retained asset accounts during the year	XXX	\$ 57,726	XXX	\$ -
d. Investment earnings credited to retained asset accounts during the year	XXX	\$ 29	XXX	\$ -
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year				
f. Number/amount of retained asset accounts closed/withdrawn during the year	44	\$ 722,654	0	\$ -
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	349	\$ 8,313,742	0	\$ -

H-I. Not applicable.

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

The Company follows Statement of Statutory Accounting Principle No. 9, Subsequent Events, which establishes general standards of accounting for and disclosure of events that occur through the balance sheet date but before financial statements are issued or are available to be issued. Financial statements are considered available to be issued when they are complete in a form and format that complies with SAP and all approvals necessary for issuance have been obtained; for example, from management and/or the board of directors. The date through which an entity has evaluated subsequent events and the basis for that date should also be disclosed. The Company has evaluated subsequent events that have occurred for recognition or disclosure through February 27, 2025, the date the December 31, 2024 financial statements were available to be issued.

On January 27, 2025, the Company issued a funding agreement in the principal amount of \$350,000,000 to the FHLB Chicago.

On February 19, 2025, the Company issued a funding agreement in the principal amount of \$250,000,000 to the FHLB Chicago and repaid a funding agreement issued to the FHLB Chicago in a principal amount of \$150,000,000 upon its maturity.

Type II – Nonrecognized Subsequent Events:

Not applicable.

NOTE 23 REINSURANCE

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

(2)Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person primarily engaged in the insurance business? Yes () No (X) If yes, give full details.

NOTES TO FINANCIAL STATEMENTS

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

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

Section 3 - Ceded Reinsurance Report - Part B

(1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes (X) No () If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$ 0

B-H. Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A-C. Not applicable.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act.

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,623,151	\$ 1,623,151
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 678,748	\$ 678,748
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 2,134,334	\$ 2,134,334
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 2,134,334
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,896,636	\$ 1,896,636
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 868,761	\$ 868,761
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 3,162,209	\$ 3,162,209
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 3,162,209

E. Not applicable.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not applicable.

NOTE 26 Intercompany Pooling Arrangements

Not applicable.

NOTE 27 Structured Settlements

Not applicable.

NOTE 28 Health Care Receivables

Not applicable.

NOTE 29 Participating Policies

For the year ended December 31, 2024, premiums under ordinary life participating policies were \$17,146 or 0.001% of total direct premiums earned. Participating policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.

NOTE 30 Premium Deficiency Reserves

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2024
- 3. Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTES TO FINANCIAL STATEMENTS

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insureds and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) Extra premiums are charged for substandard lives plus the gross premium for the true age. Mean reserves are determined by computing the regular mean reserve for the plan at the true age and holding in addition one half of the extra premium charge for the year.
- (3) As of December 31, 2024, the Company did not have any insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois.
- (4) The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5) and the Tabular Cost (Page 7, Line 9) have been determined by the formula as described in the instructions for Page 7.
- (5) Investment earnings on funds not involving life contingencies (Page 15, Line 3) have been calculated as the balancing item in the reconciliation. It has been checked for reasonableness.
- (6) Not applicable.

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

A. Individual Annuities:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 9,178,866,190	\$ -		\$ 9,178,866,190	65.8%
b. At book value less surrender charge of 5% or more	1,737,393,835	-	-	1,737,393,835	12.4%
c. At fair value	-			-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	10,916,260,025	-	-	10,916,260,025	78.2%
e. At book value without adjustment (minimal or no charge or adjustment)	3,014,034,780	-	-	3,014,034,780	21.6%
(2) Not subject to discretionary withdrawal	28,297,654	-	-	28,297,654	0.2%
(3) Total (gross: direct + assumed)	13,958,592,459	-	-	13,958,592,459	100.0%
(4) Reinsurance ceded	32,238,797			32,238,797	
(5) Total (net)* (3) - (4)	\$ 13,926,353,662	\$ -	\$ -	\$ 13,926,353,662	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	<u>\$ 520,449,830</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 520,449,830</u>	

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

B. Group Annuities:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 582,460,049	\$ -		\$ 582,460,049	63.5%
b. At book value less current surrender charge of 5% or more	3,489,184	-		3,489,184	0.4%
c. At fair value	-			-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	585,949,233	-	-	585,949,233	63.9%
e. At book value without adjustment (minimal or no charge or adjustment)	308,753,843	-		308,753,843	33.7%
(2) Not subject to discretionary withdrawal	21,966,454	-		21,966,454	2.4%
(3) Total (gross: direct + assumed)	916,669,530	-	-	916,669,530	100.0%
(4) Reinsurance ceded				-	
(5) Total (net)* (3) - (4)	\$ 916,669,530	\$ -	\$ -	\$ 916,669,530	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	<u>\$ 1,178,904</u>	<u>\$ -</u>		<u>\$ 1,178,904</u>	

NOTES TO FINANCIAL STATEMENTS

C. Deposit-type contracts (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -			\$ -	0.0%
b. At book value less current surrender charge of 5% or more	-			-	0.0%
c. At fair value	-			-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)	-			-	0.0%
(2) Not subject to discretionary withdrawal	5,551,658,984			5,551,658,984	100.0%
(3) Total (gross: direct + assumed)	5,551,658,984	-	-	5,551,658,984	100.0%
(4) Reinsurance ceded	2,636,330,134			2,636,330,134	
(5) Total (net)* (3) - (4)	\$ 2,915,328,850	\$ -	\$ -	\$ 2,915,328,850	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -			\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$14,816,793,692
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	26,229,496
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	2,915,328,849
(4) Subtotal (1+2+3)	17,758,352,037

Separate Accounts Annual Statement:

(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal (5+6+7+8+9+10)	-
(12) Combined Total (4+11)	<u>\$17,758,352,037</u>

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy			
a. Term Policies with Cash Value	\$ -	\$ 28,272,342	\$ 29,052,374
b. Universal Life	18,217,393	18,359,749	16,659,106
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	2,995,154	3,312,465
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	9,328,242
b. Accidental Death Benefits	XXX	XXX	3,263
c. Disability - Active Lives	XXX	XXX	45,952
d. Disability - Disabled Lives	XXX	XXX	107,563,164
e. Miscellaneous Reserves	XXX	XXX	3,078,746
(3) Total (gross: direct + assumed)	18,217,393	49,627,245	169,043,312
(4) Reinsurance ceded	16,512,227	44,926,925	59,025,657
(5) Total (net) (3) - (4)	\$ 1,705,166	\$ 4,700,320	\$ 110,017,655
B. Not applicable.			

NOTES TO FINANCIAL STATEMENTS

C. Separate Account Nonguaranteed

(1) Subject to discretionary withdrawal, surrender values or policy				
a. Term Policies with Cash Value	\$	-	\$	-
b. Universal Life		-		-
c. Universal Life with Secondary Guarantees		-		-
d. Indexed Universal Life		-		-
e. Indexed Universal Life with Secondary Guarantees		-		-
f. Indexed Life		-		-
g. Other Permanent Cash Value Life Insurance		-		-
h. Variable Life		-		-
i. Variable Universal Life		315,623,144		315,623,144
j. Miscellaneous Reserves		-		-
		-		-
(2) Not subject to discretionary withdrawal or no cash values:				
a. Term Policies without Cash Value		XXX		XXX
b. Accidental Death Benefits		XXX		XXX
c. Disability - Active Lives		XXX		XXX
d. Disability - Disabled Lives		XXX		XXX
e. Miscellaneous Reserves		XXX		XXX
		-		-
(3) Total (gross: direct + assumed)		315,623,144		315,623,144
(4) Reinsurance ceded		-		-
(5) Total (net) (3) - (4)	\$	315,623,144	\$	315,623,144

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 13,158,974
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	-
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	-
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	96,177,925
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	<u>680,756</u>
(6) Subtotal (1+2+3+4+5)	<u>110,017,655</u>
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	315,623,144
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (7+8+9)	<u>315,623,144</u>
(11) Combined Total (6+10)	<u><u>\$ 425,640,799</u></u>

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	-	-
(3) Ordinary renewal	182,647	132,977
(4) Credit Life	-	-
(5) Group Life	42,600,339	36,762,054
(6) Group Annuity	-	-
(7) Totals (1+2+3+4+5+6)	<u>\$ 42,782,986</u>	<u>\$ 36,895,031</u>

NOTE 35 Separate Accounts

A. Separate Account Activity

(1) In accordance with Section 245.21 of the Illinois Insurance Code, the Company has established and maintains separate accounts for the purpose of funding variable life insurance contracts issued by the Company. Assets held in the separate accounts represent funds invested in a separately administered variable life insurance product for which the policyholder, rather than the Company, bears the investment risk. These assets had, prior to 2014, been invested in interests in a limited liability company that invests in funds that trade in various financial instruments. This limited liability company, all of whose interests are owned by one of the Company's separate accounts, utilizes the financial statements furnished by the funds to determine the values of its investments in such funds and the carrying value of each such investment, which is based on its proportionate interest in the relevant fund as of the balance sheet dates. As such, these funds' financial statements constitute the key input in the Company's valuation of its investment in this limited liability company. The Company concluded that the value calculated using the equity method of accounting with respect to its investment in this limited liability company was reflective of the fair market value of such investment.

In 2014, the Company made available to its variable life policyholders new investment options for their policies, which are effectuated through individual sub-accounts of a separate account having been newly established by the Company, and various transfers of policy cash values to these sub-accounts occurred over the course of 2014. Each of these sub-accounts relates to an investment in a designated third-party investment fund whose interests are available for purchase only by insurance companies for the purpose of funding variable life insurance and variable annuity contracts, and these funds include both private investment funds and mutual funds registered under the Investment Company Act of 1940.

NOTES TO FINANCIAL STATEMENTS

(2) Identification of the separate account assets that are legally insulated from the general account claims.

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	\$ 316,195,979	
Total	\$ 316,195,979	\$ -

(3) The separate account of the Company is not guaranteed by the general account and did not pay any risk charges to the general account during 2024.

(4) The separate account did not engage in any securities lending transactions during 2024.

B. Separate Accounts

At the end of current period the Company had Separate Accounts as follows:

	Index	Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits as of the end of current period	\$ -			\$ (1,031,566)	\$ (1,031,566)
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value	-			315,623,145	315,623,145
b. Amortized cost	-			-	-
c. Total reserves* (a+b)	-	-	-	315,623,145	315,623,145
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	-			-	-
2. At book value without market value adjustment and with current surrender charge of 5% or more	-			-	-
3. At fair value	-			315,623,144	315,623,144
4. At book value without market value adjustment and with current surrender charge less than 5%	-			-	-
5. Subtotal (1+2+3+4)	-	-	-	315,623,144	315,623,144
b. Not subject to discretionary withdrawal					-
c. Total (a+b)	\$ -	\$ -	\$ -	\$ 315,623,144	\$ 315,623,144

*Line 2(c) should equal Line 3(c).

(4) Reserves for Asset Default Risk in Lieu of AVR \$ -

C. Reconciliation of Net Transfers To or (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ (1,031,566)
b. Transfers from Separate Accounts (Page 4, Line 10)	<u>9,157</u>
c. Net transfers to or (From) Separate Accounts (a) - (b)	(1,040,723)

(2) Reconciling Adjustments:

Premiums paid to reinsurer	<u>991,826</u>
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(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)

<u>\$ (48,897)</u>

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2024, and 2023 was \$39,780,434 and \$37,617,495 respectively.

The Company incurred \$25,380,530 of claim adjustment expenses in the current year, of which \$11,601,508 was attributable to insured or covered events of the current year. The Company did not increase or decrease the provision for insured events of prior years.

The Company paid \$23,217,590 of claim adjustment expenses in the current year, of which \$10,612,823 was attributable to insured or covered events of the current year and \$12,604,767 was attributable to insured or covered events of the prior years.

The Company did not consider anticipated subrogation in its determination of the liability for unpaid claims and claim adjustment expenses.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Illinois
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1169486
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2022
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/28/2024
- 3.4 By what department or departments?
Illinois Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Japanese	Corporation

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Price Waterhouse Coopers LLP, 2001 Market Street, Suite 1700, Philadelphia, PA 19103
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Harry R. Shissler, FSA, MAAA, Appointed Actuary Reliance Standard Life Insurance Company, 1700 Market Street Suite 1200, Philadelphia PA19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 - 12.11 Name of real estate holding company ... TC NOVA INVESTMENT TRUST
& BLUE ASH INVESTMENT TRUST
 - 12.12 Number of parcels involved 7
 - 12.13 Total book/adjusted carrying value \$ 48,162,974
- 12.2 If yes, provide explanation
The named trusts hold indirect interests in seven parcels of real estate properties that were acquired through foreclosure.
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$375,482
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
.....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.093 Total payable for securities lending reported on the liability page \$ 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 64,045,000
- 26.28 On deposit with states \$ 13,752,199
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 334,169,106
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 8,027,148,746
- 26.32 Other \$ 90,713,375

26.3 For category (26.26) provide the following:

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon Trust Company of Illinois	2 North LaSalle Street Suite 1020, Chicago, Illinois 60602

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
abrdrn INC.	U.....
ACORE Capital, LP	U.....
ACRES Capital, LLC	U.....
Allspring Global Investments	U.....
Bain Capital Credit, LP	U.....
Balbec Capital LP	U.....
CBF-D Manager, LLC	U.....
CQS (US), LLC	U.....
DoubleLine Capital, LP	U.....
Eagle Point Credit Management	U.....
EARNEST Partner Limited, LLC	U.....
Ellington Global Asset Management, LLC	U.....
Flaherty & Crumrine Incorporated	U.....
GC Advisors, LLC	U.....
Guggenheim Partners Asset Management, LLC	U.....
Verde Asset Management	U.....
H.I.G. Capital, LLC	U.....
Highbridge Principal Strategies, LLC	U.....
J.P. Morgan Investment Management, Inc	U.....
Kayne Senior Credit II Manager, L.P.	U.....
RCG Longview Management, LLC	U.....
Oceanview Asset Management, LLC	U.....
PGIM, INC.	U.....
Polpo Capital Management LLC	U.....
Prophet Capital Asset Management, LP	U.....
Reams Asset Management	U.....
Saluda Grade Asset Management LLC	U.....
Serone Capital Management, LLP	U.....
SIT Fixed Income Advisors II, LLC	U.....
Sixth Street Insurance Solutions, L.P.	U.....
TCW ASSET MANAGEMENT COMPANY LLC	U.....
Tennenbaum Capital Partners, LLC	U.....
Western Asset Management Company	U.....
Delphi Capital Management, Inc.	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
111069	abrdrn INC.	549300RU316J568TLL50	Securities Exchange Commission	NO.....
175054	ACORE Capital, LP	N/A	Securities Exchange Commission	DS.....
281190	ACRES Capital, LLC	N/A	Securities Exchange Commission	NO.....
104973	Allspring Global Investments	549300B3H21002L85190	Securities Exchange Commission	NO.....
134852	Bain Capital Credit, LP	N/A	Securities Exchange Commission	NO.....
284363	Balbec Capital LP	549300ZNG81UFU0CB396	Securities Exchange Commission	NO.....
152175	CBF-D Manager, LLC	N/A	Securities Exchange Commission	NO.....
147329	CQS (US), LLC	549300QMI0ECON1FZZ53	Securities Exchange Commission	NO.....
.....	DoubleLine Capital, LP	549300AQKG3ZYRYGH003	Securities Exchange Commission	DS.....
.....	Eagle Point Credit Management	549300JTV07DRG00U053	Securities Exchange Commission	NO.....
107926	EARNEST Partner Limited, LLC	N/A	Securities Exchange Commission	NO.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
141772	Ellington Global Asset Management, LLC	549300JEGZ8UWFFYP055	Securities Exchange Commission	NO.....
15499	Flaherty & Crumrine Incorporated	N/A	Securities Exchange Commission	NO.....
.....	GC Advisors, LLC	N/A	Securities Exchange Commission	NO.....
137432	Guggenheim Partners Asset Management, LLC	549300XWQLVNUK615E79	Securities Exchange Commission	NO.....
171608	Verde Asset Management	54930038E4QEW4ROCF13	Securities Exchange Commission	NO.....
160711	H.I.G. Capital, LLC	N/A	Securities Exchange Commission	NO.....
282125	Highbridge Principal Strategies, LLC	5493001W7540H8HMH8F38	Securities Exchange Commission	NO.....
107038	J.P. Morgan Investment Management, Inc	549300W78QH4XMM6K69	Securities Exchange Commission	NO.....
104536	Kayne Senior Credit II Manager, L.P.	5493001WLH6CGZ0JVX22	Securities Exchange Commission	NO.....
165252	RCG Longview Management, LLC	N/A	Securities Exchange Commission	NO.....
157053	Oceanview Asset Management, LLC	254900QHWPWK8S1FY179	Securities Exchange Commission	NO.....
105676	PGIM, INC.	5493009SX8QJBZY1GB87	Securities Exchange Commission	NO.....
323907	Polpo Capital Management LLC	2549009PU43L2C1XJJ40	Securities Exchange Commission	NO.....
150683	Prophet Capital Asset Management, LP	5493008GXEJ8NVCPO11	Securities Exchange Commission	NO.....
111787	Reams Asset Management	DZ466HY86D4U5HRYOD72	Securities Exchange Commission	DS.....
304725	Saluda Grade Asset Management LLC	2549004KMEHQDJXJLS04	Securities Exchange Commission	NO.....
174288	Serone Capital Management, LLP	549300RMH0XXJ6MSE075	Securities Exchange Commission	NO.....
105725	SIT Fixed Income Advisors II, LLC	N/A	Securities Exchange Commission	NO.....
317703	Sixth Street Insurance Solutions, L.P.	549300XV81PTBGKNG044	Securities Exchange Commission	NO.....
105742	TCW ASSET MANAGEMENT COMPANY LLC	549300LFK257DF2RVN05	Securities Exchange Commission	NO.....
113203	Tennenbaum Capital Partners, LLC	N/A	Securities Exchange Commission	NO.....
110441	Western Asset Management Company	N/A	Securities Exchange Commission	DS.....
.....	Delphi Capital Management, Inc.	549300LALC1WP300QJ68	N/A	DS.....

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

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	13,664,123,828	13,221,744,968	(442,378,860)
31.2 Preferred stocks	30,987,041	31,018,942	31,901
31.3 Totals	13,695,110,869	13,252,763,910	(442,346,959)

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

The fair market value has been determined by market prices obtained from nationally recognized statistical organizations, broker-dealers and external and internal sources.

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

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

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

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

33.2 If no, list exceptions:

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

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

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

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

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

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,237,368

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

1 Name	2 Amount Paid
AMERICAN COUNCIL OF LIFE INSURERS	364,459

41.1 Amount of payments for legal expenses, if any? \$ 1,183,987

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

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

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies:
- | | |
|------------------------------------|--|
| | Most current three years: |
| 1.61 Total premium earned | \$0 |
| 1.62 Total incurred claims | \$0 |
| 1.63 Number of covered lives |0 |
| | |
| | All years prior to most current three years: |
| 1.64 Total premium earned | \$0 |
| 1.65 Total incurred claims | \$0 |
| 1.66 Number of covered lives |0 |
- 1.7 Group policies:
- | | |
|------------------------------------|--|
| | Most current three years: |
| 1.71 Total premium earned | \$0 |
| 1.72 Total incurred claims | \$0 |
| 1.73 Number of covered lives |0 |
| | |
| | All years prior to most current three years: |
| 1.74 Total premium earned | \$0 |
| 1.75 Total incurred claims | \$0 |
| 1.76 Number of covered lives |0 |

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	206,028,255	176,858,512
2.2 Premium Denominator	5,718,459,978	3,617,659,211
2.3 Premium Ratio (2.1/2.2)	0.036	0.049
2.4 Reserve Numerator	80,325,861	71,593,915
2.5 Reserve Denominator	16,818,448,568	13,800,703,852
2.6 Reserve Ratio (2.4/2.5)	0.005	0.005

- 3.1 Does this reporting entity have Separate Accounts? Yes [X] No []
- 3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$
- 3.4 State the authority under which Separate Accounts are maintained:
 Section 245.21 of the Illinois Insurance Code
- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 2,379,895
- 7.2 Total Incurred Claims \$ 5,930,205
- 7.3 Number of Covered Lives 14,733

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon 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 [] No [] N/A [X]

10. Provide the current-year amounts at risk for the following categories.
- | <u>Individual and Industrial Life</u> | | Amount at Risk |
|---|----------|----------------|
| 10.01 Modified Coinsurance Assumed Reserves | \$ | |
| 10.02 Modified Coinsurance Ceded Reserves | \$ | |
| <u>Individual and Industrial Life Policies With Pricing Flexibility</u> | | Amount at Risk |
| 10.03 Net Amount (Direct + Assumed - Ceded) in Force | \$ | |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.07 Life Reserves (10.04 + 10.05 + 10.06) | \$ | 0 |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) | \$ | 0 |
| <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | | Amount at Risk |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force | \$ | 17,003,846 |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | 5,017,629 |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) | \$ | 5,017,629 |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) | \$ | 11,986,217 |

GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$	
10.16 Modified Coinsurance Ceded Reserves	\$	
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force	\$	63,899,980,939
10.18 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	8,078,129
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	
10.20 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	
10.21 Life Reserves (10.18 + 10.19 + 10.20)	\$	8,078,129
10.22 Life Net Amount at Risk (10.17 - 10.21)	\$	63,891,902,810
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force	\$	500,056,061
10.24 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	63,216
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	
10.26 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	
10.27 Life Reserves (10.24 + 10.25 + 10.26)	\$	63,216
10.28 Life Net Amount at Risk (10.23 - 10.27)	\$	499,992,845
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force	\$	
10.30 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	
10.32 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	
10.33 Life Reserves (10.30 + 10.31 + 10.32)	\$	0
10.34 Life Net Amount at Risk (10.29 - 10.33)	\$	0

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | | |
|----------------------|----------|------------|
| 11.21 Paid | \$ | 34,351,954 |
| 11.22 Received | \$ | 17,202,299 |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | | |
|----------------------------|----------|--|
| 12.21 Page 3, Line 1 | \$ | |
| 12.22 Page 4, Line 1 | \$ | |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$
14. Total dividends paid stockholders since organization of the reporting entity:
- | | | |
|-------------------|----------|---------------|
| 14.11 Cash | \$ | 1,056,192,556 |
| 14.12 Stock | \$ | 45,384,025 |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [X] No []
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance
Assumed | Reinsurance
Ceded | Net
Retained |
| 15.31 Earned premium | | | 0 |
| 15.32 Paid claims | | | 0 |
| 15.33 Claim liability and reserve (beginning of year) | | | 0 |
| 15.34 Claim liability and reserve (end of year) | | | 0 |
| 15.35 Incurred claims | 0 | 0 | 0 |

GENERAL INTERROGATORIES

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

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	.....	.....
15.42	\$25,000 - 99,999	.....	.....
15.43	\$100,000 - 249,999	.....	.....
15.44	\$250,000 - 999,999	.....	.....
15.45	\$1,000,000 or more	.....	.....

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

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

Date	Outstanding Lien amount
.....
.....

NONE

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

\$000 omitted for amounts of life insurance

	1 2024	2 2023	3 2022	4 2021	5 2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	159,013	172,982	189,777	206,614	218,761
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	20,601	21,515	24,103	27,757	30,395
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	341,529,371	294,009,491	260,132,259	243,657,325	224,044,196
5. Industrial (Line 21, Col. 2)	2,129	2,232	2,355	2,466	2,600
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	341,711,114	294,206,220	260,348,494	243,894,162	224,295,952
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	902	1,949	1,800	2,343	2,192
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	67,094,054	45,781,632	30,862,285	25,852,889	30,330,027
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	67,094,956	45,783,581	30,864,085	25,855,232	30,332,219
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	581,469	566,928			
15. Group life (Line 20.4, Col. 3)	260,959,774	223,723,602			
16. Individual annuities (Line 20.4, Col. 4)	4,276,966,109	2,318,451,108	1,666,193,020	985,625,132	1,221,796,326
17. Group annuities (Line 20.4, Col. 5)	15,993,825	89,926,342	184,146,199	115,937,063	127,139,226
18. Accident & Health (Line 20.4, Col. 6)	1,163,958,799	984,991,233	875,904,824	819,252,194	767,582,134
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	5,718,459,976	3,617,659,213	2,726,244,043	1,920,814,389	2,116,517,686
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	26,875,814,133	22,965,640,623	20,027,502,651	18,683,021,059	17,308,895,767
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	24,062,727,198	20,475,515,195	17,928,519,236	16,839,945,106	15,731,721,487
23. Aggregate life reserves (Page 3, Line 1)	14,953,040,842	12,032,598,442	11,114,754,420	9,936,643,344	9,045,122,340
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,385,989,018	1,321,271,271	1,364,885,751	1,268,142,582	1,288,677,623
25. Deposit-type contract funds (Page 3, Line 3)	2,915,328,850	2,830,469,987	1,499,523,074	1,489,823,526	2,144,623,797
26. Asset valuation reserve (Page 3, Line 24.01)	696,266,286	551,552,506	363,396,858	466,700,235	322,591,887
27. Capital (Page 3, Lines 29 and 30)	56,003,113	56,003,113	56,003,113	56,003,113	56,003,113
28. Surplus (Page 3, Line 37)	2,757,083,822	2,434,122,315	2,042,980,302	1,787,072,840	1,521,171,167
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	3,292,613,713	1,454,998,110	1,638,218,797	975,598,306	1,279,593,141
Risk-Based Capital Analysis					
30. Total adjusted capital	3,511,609,878	3,043,736,020	2,463,514,348	2,309,785,942	1,900,669,254
31. Authorized control level risk - based capital	421,265,105	366,394,415	299,138,895	266,125,231	252,886,137
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	51.7	52.4	53.1	54.9	58.3
33. Stocks (Lines 2.1 and 2.2)	2.5	2.9	3.3	2.4	2.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	38.4	38.6	38.8	35.8	33.7
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.7	0.2	0.1	0.1	0.2
36. Cash, cash equivalents and short-term investments (Line 5)	1.9	1.4	0.9	1.6	1.7
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.7	0.7	0.2	0.8	1.0
39. Other invested assets (Line 8)	3.7	3.3	3.0	2.1	1.9
40. Receivables for securities (Line 9)	0.5	0.5	0.6	2.4	1.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0				
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0			0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	508,557,173	490,628,786	471,192,598	232,270,580	192,752,018
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate					
49. All other affiliated	206,949,413	208,510,840	63,447,860	67,149,684	54,759,825
50. Total of above Lines 44 to 49	715,506,586	699,139,626	534,640,458	299,420,264	247,511,843
51. Total Investment in Parent included in Lines 44 to 49 above	182,085,798	151,538,198	141,998,496	131,337,100	107,628,497

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	438,713,566	286,870,109	198,274,578	155,344,598	159,077,252
53. Total admitted assets (Page 2, Line 28, Col. 3)	27,192,010,112	23,245,454,583	20,273,491,266	18,943,596,498	17,528,518,369
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	1,579,276,968	1,483,880,171	1,082,899,820	785,587,525	749,097,790
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	35,306,707	(77,346,308)	(117,691,842)	158,119,726	(81,567,948)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	2,827,823	103,738,907	(71,581,499)	62,226,454	29,522,544
57. Total of above Lines 54, 55 and 56	1,617,411,498	1,510,272,770	893,626,479	1,005,933,705	697,052,386
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	2,212,395,330	2,094,037,768	1,017,578,323	701,891,366	605,564,185
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	659,684,827	563,200,496	430,065,323	528,353,401	516,231,060
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(309,954)	(7,697)	(318,255)	(5,725)	1,224,580
61. Increase in A & H reserves (Line 19, Col. 6)	65,745,622	(42,670,077)	97,108,466	(21,699,091)	(16,099,800)
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	11.7	15.1	16.7	20.7	18.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.2	6.5	5.2	3.7	6.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	64.2	54.4	62.0	63.7	66.8
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	2.0	1.6	1.9	1.7	1.5
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	31.5	33.1	33.3	33.1	33.4
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0			XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0		XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	1,582,561,015	1,564,002,569		XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	1,646,706,538	1,704,491,279		XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0	0		
73. Individual whole life (Page 6.1, Col. 3)	(631,758)	(1,169,640)	(1,558,405)		
74. Individual term life (Page 6.1, Col. 4)	0	0	0		
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0		
76. Individual universal life (Page 6.1, Col. 6)	(164,255)	(186,029)	(186,495)		
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0		
78. Individual variable life (Page 6.1, Col. 8)	0	0	0		
79. Individual variable universal life (Page 6.1, Col. 9)	819,171	893,990	907,054		
80. Individual credit life (Page 6.1, Col. 10)	0	0	0		
81. Individual other life (Page 6.1, Col. 11)	0	0	0		
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0		
83. Group whole life (Page 6.2, Col. 2)	0	0	0		
84. Group term life (Page 6.2, Col. 3)	(4,393,113)	18,055,973	(8,164,010)		
85. Group universal life (Page 6.2, Col. 4)	0	0	0		
86. Group variable life (Page 6.2, Col. 5)	0	0	0		
87. Group variable universal life (Page 6.2, Col. 6)	0	0	0		
88. Group credit life (Page 6.2, Col. 7)	0	0	0		
89. Group other life (Page 6.2, Col. 8)	0	0	0		
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0		
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	41,244,967	108,983,534	60,704,720		
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	27,866,147	91,221,865	189,202,296		
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0		
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0		
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	1,440,991	472,423	99,803		
96. Individual other annuities (Page 6.3, Col. 7)	0	0	0		
97. Group deferred fixed annuities (Page 6.4, Col. 2)	16,678,496	29,597,871	17,051,782		
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0		
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0		
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0		
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0		
102. Group other annuities (Page 6.4, Col. 7)	0	0	0		
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0		
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0		
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0		
106. A & H-vision only (Page 6.5, Col. 5)	(387,669)	(296,284)	(303,204)		
107. A & H-dental only (Page 6.5, Col. 6)	(2,186,629)	(1,981,721)	(2,084,520)		
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0		
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0		
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0		
111. A & H-credit (Page 6.5, Col. 10)	0	0	0		
112. A & H-disability income (Page 6.5, Col. 11)	64,372,058	143,498,307	97,073,488		
113. A & H-long-term care (Page 6.5, Col. 12)	0	0	0		
114. A & H-other (Page 6.5, Col. 13)	39,285,896	45,359,075	41,510,325		
115. Aggregate of all other lines of business (Page 6, Col. 8)	94,662,166	130,964,695	104,242,428		
116. Fraternal (Page 6, Col. 7)	0	0	0		
117. Total (Page 6, Col. 1)	278,606,468	565,414,059	498,495,262		

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

Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 3098

BUSINESS IN THE STATE OF

DURING THE YEAR 2024

NAIC Company Code 68381

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total Individual Life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total Group Life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total Individual Annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual (d)								XXX	XXX	XXX		
35. Comprehensive group (d)								XXX	XXX	XXX		
36. Medicare Supplement (d)								XXX	XXX	XXX		
37. Vision only (d)								XXX	XXX	XXX		
38. Dental only (d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan (d)								XXX	XXX	XXX		
40. Title XVIII Medicare (d)		(e)						XXX	XXX	XXX		
41. Title XIX Medicaid (d)								XXX	XXX	XXX		
42. Credit A&H								XXX	XXX	XXX		
43. Disability income (d)								XXX	XXX	XXX		
44. Long-term care (d)								XXX	XXX	XXX		
45. Other health (d)								XXX	XXX	XXX		
46. Total Accident and Health								XXX	XXX	XXX		
47. Total		(c)										

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

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

NAIC Group Code 3098

BUSINESS IN THE STATE OF

DURING THE YEAR 2024

NAIC Company Code 68381

Line of Business	13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
		Claims Settled During Current Year									23 Issued During Year		24 Other Changes to In Force (Net)		25 In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			26 Number of Pals/Certs	27 Amount	28 Number of Pals/Certs	29 Amount	30 Number of Pals/Certs	31 Amount
		14 Number of Pals/Certs	15 Amount	16 Number of Pals/Certs	17 Amount	18 Number of Pals/Certs	19 Amount	20 Number of Pals/Certs	21 Amount		23 Number of Pals/Certs	24 Amount	25 Number of Pals/Certs	26 Amount	27 Number of Pals/Certs	28 Amount
Individual Life																
1. Industrial																
2. Whole																
3. Term																
4. Indexed																
5. Universal																
6. Universal with secondary guarantees																
7. Variable																
8. Variable universal																
9. Credit																
10. Other																
11. Total Individual Life																
Group Life																
12. Whole																
13. Term																
14. Universal																
15. Variable																
16. Variable universal																
17. Credit																
18. Other																
19. Total Group Life																
Individual Annuities																
20. Fixed																
21. Indexed																
22. Variable with guarantees																
23. Variable without guarantees																
24. Life contingent payout																
25. Other																
26. Total Individual Annuities																
Group Annuities																
27. Fixed																
28. Indexed																
29. Variable with guarantees																
30. Variable without guarantees																
31. Life contingent payout																
32. Other																
33. Total Group Annuities																
Accident and Health																
34. Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare Supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal Employees Health Benefits Plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total																

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

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

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

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

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

24.1

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8 Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	3,525	2,232	13,195	194,497	0	0	17,496	3,009,771	294,009,491	294,206,220
2. Issued during year	0	0	21	902	0	0	1,573	591,193	67,094,054	67,094,956
3. Reinsurance assumed										0
4. Revived during year			3	115			182	35,575	3,192,201	3,192,316
5. Increased during year (net)								16,578	10,920,691	10,920,691
6. Subtotals, Lines 2 to 5	0	0	24	1,017	0	0	1,755	643,346	81,206,946	81,207,963
7. Additions by dividends during year	XXX		XXX	22	XXX		XXX	XXX		22
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	3,525	2,232	13,219	195,536	0	0	19,251	3,653,117	375,216,437	375,414,205
Deductions during year:										
10. Death	81	49	479	4,441			XXX	7,877	455,571	460,061
11. Maturity	79	37	158	133			XXX			170
12. Disability							XXX			0
13. Expiry	20	14	78	1,203						1,217
14. Surrender	3	3	184	4,149						4,152
15. Lapse			102	5,528			2,095	317,816	33,231,495	33,237,023
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)				468						468
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	183	103	1,001	15,922	0	0	2,095	325,693	33,687,066	33,703,091
21. In force end of year (b) (Line 9 minus Line 20)	3,342	2,129	12,218	179,614	0	0	17,156	3,327,424	341,529,371	341,711,114
22. Reinsurance ceded end of year	XXX	2,129	XXX	161,254	XXX		XXX	XXX	277,129,334	277,292,717
23. Line 21 minus Line 22	XXX	0	XXX	18,360	XXX	(a)	XXX	XXX	64,400,037	64,418,397
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	806
25. Other paid-up insurance	3,342	2,129	6,288	15,400
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			193	3,001
28. Term policies - other			213	9,136
29. Other term insurance - decreasing	XXX		XXX	91
30. Other term insurance	XXX		XXX	1,312
31. Totals (Lines 27 to 30)	0	0	406	13,540
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	842	7,061
34. Totals, whole life and endowment	21	902	10,970	159,013
35. Totals (Lines 31 to 34)	21	902	12,218	179,614

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial			0	2,129
37. Ordinary	902		177,139	2,476
38. Credit Life (Group and Individual)				
39. Group	67,094,054		341,529,370	
40. Totals (Lines 36 to 39)	67,094,956	0	341,706,509	4,605

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	57,293,229
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	3,327,424	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	7,043
---	-------

BASE OF CALCULATION FOR ORDINARY TERM INSURANCE

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

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			275	8,584			5,293,347	278,319,625
49. Disability Income								
50. Extended Benefits			XXX	XXX			16,338	587,380
51. Other								
52. Total	0	0	275	8,584	0	0	5,309,685	278,907,005

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	504	2,262	0	0
2. Issued during year	109	525		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	613	2,787	0	0
Deductions during year:				
6. Decreased (net)	25	113		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	25	113	0	0
9. In force end of year (line 5 minus line 8)	588	2,674	0	0
10. Amount on deposit		(a) 90,679,954		(a)
11. Income now payable	588	545		
12. Amount of income payable	(a) 1,337,442	(a) 8,564,217	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	24	113,746	14,222	3,086
2. Issued during year		37,277	195	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	24	151,023	14,417	3,086
Deductions during year:				
6. Decreased (net)	1	17,219	2,428	7
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1	17,219	2,428	7
9. In force end of year (line 5 minus line 8)	23	133,804	11,989	3,079
Income now payable:				
10. Amount of income payable	(a) 66,560	XXX	XXX	(a) 1,264,654
Deferred fully paid:				
11. Account balance	XXX	(a) 10,821,296,056	XXX	(a) 1,058,907,764
Deferred not fully paid:				
12. Account balance	XXX	(a) 54,354,878	XXX	(a) 20,263,216

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	4,367,745	1,035,332,897	0		0	
2. Issued during year	1,193,273	264,092,922				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	5,561,018	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	482,775	XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	482,775	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9)	5,078,243	(a) 1,188,842,159	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	17	0
2. Issued during year	13	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	30	0
Deductions During Year:		
6. Decreased (net)	11	
7. Reinsurance ceded	0	
8. Totals (Lines 6 and 7)	11	0
9. In force end of year (line 5 minus line 8)	19	0
10. Amount of account balance	(a) 2,800,436,244	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	54,019,889
2. Current year's realized pre-tax capital gains/(losses) of \$ (24,792,723) transferred into the reserve net of taxes of \$ (5,206,472)	(19,586,251)
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	34,433,638
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	8,435,344
6. Reserve as of December 31, current year (Line 4 minus Line 5)	25,998,294

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. 2024	16,446,732	(8,011,388)	0	8,435,344
2. 2025	14,055,763	(3,501,067)	0	10,554,697
3. 2026	11,640,990	(1,995,685)	0	9,645,304
4. 2027	9,038,837	(1,567,041)	0	7,471,796
5. 2028	6,335,732	(1,132,435)	0	5,203,297
6. 2029	4,035,457	(654,860)	0	3,380,597
7. 2030	2,490,682	(383,243)	0	2,107,439
8. 2031	1,188,328	(326,104)	0	862,224
9. 2032	6,923	(267,004)	0	(260,081)
10. 2033	(338,059)	(206,980)	0	(545,039)
11. 2034	(216,751)	(133,430)	0	(350,181)
12. 2035	(394,689)	(87,487)	0	(482,175)
13. 2036	(534,371)	(63,229)	0	(597,600)
14. 2037	(731,689)	(32,723)	0	(764,413)
15. 2038	(840,638)	(3,361)	0	(843,999)
16. 2039	(928,143)	27,382	0	(900,761)
17. 2040	(935,635)	23,382	0	(912,253)
18. 2041	(911,370)	(16,759)	0	(928,129)
19. 2042	(759,917)	(60,626)	0	(820,543)
20. 2043	(604,686)	(107,057)	0	(711,742)
21. 2044	(512,167)	(157,212)	0	(669,380)
22. 2045	(412,439)	(174,070)	0	(586,509)
23. 2046	(365,186)	(157,907)	0	(523,092)
24. 2047	(484,963)	(138,902)	0	(623,865)
25. 2048	(534,022)	(121,058)	0	(655,080)
26. 2049	(559,006)	(101,534)	0	(660,540)
27. 2050	(499,122)	(82,407)	0	(581,529)
28. 2051	(383,493)	(65,357)	0	(448,850)
29. 2052	(221,286)	(48,308)	0	(269,594)
30. 2053	(51,925)	(29,837)	0	(81,762)
31. 2054 and Later		(9,946)	0	(9,946)
32. Total (Lines 1 to 31)	54,019,887	(19,586,251)	0	34,433,636

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	259,562,799	195,472,442	455,035,241	36,029,361	60,487,904	96,517,265	551,552,506
2. Realized capital gains/(losses) net of taxes - General Account	82,324,730	(44,455,145)	37,869,585	4,820,281	(9,094,717)	(4,274,436)	33,595,149
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(27,076,616)		(27,076,616)	22,331,345	3,832,031	26,163,376	(913,240)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	83,633,157	66,647,638	150,280,795	0	601,186	601,186	150,881,981
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	398,444,070	217,664,935	616,109,004	63,180,987	55,826,404	119,007,391	735,116,395
9. Maximum reserve	325,829,554	257,215,344	583,044,899	39,343,347	91,959,885	131,303,232	714,348,131
10. Reserve objective	213,691,269	196,869,703	410,560,972	39,112,785	91,192,090	130,304,875	540,865,847
11. 20% of (Line 10 - Line 8)	(36,950,560)	(4,159,046)	(41,109,606)	(4,813,640)	7,073,137	2,259,497	(38,850,110)
12. Balance before transfers (Lines 8 + 11)	361,493,510	213,505,888	574,999,398	58,367,347	62,899,541	121,266,888	696,266,286
13. Transfers	(35,663,956)	35,663,956	0	(19,023,999)	19,023,999	0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	325,829,554	249,169,844	574,999,398	39,343,348	81,923,540	121,266,888	696,266,286

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	1,086,842,548	XXX	XXX	1,086,842,548	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	1,525,920,096	XXX	XXX	1,525,920,096	0.0002	305,184	0.0007	1,068,144	0.0013	1,983,696
2.2	1	NAIC Designation Category 1.B	472,740,629	XXX	XXX	472,740,629	0.0004	189,096	0.0011	520,015	0.0023	1,087,303
2.3	1	NAIC Designation Category 1.C	667,845,772	XXX	XXX	667,845,772	0.0006	400,707	0.0018	1,202,122	0.0035	2,337,460
2.4	1	NAIC Designation Category 1.D	681,225,245	XXX	XXX	681,225,245	0.0007	476,858	0.0022	1,498,696	0.0044	2,997,391
2.5	1	NAIC Designation Category 1.E	824,662,709	XXX	XXX	824,662,709	0.0009	742,196	0.0027	2,226,589	0.0055	4,535,645
2.6	1	NAIC Designation Category 1.F	924,468,349	XXX	XXX	924,468,349	0.0011	1,016,915	0.0034	3,143,192	0.0068	6,286,385
2.7	1	NAIC Designation Category 1.G	694,918,833	XXX	XXX	694,918,833	0.0014	972,886	0.0042	2,918,659	0.0085	5,906,810
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	5,791,781,633	XXX	XXX	5,791,781,633	XXX	4,103,843	XXX	12,577,417	XXX	25,134,691
3.1	2	NAIC Designation Category 2.A	853,860,083	XXX	XXX	853,860,083	0.0021	1,793,106	0.0063	5,379,319	0.0105	8,965,531
3.2	2	NAIC Designation Category 2.B	1,466,924,769	XXX	XXX	1,466,924,769	0.0025	3,667,312	0.0076	11,148,628	0.0127	18,629,945
3.3	2	NAIC Designation Category 2.C	1,961,041,907	XXX	XXX	1,961,041,907	0.0036	7,059,751	0.0108	21,179,253	0.0180	35,298,754
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	4,281,826,759	XXX	XXX	4,281,826,759	XXX	12,520,169	XXX	37,707,199	XXX	62,894,230
4.1	3	NAIC Designation Category 3.A	227,019,353	XXX	XXX	227,019,353	0.0069	1,566,434	0.0183	4,154,454	0.0262	5,947,907
4.2	3	NAIC Designation Category 3.B	268,012,545	XXX	XXX	268,012,545	0.0099	2,653,324	0.0264	7,075,531	0.0377	10,104,073
4.3	3	NAIC Designation Category 3.C	287,190,971	XXX	XXX	287,190,971	0.0131	3,762,202	0.0350	10,051,684	0.0500	14,359,549
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	782,222,869	XXX	XXX	782,222,869	XXX	7,981,959	XXX	21,281,669	XXX	30,411,529
5.1	4	NAIC Designation Category 4.A	284,267,534	XXX	XXX	284,267,534	0.0184	5,230,523	0.0430	12,223,504	0.0615	17,482,453
5.2	4	NAIC Designation Category 4.B	400,079,213	XXX	XXX	400,079,213	0.0238	9,521,885	0.0555	22,204,396	0.0793	31,726,282
5.3	4	NAIC Designation Category 4.C	439,458,517	XXX	XXX	439,458,517	0.0310	13,623,214	0.0724	31,816,797	0.1034	45,440,011
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	1,123,805,264	XXX	XXX	1,123,805,264	XXX	28,375,622	XXX	66,244,697	XXX	94,648,746
6.1	5	NAIC Designation Category 5.A	68,785,637	XXX	XXX	68,785,637	0.0472	3,246,682	0.0846	5,819,265	0.1410	9,698,775
6.2	5	NAIC Designation Category 5.B	362,028,702	XXX	XXX	362,028,702	0.0663	24,002,503	0.1188	43,009,010	0.1980	71,681,683
6.3	5	NAIC Designation Category 5.C	27,108,171	XXX	XXX	27,108,171	0.0836	2,266,243	0.1498	4,060,804	0.2496	6,766,199
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	457,922,510	XXX	XXX	457,922,510	XXX	29,515,428	XXX	52,889,079	XXX	88,146,657
7.	6	NAIC 6	86,620,973	XXX	XXX	86,620,973	0.0000	0	0.2370	20,529,171	0.2370	20,529,171
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	13,611,022,556	XXX	XXX	13,611,022,556	XXX	82,497,022	XXX	211,229,232	XXX	321,765,022
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	14,627,932	XXX	XXX	14,627,932	0.0021	30,719	0.0064	93,619	0.0106	155,056
12.	3	Medium Quality	9,461,865	XXX	XXX	9,461,865	0.0099	93,672	0.0263	248,847	0.0376	355,766
13.	4	Low Quality	370,032	XXX	XXX	370,032	0.0245	9,066	0.0572	21,166	0.0817	30,232
14.	5	Lower Quality	6,527,211	XXX	XXX	6,527,211	0.0630	411,214	0.1128	736,269	0.1880	1,227,116
15.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	30,987,040	XXX	XXX	30,987,040	XXX	544,671	XXX	1,099,901	XXX	1,768,169

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	9,874,598	XXX	XXX	9,874,598	0.0002	1,975	0.0007	6,912	0.0013	12,837
19.2	1	NAIC Designation Category 1.B	6,964,245	XXX	XXX	6,964,245	0.0004	2,786	0.0011	7,661	0.0023	16,018
19.3	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D		XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E	1,439,003	XXX	XXX	1,439,003	0.0009	1,295	0.0027	3,885	0.0055	7,915
19.6	1	NAIC Designation Category 1.F	1,403,791	XXX	XXX	1,403,791	0.0011	1,544	0.0034	4,773	0.0068	9,546
19.7	1	NAIC Designation Category 1.G	722,833	XXX	XXX	722,833	0.0014	1,012	0.0042	3,036	0.0085	6,144
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	20,404,470	XXX	XXX	20,404,470	XXX	8,612	XXX	26,267	XXX	52,459
20.1	2	NAIC Designation Category 2.A	1,435,201	XXX	XXX	1,435,201	0.0021	3,014	0.0063	9,042	0.0105	15,070
20.2	2	NAIC Designation Category 2.B	3,170,468	XXX	XXX	3,170,468	0.0025	7,926	0.0076	24,096	0.0127	40,265
20.3	2	NAIC Designation Category 2.C	9,046,452	XXX	XXX	9,046,452	0.0036	32,567	0.0108	97,702	0.0180	162,836
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	13,652,121	XXX	XXX	13,652,121	XXX	43,507	XXX	130,839	XXX	218,171
21.1	3	NAIC Designation Category 3.A		XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	5,299,904	XXX	XXX	5,299,904	0.0099	52,469	0.0264	139,917	0.0377	199,806
21.3	3	NAIC Designation Category 3.C		XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	5,299,904	XXX	XXX	5,299,904	XXX	52,469	XXX	139,917	XXX	199,806
22.1	4	NAIC Designation Category 4.A	62,797	XXX	XXX	62,797	0.0184	1,155	0.0430	2,700	0.0615	3,862
22.2	4	NAIC Designation Category 4.B	4,109,911	XXX	XXX	4,109,911	0.0238	97,816	0.0555	228,100	0.0793	325,916
22.3	4	NAIC Designation Category 4.C	176,101	XXX	XXX	176,101	0.0310	5,459	0.0724	12,750	0.1034	18,209
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	4,348,809	XXX	XXX	4,348,809	XXX	104,430	XXX	243,550	XXX	347,987
23.1	5	NAIC Designation Category 5.A		XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	4,156,035	XXX	XXX	4,156,035	0.0663	275,545	0.1188	493,737	0.1980	822,895
23.3	5	NAIC Designation Category 5.C	196,486	XXX	XXX	196,486	0.0836	16,426	0.1498	29,434	0.2496	49,043
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	4,352,521	XXX	XXX	4,352,521	XXX	291,971	XXX	523,171	XXX	871,938
24.	6	NAIC 6	37,453	XXX	XXX	37,453	0.0000	0	0.2370	8,876	0.2370	8,876
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	48,095,278	XXX	XXX	48,095,278	XXX	500,990	XXX	1,072,620	XXX	1,699,237
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	283,327	XXX	XXX	283,327	0.0005	142	0.0016	453	0.0033	935
27.	1	Highest Quality	180,663,749	XXX	XXX	180,663,749	0.0005	90,332	0.0016	289,062	0.0033	596,190
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	180,947,076	XXX	XXX	180,947,076	XXX	90,474	XXX	289,515	XXX	597,125
34.		Total (Lines 9 + 17 + 25 + 33)	13,871,051,950	XXX	XXX	13,871,051,950	XXX	83,633,157	XXX	213,691,269	XXX	325,829,554

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed	300,560,210		XXX	300,560,210	0.0003	90,168	0.0007	210,392	0.0011	330,616
41.		Residential Mortgages - All Other	3,746,246,216		XXX	3,746,246,216	0.0015	5,619,369	0.0034	12,737,237	0.0046	17,232,733
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	407,824,769		XXX	407,824,769	0.0011	448,607	0.0057	2,324,601	0.0074	3,017,903
44.		Commercial Mortgages - All Other - CM2 - High Quality	1,154,846,062		XXX	1,154,846,062	0.0040	4,619,384	0.0114	13,165,245	0.0149	17,207,206
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	2,842,703,466		XXX	2,842,703,466	0.0069	19,614,654	0.0200	56,854,069	0.0257	73,057,479
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	765,923,728		XXX	765,923,728	0.0120	9,191,085	0.0343	26,271,184	0.0428	32,781,536
47.		Commercial Mortgages - All Other - CM5 - Low Quality	24,931,519		XXX	24,931,519	0.0183	456,247	0.0486	1,211,672	0.0628	1,565,699
Overdue, Not in Process:												
48.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed	30,081,208		XXX	30,081,208	0.0006	18,049	0.0014	42,114	0.0023	69,187
50.		Residential Mortgages - All Other	53,875,445		XXX	53,875,445	0.0029	156,239	0.0066	355,578	0.0103	554,917
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other	550,704,921		XXX	550,704,921	0.0480	26,433,836	0.0868	47,801,187	0.1371	75,501,645
In Process of Foreclosure:												
53.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed	33,148,145		XXX	33,148,145	0.0000	0	0.0046	152,481	0.0046	152,481
55.		Residential Mortgages - All Other	14,865,569		XXX	14,865,569	0.0000	0	0.0149	221,497	0.0149	221,497
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other	182,916,812		XXX	182,916,812	0.0000	0	0.1942	35,522,445	0.1942	35,522,445
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	10,108,628,070	0	XXX	10,108,628,070	XXX	66,647,638	XXX	196,869,703	XXX	257,215,344
59.		Schedule DA Mortgages			XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	10,108,628,070	0	XXX	10,108,628,070	XXX	66,647,638	XXX	196,869,703	XXX	257,215,344

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	4,093,389	XXX	XXX	4,093,389	0.0000	0	0.2000 (a)	818,678	0.2000 (a)	818,678
2.		Unaffiliated - Private	46,960,805	XXX	XXX	46,960,805	0.0000	0	0.1945	9,133,877	0.1945	9,133,877
3.		Federal Home Loan Bank	64,045,000	XXX	XXX	64,045,000	0.0000	0	0.0061	390,675	0.0097	621,237
4.		Affiliated - Life with AVR	326,471,375	XXX	XXX	326,471,375	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations	0	XXX		0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality	0	XXX		0	XXX		XXX		XXX	
7.		Fixed Income - High Quality	0	XXX		0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality	0	XXX		0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality	0	XXX		0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality	0	XXX		0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default	0	XXX		0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public	0			0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated Common Stock - Private	0			0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate	0			0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	182,085,798	XXX	XXX	182,085,798	0.0000	0	0.1580	28,769,556	0.1580	28,769,556
16.		Affiliated - All Other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	623,656,367	0	0	623,656,367	XXX	0	XXX	39,112,785	XXX	39,343,347
REAL ESTATE												
18.		Home Office Property (General Account only)	0			0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties	0			0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt	191,478,008			191,478,008	0.0000	0	0.1337	25,600,610	0.1337	25,600,610
21.		Total Real Estate (Sum of Lines 18 through 20)	191,478,008	0	0	191,478,008	XXX	0	XXX	25,600,610	XXX	25,600,610
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality	160,411,446	XXX	XXX	160,411,446	0.0005	80,206	0.0016	256,658	0.0033	529,358
31.	2	High Quality	11,362,068	XXX	XXX	11,362,068	0.0021	23,860	0.0064	72,717	0.0106	120,438
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default	34,551	XXX	XXX	34,551	0.0000	0	0.2370	8,189	0.2370	8,189
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	171,808,065	XXX	XXX	171,808,065	XXX	104,066	XXX	337,564	XXX	657,984
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other	118,320,346	XXX	XXX	118,320,346	0.0015	177,481	0.0034	402,289	0.0046	544,274
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other	466,093		XXX	466,093	0.0000	0	0.0149	6,945	0.0149	6,945
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	118,786,439	0	XXX	118,786,439	XXX	177,481	XXX	409,234	XXX	551,218
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior	19,462,355		XXX	19,462,355	0.0040	77,849	0.0114	221,871	0.0149	289,989
60.		Unaffiliated - In Good Standing All Other	24,318,162		XXX	24,318,162	0.0069	167,795	0.0200	486,363	0.0257	624,977
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	43,780,517	0	XXX	43,780,517	XXX	245,645	XXX	708,234	XXX	914,966
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	162,566,956	0	XXX	162,566,956	XXX	423,125	XXX	1,117,468	XXX	1,466,184

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated Private	129,307,605	XXX	XXX	129,307,605	0.0000	0	0.1945	25,150,329	0.1945	25,150,329
67.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	129,307,605	XXX	XXX	129,307,605	XXX	0	XXX	25,150,329	XXX	25,150,329
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties				0	0.0000	0	0.0912	0	0.0912	0
73.		Properties Acquired in Satisfaction of Debt	50,206,876			50,206,876	0.0000	0	0.1337	6,712,659	0.1337	6,712,659
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	50,206,876	0	0	50,206,876	XXX	0	XXX	6,712,659	XXX	6,712,659
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	246,648,372			246,648,372	0.0003	73,995	0.0006	147,989	0.0010	246,648
76.		Non-guaranteed Federal Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
77.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	246,648,372	0	0	246,648,372	XXX	73,995	XXX	147,989	XXX	246,648
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated	202,208,182	XXX	XXX	202,208,182	0.0000	0	0.1580	31,948,893	0.1580	31,948,893
82.		Fixed Income Instruments - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated	0			0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated	0			0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	202,208,182	0	0	202,208,182	XXX	0	XXX	31,948,893	XXX	31,948,893
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA		XXX		0	0.0000	0	0.1580	0	0.1580	0
97.		Other Short-Term Invested Assets - Schedule DA	1,117,580	XXX		1,117,580	0.0000	0	0.1580	176,578	0.1580	176,578
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	1,117,580	XXX	0	1,117,580	XXX	0	XXX	176,578	XXX	176,578
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	963,863,636	0	0	963,863,636	XXX	601,186	XXX	65,591,480	XXX	66,359,276

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

Asset Valuation Reserve - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	1,163,958,799	XXX		XXX		XXX		XXX	3,047,178	XXX	14,186,702	XXX		XXX
2. Premiums earned	1,163,434,997	XXX		XXX		XXX		XXX	3,047,178	XXX	14,188,075	XXX		XXX
3. Incurred claims	723,878,772	62.2	0	0.0	0	0.0	0	0.0	1,706,274	56.0	8,757,959	61.7	0	0.0
4. Cost containment expenses	23,217,590	2.0		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	747,096,362	64.2	0	0.0	0	0.0	0	0.0	1,706,274	56.0	8,757,959	61.7	0	0.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	126,484,596	10.9		0.0		0.0		0.0	407,167	13.4	1,737,525	12.2		0.0
8. Other general insurance expenses	200,343,545	17.2		0.0		0.0		0.0	1,293,892	42.5	5,795,928	40.9		0.0
9. Taxes, licenses and fees	39,216,321	3.4		0.0		0.0		0.0	324,004	10.6	1,920,959	13.5		0.0
10. Total other expenses incurred	366,044,462	31.5	0	0.0	0	0.0	0	0.0	2,025,063	66.5	9,454,412	66.6	0	0.0
11. Aggregate write-ins for deductions	2,038,710	0.2	0	0.0	0	0.0	0	0.0	(672)	0.0	(3,203)	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	48,255,463	4.1	0	0.0	0	0.0	0	0.0	(683,487)	(22.4)	(4,021,094)	(28.3)	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	48,255,463	4.1	0	0.0	0	0.0	0	0.0	(683,487)	(22.4)	(4,021,094)	(28.3)	0	0.0
DETAILS OF WRITE-INS														
1101. Increase in Loading	1,923,033	0.2		0.0		0.0		0.0	(672)	0.0	(3,203)	0.0		0.0
1102. Increase on Policyfunds	115,677	0.0		0.0		0.0		0.0	0	0.0	0	0.0		0.0
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	2,038,710	0.2	0	0.0	0	0.0	0	0.0	(672)	0.0	(3,203)	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	916,923,146	XXX		XXX	229,801,773	XXX
2. Premiums earned		XXX		XXX		XXX	916,633,862	XXX		XXX	229,565,882	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	641,137,331	69.9	0	0.0	72,277,208	31.5
4. Cost containment expenses		0.0		0.0		0.0	21,325,356	2.3		0.0	1,892,234	0.8
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	662,462,687	72.3	0	0.0	74,169,442	32.3
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)		0.0		0.0		0.0	77,697,352	8.5		0.0	46,642,552	20.3
8. Other general insurance expenses		0.0		0.0		0.0	157,077,118	17.1		0.0	36,176,607	15.8
9. Taxes, licenses and fees		0.0		0.0		0.0	29,964,478	3.3		0.0	7,006,880	3.1
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	264,738,948	28.9	0	0.0	89,826,039	39.1
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	955,771	0.1	0	0.0	1,086,815	0.5
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	(11,523,544)	(1.3)	0	0.0	64,483,587	28.1
13. Dividends or refunds		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	(11,523,544)	(1.3)	0	0.0	64,483,587	28.1
DETAILS OF WRITE-INS												
1101. Increase in Loading		0.0		0.0		0.0	955,771	0.1		0.0	971,138	0.4
1102. Increase on Policyfunds		0.0		0.0		0.0		0.0		0.0	115,677	0.1
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	955,771	0.1	0	0.0	1,086,815	0.5

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	6,149,017					61,683					2,261,289		3,826,045
2. Advance premiums	78,449					78,449					0		
3. Reserve for rate credits	0												
4. Total premium reserves, current year	6,227,466	0	0	0	0	140,132	0	0	0	0	2,261,289	0	3,826,045
5. Total premium reserves, prior year	5,736,037	0	0	0	0	173,878	0	0	0	0	1,972,005	0	3,590,154
6. Increase in total premium reserves	491,429	0	0	0	0	(33,746)	0	0	0	0	289,284	0	235,891
B. Contract Reserves:													
1. Additional reserves (a)	0												
2. Reserve for future contingent benefits	0												
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:													
1. Total current year	1,723,399,801	0	0	0	0	1,663,877	0	0	0	0	1,646,927,678	0	74,808,246
2. Total prior year	1,646,706,538	0	0	0	0	2,266,056	0	0	0	0	1,578,731,843	0	65,708,639
3. Increase	76,693,263	0	0	0	0	(602,179)	0	0	0	0	68,195,835	0	9,099,607

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	351,852,721					1,881,290					337,135,441		12,835,990
1.2 On claims incurred during current year	295,332,788				1,706,274	7,478,848					235,806,055		50,341,611
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	1,230,708,294					21,630					1,202,172,072		28,514,592
2.2 On claims incurred during current year	492,691,507					1,642,247					444,755,606		46,293,654
3. Test:													
3.1 Lines 1.1 and 2.1	1,582,561,015	0	0	0	0	1,902,921	0	0	0	0	1,539,307,513	0	41,350,582
3.2 Claim reserves and liabilities, December 31, prior year	1,646,706,538	0	0	0	0	2,266,056	0	0	0	0	1,578,731,843	0	65,708,639
3.3 Line 3.1 minus Line 3.2	(64,145,523)	0	0	0	0	(363,135)	0	0	0	0	(39,424,330)	0	(24,358,057)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	(367)												(367)
2. Premiums earned	(367)												(367)
3. Incurred claims	1,540,572										1,017,746		522,826
4. Commissions	92,360												92,360
B. Reinsurance Ceded:													
1. Premiums written	71,521,095				9,092,966	40,426,146					19,870,595		2,131,388
2. Premiums earned	71,555,085				9,092,966	40,460,136					19,870,595		2,131,388
3. Incurred claims	56,079,900				4,917,292	26,610,027					23,177,408		1,375,173
4. Commissions	4,847,878				977,942	3,863,336							6,600

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims				6,623,577	35,367,987					663,296,981		73,129,555	778,418,100
2. Beginning claim reserves and liabilities					7,236,213					1,548,419,359		58,317,414	1,613,972,986
3. Ending claim reserves and liabilities				0	6,413,070					1,639,219,798		66,480,385	1,712,113,253
4. Claims paid	0	0	0	6,623,577	36,191,130	0	0	0	0	572,496,542	0	64,966,584	680,277,833
B. Assumed Reinsurance:													
1. Incurred claims										1,017,746		522,826	1,540,572
2. Beginning claim reserves and liabilities										106,365,678		8,934,335	115,300,013
3. Ending claim reserves and liabilities										92,038,768		8,419,316	100,458,084
4. Claims paid	0	0	0	0	0	0	0	0	0	15,344,656	0	1,037,845	16,382,501
C. Ceded Reinsurance:													
1. Incurred claims				4,917,292	26,610,027					23,177,408		1,375,173	56,079,900
2. Beginning claim reserves and liabilities					4,970,167					79,360,075		524,248	84,854,490
3. Ending claim reserves and liabilities										87,225,744		4,976,613	92,202,357
4. Claims paid	0	0	0	4,917,292	31,580,194	0	0	0	0	15,311,739	0	(3,077,192)	48,732,033
D. Net:													
1. Incurred claims	0	0	0	1,706,285	8,757,960	0	0	0	0	641,137,319	0	72,277,208	723,878,772
2. Beginning claim reserves and liabilities	0	0	0	0	2,266,046	0	0	0	0	1,575,424,962	0	66,727,501	1,644,418,509
3. Ending claim reserves and liabilities	0	0	0	0	6,413,070	0	0	0	0	1,644,032,822	0	69,923,088	1,720,368,980
4. Claims paid	0	0	0	1,706,285	4,610,936	0	0	0	0	572,529,459	0	69,081,621	647,928,300
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	0	0	0	1,706,274	8,757,959	0	0	0	0	662,462,687	0	74,169,442	747,096,362
2. Beginning reserves and liabilities					2,266,046					1,575,424,961		66,727,501	1,644,418,508
3. Ending reserves and liabilities				0	1,663,877					1,644,032,823		74,672,298	1,720,368,998
4. Paid claims and cost containment expenses	0	0	0	1,706,274	9,360,128	0	0	0	0	593,854,825	0	66,224,645	671,145,872

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
66575	74-2281123	01/01/2015	Reliance Standard Life Insurance Company of Texas	TX	CO/I	OA						
0299999. General Account - U.S. Affiliates - Other							0	0	0	0	0	0
0399999. Total General Account - U.S. Affiliates							0	0	0	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							0	0	0	0	0	0
60488	25-0598210	06/30/1990	American General Life Insurance Company	TX	CO/I	FA		13,660,322	4,140			
60488	25-0598210	10/31/1990	American General Life Insurance Company	TX	CO/I	FA		11,207,936	36,450			
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/I	FA		1,078,006				
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/G	FA		1,842,850				
65498	23-1503749	06/01/1991	Life Insurance Co. of North America	PA	YRT/I	OL	7,578,435	4,146,768	1,691,609			
62103	15-0274455	03/31/1992	Columbian Mutual Life Insurance Co	NY	CO/I	FA		2,454,870				
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/I	FA		47,874,509	334,087			
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/G	FA		5,060,612	61,253			
0899999. General Account - U.S. Non-Affiliates							7,578,435	87,325,873	2,127,539	0	0	0
1099999. Total General Account - Non-Affiliates							7,578,435	87,325,873	2,127,539	0	0	0
1199999. Total General Account							7,578,435	87,325,873	2,127,539	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							7,578,435	87,325,873	2,127,539	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							7,578,435	87,325,873	2,127,539	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates							0	0	0	0	0	0
0699999. Total - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total - Affiliates							0	0	0	0	0	0
00000	AA-9995012	11/01/1987	AAHRU	FL	OTH/G	OH				4,338,133		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				287,969		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				52,287		
00000	AA-9995055	11/01/1995	A D R U S	ME	OTH/G	OH				321,952		
00000	AA-9995055	01/01/2006	A D R U S	ME	OTH/G	LTDI				18,029,467		
00000	AA-9995050	01/01/1984	P A R G	NJ	OTH/G	OH				1,433,156		
00000	AA-9995074	01/01/1990	S R R F 1	MA	OTH/G	OH	367			255,482		
00000	AA-9995103	01/01/1994	S R R F 2	MA	OTH/G	OH				30,992		
66583	39-0493780	10/01/2019	National Guardian Life Insurance Company	WI	OTH/G	LTDI				95,494		
62413	36-0947200	11/01/1993	Continental Assurance Co (DSU LLC SP)	IL	OTH/G	OH				51,817		
86231	39-0989781	01/01/1990	TransAmerica Life Ins Co (RRM)	IA	OTH/G	OH				106,127		
67814	06-0493340	01/01/1992	Phoenix Life Insurance Co	NY	OTH/G	OH				1,180,355		
20583	13-1290712	01/01/1999	XL Reinsurance America Inc.	NY	OTH/G	OH				5,640		
62235	01-0278678	01/01/1999	UNUM Life Ins (D & H dis fac)	ME	OTH/G	OH				67,182		
62235	01-0278678	01/01/2004	UNUM Life Ins	ME	OTH/G	OH				360,598		
73814	66-0258488	01/01/2012	Triple S Vida Inc	PR	OTH/G	LTDI				673,066		
68551	99-0106597	04/01/2011	Royal State Natl Ins Co Ltd	HI	OTH/G	LTDI				23,367		
60041	66-0502334	01/01/2012	Universal Life Insurance Co	PR	OTH/G	LTDI				447,701		
0899999. U.S. Non-Affiliates							367	0	0	27,760,785	0	0
1099999. Total - Non-Affiliates							367	0	0	27,760,785	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							367	0	0	27,760,785	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)							0	0	0	0	0	0
9999999 - Totals							367	0	0	27,760,785	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
68136	63-0169720	07/01/1994	Protective Life Insurance	TN		766,671
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT		
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT		
93572	43-1235868	01/01/2010	RGA Reinsurance Company	MO	430,000	
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	2,485,643	4,260,574
0899999. Life and Annuity - U.S. Non-Affiliates					2,915,643	5,027,245
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU		
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					2,915,643	5,027,245
1199999. Total Life and Annuity					2,915,643	5,027,245
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN		
1399999. Accident and Health - U.S. Affiliates - Other					0	0
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
00000	AA-9995055	01/01/1991	ADRUS	ME	3,779	21,864
62146	36-2136262	11/01/1992	Combined Insurance Co. of America	IL	744	959
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	19,040	50,576
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	224,896	898,474
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	3,232	10,693
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	20,816	39,803
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	8,780	40,811
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY		
93572	43-1235868	10/01/2003	RGA Reinsurance Company	MO	1,943,721	9,358,296
93572	43-1235868	01/01/2004	RGA Reinsurance Company	MO		
93572	43-1235868	01/01/2015	RGA Reinsurance Company	MO		
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	798,569	6,649,447
66346	58-0828824	09/01/2023	Munich American Reassurance Co	GA		139,877
70815	06-0838648	07/01/2007	Hartford Life & Accident Ins Co	CT		
82627	06-0839705	01/01/2016	SwissRe Life & Health America	CT		
93572	43-1235868	10/01/2011	RGA Reinsurance Company	MO		
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE		22,742
1999999. Accident and Health - U.S. Non-Affiliates					3,023,577	17,233,542
00000	AA-3190829	01/01/2000	MarkeL Bermuda Limited	BMU	7,224	48,233
2099999. Accident and Health - Non-U.S. Non-Affiliates					7,224	48,233
2199999. Total Accident and Health - Non-Affiliates					3,030,801	17,281,775
2299999. Total Accident and Health					3,030,801	17,281,775
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					5,939,220	22,260,787
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					7,224	48,233
9999999 Totals - Life, Annuity and Accident and Health					5,946,444	22,309,020

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999	Total General Account - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
0699999	Total General Account - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
0799999	Total General Account - Authorized Affiliates						0	0	0	0	0	0	0	0
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	FA	32,238,797	31,989,066	648,826					
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	ADB	3,263	4,468						
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	OL	163,382,690	47,591,202	3,544,849					
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	DIS	871,644	1,056,122						
68276	48-1024691	01/01/2001	Employers Reassurance Corporation	KS	OTH/G	OL	2,433,500	257,065	300,684					
82627	06-0839705	01/01/1982	SwissRe Life & Health America	MO	OTH/G	OL								
87572	23-2038295	01/01/1996	Scottish Re US Inc	DE	YRT/I	OL								
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT	OTH/G	OL	1,328,000	345,550	526,720					
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT	OTH/G	OL	6,049,652	911,266	1,066,500					
70815	06-0838648	01/01/2005	Hartford Life & Accident Ins Co	CT	OTH/G	OL	300,000	7,952	18,256					
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	100,000	30,127	32,365					
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL								
93572	43-1235868	01/01/2010	RGA Reinsurance Company	MO	YRT/G	OL	20,569,570	4,258,182	4,892,190					
80659	82-4533188	12/01/2009	The Canada Life Assurance Co	MI	YRT/G	OL	257,463,170,976		336,810,628					
68446	75-1222043	12/18/2019	Oceanview Life and Annuity Company	CO	COFI/I	OA		802,252,974	802,297,419					880,742,998
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	OL	19,634,808,032	4,709,616	2,381,544	31,790,172				
0899999	General Account - Authorized U.S. Non-Affiliates						277,292,142,420	893,477,638	894,606,962	372,794,475	0	0	0	880,742,998
1099999	Total General Account - Authorized Non-Affiliates						277,292,142,420	893,477,638	894,606,962	372,794,475	0	0	0	880,742,998
1199999	Total General Account Authorized						277,292,142,420	893,477,638	894,606,962	372,794,475	0	0	0	880,742,998
1499999	Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
00000	AA-3770493	12/31/2018	Tokio Marine RSL RE PIC, LTD	CYM	COFI/I	OA		1,516,625,280	1,510,729,193					1,516,625,280
1699999	General Account - Unauthorized Non-U.S. Affiliates - Other						0	1,516,625,280	1,510,729,193	0	0	0	0	1,516,625,280
1799999	Total General Account - Unauthorized Non-U.S. Affiliates						0	1,516,625,280	1,510,729,193	0	0	0	0	1,516,625,280
1899999	Total General Account - Unauthorized Affiliates						0	1,516,625,280	1,510,729,193	0	0	0	0	1,516,625,280
00000	AA-1340015	01/01/1997	Scor Global Life SE	DEU	OTH/G	OL	176,600	39,790	43,036					
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU	OTH/G	OL	397,500		1,087	11,689				
00000	AA-3160036	12/31/2016	RGA Reinsurance Company (Barbados) LTD	BRB	COFI/I	OA		317,451,879	316,276,581					317,451,879
2099999	General Account - Unauthorized Non-U.S. Non-Affiliates						574,100	317,491,669	316,320,704	11,689	0	0	0	317,451,879
2199999	Total General Account - Unauthorized Non-Affiliates						574,100	317,491,669	316,320,704	11,689	0	0	0	317,451,879
2299999	Total General Account Unauthorized						574,100	1,834,116,949	1,827,049,897	11,689	0	0	0	1,834,077,159
2599999	Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0	0
2899999	Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0	0
2999999	Total General Account - Certified Affiliates						0	0	0	0	0	0	0	0
3299999	Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0	0
3399999	Total General Account Certified						0	0	0	0	0	0	0	0
3699999	Total General Account - Reciprocal Jurisdiction U.S. Affiliates						0	0	0	0	0	0	0	0
3999999	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates						0	0	0	0	0	0	0	0
4099999	Total General Account - Reciprocal Jurisdiction Affiliates						0	0	0	0	0	0	0	0
4399999	Total General Account - Reciprocal Jurisdiction Non-Affiliates						0	0	0	0	0	0	0	0
4499999	Total General Account Reciprocal Jurisdiction						0	0	0	0	0	0	0	0
4599999	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified						277,292,716,520	2,727,594,587	2,721,656,859	372,806,164	0	0	0	2,714,820,157
4899999	Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
5199999	Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
5299999	Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0	0
5599999	Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
5699999	Total Separate Accounts Authorized						0	0	0	0	0	0	0	0
5999999	Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
6299999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
6399999	Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0	0
6699999	Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
6799999	Total Separate Accounts Unauthorized						0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
			7099999. Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
			7399999. Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
			7499999. Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0	0
			7799999. Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0	0
			7899999. Total Separate Accounts Certified				0	0	0	0	0	0	0	0
			8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
			8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
			8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
			8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
			8999999. Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
			9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	0	0	0	0	0
			9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				277,292,142,420	893,477,638	894,606,962	372,794,475	0	0	0	880,742,998
			9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				574,100	1,834,116,949	1,827,049,897	11,689	0	0	0	1,834,077,159
			9999999 - Totals				277,292,716,520	2,727,594,587	2,721,656,859	372,806,164	0	0	0	2,714,820,157

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL							
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL							
0299999. General Account - Authorized U.S. Affiliates - Other							0	0	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	0	0	0	0
00000	AA-1126510	01/01/2023	Lloyd's Syndicate Number 510	GBR	OTH/G	A	6,600						
00000	AA-1120096	01/01/2023	Lloyd's Syndicate Number 1880	GBR	OTH/G	A	1,650						
0599999. General Account - Authorized Non-U.S. Affiliates - Other							8,250	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							8,250	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							8,250	0	0	0	0	0	0
61301	47-0098400	04/01/1993	Ameritas Life Insurance Co	NE	OTH/G	D	49,609,935	33,990	4,749,193				
00000	AA-9995055	01/01/1991	ADRUS	NE	OTH/G	LTDI			76,182				
62146	36-2136262	11/01/1992	Combined Insurance Co of America	IL	OTH/G	LTDI			3,343				
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	OTH/G	LTDI			176,221				
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	OTH/G	LTDI			3,130,556				
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	OTH/G	LTDI			37,259				
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	OTH/G	LTDI			138,686				
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	OTH/G	LTDI			142,198				
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY	OTH/G	LTDI							
93572	43-1235868	10/01/2003	RGA Reinsurance Company	MO	OTH/G	LTDI			32,127,132				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	19,143,060		30,437,326				
66346	58-0828824	09/01/2023	Munich American Reassurance Co	GA	OTH/G	LTDI			487,376				
82627	06-0839705	01/01/2016	Swiss Re Life & Health America	MO	OTH/G	LTDI							
70815	06-0838648	07/01/2007	Hartford Life & Accident Ins Co	CT	OTH/G	A							
93572	43-1235868	01/01/2004	RGA Reinsurance Company	MO	OTH/G	LTDI	727,535		11,570				
93572	43-1235868	01/01/2015	RGA Reinsurance Company	MO	OTH/G	LTDI	2,098,388		204,678				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI							
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	A							
0899999. General Account - Authorized U.S. Non-Affiliates							71,578,918	33,990	71,721,720	0	0	0	0
00000	AA-1126033	01/01/2023	Lloyd's Syndicate Number 33	GBR	OTH/G	A	11,550						
00000	AA-1128001	01/01/2023	Lloyd's Syndicate Number 2001	GBR	OTH/G	A	13,200						
0999999. General Account - Authorized Non-U.S. Non-Affiliates							24,750	0	0	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							71,603,668	33,990	71,721,720	0	0	0	0
1199999. Total General Account Authorized							71,611,918	33,990	71,721,720	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
00000	AA-3190829	01/01/2000	Markel Bermuda Limited	BMJ	OTH/G	LTDI			168,060				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							0	0	168,060	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	168,060	0	0	0	0
2299999. Total General Account Unauthorized							0	0	168,060	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							71,611,918	33,990	71,889,780	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
5599999			Total Separate Accounts - Authorized Non-Affiliates				0	0	0	0	0	0	0
5699999			Total Separate Accounts Authorized				0	0	0	0	0	0	0
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0
6399999			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0
6699999			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0
6799999			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0
7099999			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0
7499999			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0
7799999			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0
7899999			Total Separate Accounts Certified				0	0	0	0	0	0	0
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0
8999999			Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	0	0	0	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				71,578,918	33,990	71,721,720	0	0	0	0
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				33,000	0	168,060	0	0	0	0
9999999			- Totals				71,611,918	33,990	71,889,780	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999	Total General Account - Life and Annuity U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-3770493	12/31/2018	Tokio Marine RSL RE PIC, LTD	1,516,625,280			1,516,625,280				1,516,625,280			1,516,625,280
0599999	General Account - Life and Annuity Non-U.S. Affiliates - Other			1,516,625,280	0	0	1,516,625,280	0	XXX	0	1,516,625,280	0	0	1,516,625,280
0699999	Total General Account - Life and Annuity Non-U.S. Affiliates			1,516,625,280	0	0	1,516,625,280	0	XXX	0	1,516,625,280	0	0	1,516,625,280
0799999	Total General Account - Life and Annuity Affiliates			1,516,625,280	0	0	1,516,625,280	0	XXX	0	1,516,625,280	0	0	1,516,625,280
00000	AA-1340015	01/01/1997	Scor Global Life SE	39,790			39,790	39,790						39,790
00000	AA-1340015	01/01/1985	Scor Global Life SE	0			0	0						0
00000	AA-3160036	12/01/2016	RGA Reinsurance Co (Barbados) LTD	317,451,879			317,451,879				317,451,879			317,451,879
0999999	General Account - Life and Annuity Non-U.S. Non-Affiliates			317,491,669	0	0	317,491,669	39,790	XXX	0	317,451,879	0	0	317,491,669
1099999	Total General Account - Life and Annuity Non-Affiliates			317,491,669	0	0	317,491,669	39,790	XXX	0	317,451,879	0	0	317,491,669
1199999	Total General Account Life and Annuity			1,834,116,949	0	0	1,834,116,949	39,790	XXX	0	1,834,077,159	0	0	1,834,116,949
1499999	Total General Account - Accident and Health U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
1799999	Total General Account - Accident and Health Non-U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
1899999	Total General Account - Accident and Health Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
00000	AA-3190829	01/01/2000	Markel Bermuda Limited	160,491	55,457		215,948			910,940				215,948
2099999	General Account - Accident and Health Non-U.S. Non-Affiliates			160,491	55,457	0	215,948	0	XXX	910,940	0	0	0	215,948
2199999	Total General Account - Accident and Health Non-Affiliates			160,491	55,457	0	215,948	0	XXX	910,940	0	0	0	215,948
2299999	Total General Account Accident and Health			160,491	55,457	0	215,948	0	XXX	910,940	0	0	0	215,948
2399999	Total General Account			1,834,277,440	55,457	0	1,834,332,897	39,790	XXX	910,940	1,834,077,159	0	0	1,834,332,897
2699999	Total Separate Accounts - U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
2999999	Total Separate Accounts - Non-U.S. Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
3099999	Total Separate Accounts - Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
3399999	Total Separate Accounts - Non-Affiliates			0	0	0	0	0	XXX	0	0	0	0	0
3499999	Total Separate Accounts			0	0	0	0	0	XXX	0	0	0	0	0
3599999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)			0	0	0	0	0	XXX	0	0	0	0	0
3699999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)			1,834,277,440	55,457	0	1,834,332,897	39,790	XXX	910,940	1,834,077,159	0	0	1,834,332,897
9999999	Totals			1,834,277,440	55,457	0	1,834,332,897	39,790	XXX	910,940	1,834,077,159	0	0	1,834,332,897

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
1	1	21000021	JPMORGAN CHASE BANK	39,790

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 6

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

	1 2024	2 2023	3 2022	4 2021	5 2020
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	444,418	388,514	389,591	434,762	345,649
2. Commissions and reinsurance expense allowances	14,435	14,206	13,593	12,699	10,409
3. Contract claims	414,952	371,844	374,290	408,990	323,724
4. Surrender benefits and withdrawals for life contracts	2,853	2,755	1,898	2,257	2,875
5. Dividends to policyholders and refunds to members	23	26	18	26	28
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	13,745	19,796	10,754	1,871	(11,779)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	9,848	8,308	8,378	7,986	9,024
9. Aggregate reserves for life and accident and health contracts	2,799,518	2,788,008	2,801,767	2,660,119	1,909,218
10. Liability for deposit-type contracts	2,636,330	2,629,303	2,632,529	2,480,126	1,727,355
11. Contract claims unpaid	22,309	21,671	20,501	32,262	34,498
12. Amounts recoverable on reinsurance	5,946	4,632	3,837	5,783	10,123
13. Experience rating refunds due or unpaid				0	
14. Policyholders' dividends and refunds to members (not included in Line 10)				0	
15. Commissions and reinsurance expense allowances due				0	
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	1,834,077	1,827,006	1,830,232	1,828,203	1,075,431
19. Letters of credit (L)	40	44	88	52	118
20. Trust agreements (T)	911	913	919	997	2,096
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		0	0	0	0
23. Funds deposited by and withheld from (F)		0	0	0	0
24. Letters of credit (L)		0	0	0	0
25. Trust agreements (T)		0	0	0	0
26. Other (O)		0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	26,334,550,681		26,334,550,681
2. Reinsurance (Line 16)	6,812,462	(6,812,462)	0
3. Premiums and considerations (Line 15)	112,690,074	9,848,485	122,538,559
4. Net credit for ceded reinsurance	XXX	984,947,949	984,947,949
5. All other admitted assets (balance)	421,760,916		421,760,916
6. Total assets excluding Separate Accounts (Line 26)	26,875,814,133	987,983,972	27,863,798,105
7. Separate Account assets (Line 27)	316,195,979		316,195,979
8. Total assets (Line 28)	27,192,010,112	987,983,972	28,179,994,084
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	16,339,029,860	163,188,221	16,502,218,081
10. Liability for deposit-type contracts (Line 3)	2,915,328,850	2,636,330,133	5,551,658,983
11. Claim reserves (Line 4)	479,418,706	22,309,021	501,727,727
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	0		0
13. Premium & annuity considerations received in advance (Line 8)	80,116	233,749	313,865
14. Other contract liabilities (Line 9)	30,248,730		30,248,730
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	1,834,077,152	(1,834,077,152)	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0		0
19. All other liabilities (balance)	2,464,543,784		2,464,543,784
20. Total liabilities excluding Separate Accounts (Line 26)	24,062,727,198	987,983,972	25,050,711,170
21. Separate Account liabilities (Line 27)	316,195,979		316,195,979
22. Total liabilities (Line 28)	24,378,923,177	987,983,972	25,366,907,149
23. Capital & surplus (Line 38)	2,813,086,935	XXX	2,813,086,935
24. Total liabilities, capital & surplus (Line 39)	27,192,010,112	987,983,972	28,179,994,084
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	163,188,221		
26. Claim reserves	22,309,021		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	233,749		
29. Liability for deposit-type contracts	2,636,330,133		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	6,812,462		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	2,828,873,586		
34. Premiums and considerations	9,848,485		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	1,834,077,152		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	1,843,925,637		
41. Total net credit for ceded reinsurance	984,947,949		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	6,171,163	98,462,554	10,712,513	0	115,346,230	
2. Alaska	AK	702,657	2,996,662	818,962	0	4,518,281	
3. Arizona	AZ	8,854,852	25,495,911	33,516,965	0	67,867,728	
4. Arkansas	AR	2,096,793	38,555,439	4,838,847	0	45,491,079	
5. California	CA	63,344,296	224,575,805	132,780,008	0	420,700,109	
6. Colorado	CO	8,705,083	29,260,788	25,594,963	0	63,560,834	
7. Connecticut	CT	21,194,085	108,349,421	20,590,886	0	150,134,392	
8. Delaware	DE	4,164,301	16,176,165	6,730,105	0	27,070,571	500,000,000
9. District of Columbia	DC	2,628,983	1,641,284	4,912,790	0	9,183,057	
10. Florida	FL	39,257,738	361,812,147	82,260,499	0	483,330,384	
11. Georgia	GA	12,299,300	94,696,350	26,269,849	0	133,265,499	
12. Hawaii	HI	2,284,209	68,764,691	3,316,384	0	74,365,284	
13. Idaho	ID	1,270,353	5,994,258	4,513,409	0	11,778,020	
14. Illinois	IL	39,485,596	145,794,105	56,990,600	0	242,270,301	3,925,000,000
15. Indiana	IN	19,864,904	130,941,918	50,172,236	0	200,979,058	
16. Iowa	IA	12,551,892	56,774,853	18,926,196	0	88,252,941	
17. Kansas	KS	7,163,349	10,389,063	12,484,877	0	30,037,289	
18. Kentucky	KY	16,039,414	54,920,053	22,738,833	0	93,698,300	
19. Louisiana	LA	7,011,583	65,888,238	22,514,773	0	95,414,594	
20. Maine	ME	2,176,079	17,495,184	4,998,420	0	24,669,683	
21. Maryland	MD	15,235,181	56,802,630	23,826,924	0	95,864,735	
22. Massachusetts	MA	46,456,151	229,176,677	94,790,699	0	370,423,527	
23. Michigan	MI	26,759,513	193,608,374	31,771,124	0	252,139,011	
24. Minnesota	MN	4,741,437	82,460,524	34,102,439	0	121,304,400	
25. Mississippi	MS	1,044,040	56,337,982	2,977,354	0	60,359,376	
26. Missouri	MO	11,610,109	45,394,418	23,438,291	0	80,442,818	
27. Montana	MT	577,722	7,355,381	854,166	0	8,787,269	
28. Nebraska	NE	4,797,560	11,537,425	10,052,451	0	26,387,436	
29. Nevada	NV	1,306,633	7,620,016	2,600,437	0	11,527,086	
30. New Hampshire	NH	3,424,820	51,724,741	5,282,428	0	60,431,989	
31. New Jersey	NJ	26,241,234	345,413,934	38,237,281	0	409,892,449	
32. New Mexico	NM	1,366,579	4,504,292	2,302,497	0	8,173,368	
33. New York	NY	23,536	3,934	269,009	0	296,479	
34. North Carolina	NC	10,678,724	173,406,444	15,789,321	0	199,874,489	
35. North Dakota	ND	687,808	10,369,585	2,121,789	0	13,179,182	
36. Ohio	OH	18,301,749	197,695,689	36,351,461	0	252,348,899	
37. Oklahoma	OK	3,608,869	13,966,868	4,379,046	0	21,954,783	
38. Oregon	OR	2,321,160	26,771,963	10,080,281	0	39,173,404	
39. Pennsylvania	PA	41,854,188	402,552,068	66,844,943	0	511,251,199	
40. Rhode Island	RI	1,233,627	100,307,418	1,762,448	0	103,303,493	
41. South Carolina	SC	3,488,185	91,959,093	8,708,710	0	104,155,988	
42. South Dakota	SD	1,797,953	11,599,074	4,171,416	0	17,568,443	
43. Tennessee	TN	26,774,495	134,554,648	61,037,610	0	222,366,753	
44. Texas	TX	28,423,964	123,051,638	67,575,755	0	219,051,357	
45. Utah	UT	5,355,539	13,687,827	5,016,685	0	24,060,051	
46. Vermont	VT	3,134,510	8,862,259	7,519,624	0	19,516,393	
47. Virginia	VA	21,015,724	105,667,440	37,763,433	0	164,446,597	
48. Washington	WA	17,415,726	34,710,471	31,716,050	0	83,842,247	
49. West Virginia	WV	501,623	43,457,906	1,246,239	0	45,205,768	
50. Wisconsin	WI	19,670,045	133,049,496	41,191,222	0	193,910,763	
51. Wyoming	WY	1,002,424	4,465,314	1,444,246	0	6,911,984	
52. American Samoa	AS	0	0	0	0	0	
53. Guam	GU	0	0	0	0	0	
54. Puerto Rico	PR	18	12,112,412	784	0	12,113,214	
55. U.S. Virgin Islands	VI	8,508	0	0	0	8,508	
56. Northern Mariana Islands	MP	0	0	0	0	0	
57. Canada	CAN	0	0	13,539	0	13,539	
58. Aggregate Other Alien	OT	0	0	0	0	0	0
59. Subtotal	XXX	628,125,984	4,293,172,830	1,220,921,817	0	6,142,220,631	4,425,000,000
90. Reporting entity contributions for employee benefits plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	19,483				19,483	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	107,926				107,926	
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	628,253,393	4,293,172,830	1,220,921,817	0	6,142,348,040	4,425,000,000
96. Plus reinsurance assumed	XXX	1,692,444	435,930	367	0	2,128,741	
97. Totals (All Business)	XXX	629,945,837	4,293,608,760	1,220,922,184	0	6,144,476,781	4,425,000,000
98. Less reinsurance ceded	XXX	371,575,405	648,825	70,567,173	0	442,791,403	1,157,010,509
99. Totals (All Business) less Reinsurance Ceded	XXX	258,370,432	4,292,959,935	(c) 1,150,355,011	0	5,701,685,378	3,267,989,491
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

- | | | | |
|--|----|--|---|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... | 53 | 4. Q - Qualified - Qualified or accredited reinsurer..... | 0 |
| 2. R - Registered - Non-domiciled RRGs..... | 0 | 5. N - None of the above - Not allowed to write business in the state..... | 4 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | 0 | | |

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

Ordinary life and individual accident and health premiums are allocated to the last residence of each insured as shown by the Company's records. Group life and accident and health premiums are allocated to the state in which each employer's place of business is primarily located

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	6,171,163	98,462,554	7,318,365		0	111,952,082
2. Alaska	AK	702,657	2,996,662	711,749		0	4,411,068
3. Arizona	AZ	8,854,852	25,495,911	26,698,183		0	61,048,946
4. Arkansas	AR	2,096,793	38,555,439	4,253,054		0	44,905,286
5. California	CA	63,344,296	224,575,805	105,478,809		0	393,398,910
6. Colorado	CO	8,705,083	29,260,788	20,461,779		0	58,427,650
7. Connecticut	CT	21,194,085	108,349,421	17,164,977		0	146,708,483
8. Delaware	DE	4,164,301	16,176,165	5,693,802		500,000,000	526,034,268
9. District of Columbia	DC	2,628,983	1,641,284	4,436,572		0	8,706,839
10. Florida	FL	39,257,738	361,812,147	47,139,651		0	448,209,536
11. Georgia	GA	12,299,300	94,696,350	17,074,212		0	124,069,862
12. Hawaii	HI	2,284,209	68,764,691	2,971,588		0	74,020,488
13. Idaho	ID	1,270,353	5,994,258	2,557,819		0	9,822,430
14. Illinois	IL	39,485,596	145,794,105	42,912,366		3,925,000,000	4,153,192,067
15. Indiana	IN	19,864,904	130,941,918	35,576,802		0	186,383,624
16. Iowa	IA	12,551,892	56,774,853	14,615,440		0	83,942,185
17. Kansas	KS	7,163,349	10,389,063	7,317,173		0	24,869,585
18. Kentucky	KY	16,039,414	54,920,053	18,540,505		0	89,499,972
19. Louisiana	LA	7,011,583	65,888,238	14,196,448		0	87,096,269
20. Maine	ME	2,176,079	17,495,184	4,148,735		0	23,819,998
21. Maryland	MD	15,235,181	56,802,630	19,980,572		0	92,018,383
22. Massachusetts	MA	46,456,151	229,176,677	87,521,018		0	363,153,846
23. Michigan	MI	26,759,513	193,608,374	22,129,306		0	242,497,193
24. Minnesota	MN	4,741,437	82,460,524	32,512,983		0	119,714,944
25. Mississippi	MS	1,044,040	56,337,982	1,683,907		0	59,065,929
26. Missouri	MO	11,610,109	45,394,418	13,798,235		0	70,802,762
27. Montana	MT	577,722	7,355,381	572,599		0	8,505,702
28. Nebraska	NE	4,797,560	11,537,425	6,074,622		0	22,409,607
29. Nevada	NV	1,306,633	7,620,016	1,525,813		0	10,452,462
30. New Hampshire	NH	3,424,820	51,724,741	4,580,335		0	59,729,896
31. New Jersey	NJ	26,241,234	345,413,934	32,828,459		0	404,483,627
32. New Mexico	NM	1,366,579	4,504,292	1,775,080		0	7,645,951
33. New York	NY	23,536	3,934	0		0	27,470
34. North Carolina	NC	10,678,724	173,406,444	10,188,075		0	194,273,243
35. North Dakota	ND	687,808	10,369,585	744,181		0	11,801,574
36. Ohio	OH	18,301,749	197,695,689	24,969,530		0	240,966,968
37. Oklahoma	OK	3,608,869	13,966,868	3,397,410		0	20,973,147
38. Oregon	OR	2,321,160	26,771,963	9,030,948		0	38,124,071
39. Pennsylvania	PA	41,854,188	402,552,068	55,596,315		0	500,002,571
40. Rhode Island	RI	1,233,627	100,307,418	1,594,166		0	103,135,211
41. South Carolina	SC	3,488,185	91,959,093	6,256,015		0	101,703,293
42. South Dakota	SD	1,797,953	11,599,074	2,318,047		0	15,715,074
43. Tennessee	TN	26,774,495	134,554,648	41,659,755		0	202,988,898
44. Texas	TX	28,423,964	123,051,638	39,179,662		0	190,655,264
45. Utah	UT	5,355,539	13,687,827	3,610,075		0	22,653,441
46. Vermont	VT	3,134,510	8,862,259	6,765,250		0	18,762,019
47. Virginia	VA	21,015,724	105,667,440	31,610,750		0	158,293,914
48. Washington	WA	17,415,726	34,710,471	27,990,634		0	80,116,831
49. West Virginia	WV	501,623	43,457,906	830,852		0	44,790,381
50. Wisconsin	WI	19,670,045	133,049,496	33,679,846		0	186,399,387
51. Wyoming	WY	1,002,424	4,465,314	1,036,465		0	6,504,203
52. American Samoa	AS	0	0	0		0	0
53. Guam	GU	0	0	0		0	0
54. Puerto Rico	PR	18	12,112,412	784		0	12,113,214
55. U.S. Virgin Islands	VI	8,508	0	0		0	8,508
56. Northern Mariana Islands	MP	0	0	0		0	0
57. Canada	CAN	0	0	0		0	0
58. Aggregate Other Alien	OT	0	0	0		0	0
59. Total		628,125,984	4,293,172,830	924,709,718	0	4,425,000,000	10,271,008,532

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
Tokio Marine Holdings, Inc.				Japan		
	Tokio Marine & Nichido Fire Insurance Co., Ltd.	100.0%		Japan		AA-1580100
	TM Claims Service, Inc.	100.0%		New York	13-3382776	
	Tokio Marine North America, Inc.	100.0%		Delaware	45-2682016	
	Tokio Marine America Insurance Company	100.0%	10945	New York	13-4032666	
	Trans Pacific Insurance Company	100.0%	41238	New York	13-3118700	
	TM Specialty Insurance Company	100.0%	10738	Arizona	91-1932966	
	Tokio Marine Management, Inc.	100.0%		New York	13-2871816	
	TNUS Insurance Company	100.0%	32301	New York	20-0940754	
	TMNA Services, LLC	100.0%		Delaware	45-2682309	
	Philadelphia Consolidated Holding Corp.	100.0%		Pennsylvania	23-2202671	
	Tokio Marine Specialty Insurance Company	100.0%	23850	Delaware	23-2423138	
	Philadelphia Indemnity Insurance Company	100.0%	18058	Pennsylvania	23-1738402	
	PCHC Investment Corp.	100.0%		Delaware	51-0385989	
	Maguire Insurance Agency, Inc.	100.0%		Pennsylvania	23-1609281	
	PHLY E&S Insurance Solutions, Inc.	100.0%		Colorado	84-1181504	
	The Allen J. Flood Companies, Inc.	100.0%		New York	13-1924482	
	Select Communities Risk Purchasing Group, LLC	100.0%		Delaware	82-2604107	
	First Insurance Company of Hawaii, Ltd.	100.0%	41742	Hawaii	99-0218317	
	First Risk Management Services, Inc.	100.0%		Hawaii	13-4267947	
	First Fire and Casualty Insurance of Hawaii, Inc.	100.0%	41726	Hawaii	99-0218320	
	First Indemnity Insurance of Hawaii, Inc.	100.0%	41734	Hawaii	99-0218318	
	First Security Insurance of Hawaii, Inc.	100.0%	10938	Hawaii	99-0335740	
	J.M. Lydgate, Limited	100.0%		Hawaii	99-0046912	
	Tokio Marine GRV Re, Inc.	100.0%	11243	Oklahoma	76-0699782	
Delphi Financial Group, Inc.		100.0%		Delaware	13-3427277	
	Reliance Standard Life Insurance Company of Texas	100.0%	66575	Texas	74-2281123	
	Reliance Standard Life Insurance Company	100.0%	68381	Illinois	36-0883760	
	First Reliance Standard Life Insurance Company	100.0%	71005	New York	13-3176850	
	Delphi Project Foundation			Pennsylvania	23-2711230	
	Insurance Dedicated Fund LLC	100.0%		Delaware	36-0883760	
	Flat Rock Holdings LLC	78.9%		Delaware	27-3562945	
	Flat Rock Mortgage Investment Trust	78.9%		Delaware	27-3562945	
	Flat Rock Properties LLC	78.9%		Delaware	27-3562945	
	Quercus Mortgage Investment Trust	100.0%		Delaware		
	Riverview Mortgage Investment Trust	100.0%		Delaware		
	Standard Security Life Insurance Company of New York	100.0%	69078	New York	13-5679267	
	PEMZ 1 LLC	100.0%		Delaware		
	PEMZ 2 LLC	100.0%		Delaware		
SIG Holdings, Inc.		100.0%		Delaware	51-0374001	
	Safety National Casualty Corporation	100.0%	15105	Missouri	43-0727872	
	Safety First Insurance Company	100.0%	11123	Illinois	43-1901552	

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Midlands Management Corporation	100.0%		Oklahoma	73-1366980	
	Midlands Claim Administrators, Inc.	100.0%		Oklahoma	73-1446969	
	Midlands Management of Texas, Inc.	100.0%		Texas	75-1298078	
	Safety National Re SPC	100.0%		Cayman Islands		AA-3770149
	Tokio Marine RSL Re PIC, Ltd.	100.0%		Cayman Islands		AA-3770493
	Safety National Re PIC 1, Ltd.	100.0%		Cayman Islands	98-1516152	
	Safety Specialty Insurance Company	100.0%	13815	Missouri	27-2237608	
	Insurance Data Services Corporation	100.0%		Missouri	45-3123432	
	Greenbrook LLC	100.0%		Delaware	22-3704234	
	TER I, LLC	100.0%		Delaware	52-2284613	
	PEMZ 3 LLC	100.0%		Delaware		
	Matrix Absence Management, Inc.	100.0%		Delaware	77-0493584	
	Matrix Payroll Services, Inc.	100.0%		California	77-0246850	
	Delphi Capital Management, Inc.	100.0%		Delaware	52-1658222	
	Delphi CRE Funding LLC	100.0%		Delaware	13-3427277	
	Blue Ash Investment Trust	100.0%		Delaware	13-3427277	
	Acorn Advisory Capital L.P.	100.0%		Delaware	13-3762822	
	Acorn Advisory Capital Management LLC	100.0%		Delaware	20-3475113	
	Build Capital Management LLC	100.0%		Delaware	12-8321876	
Tokio Marine Seguradora S.A.		98.6%		Brazil		
	XS3 Seguros S.A.	49.3%		Brazil		
	Tokio Marine Serviços Ltda.	98.6%		Brazil		
Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.		100.0%		Brazil		
Tokio Marine Compañía de Seguros, S.A. de C.V.		100.0%		Mexico		
TM Claims Service Europe Limited		100.0%		UK		
Tokio Marine Management (Australasia) Pty. Ltd.		100.0%		Australia		
	Bond and Credit Company Pty Ltd	100.0%		Australia		
	BCC Trade Credit Pty Ltd	100.0%		Australia		
	BCC Surety Pty Ltd	100.0%		Australia		
	Accident & Health International Underwriting Pty Ltd	100.0%		Australia		
TM Claims Service Asia Pte. Limited		100.0%		Singapore		
Asia General Holdings Limited		99.8%		Singapore		
	Tokio Marine Insurance Singapore Ltd.	99.8%		Singapore		
	Tokio Marine Life Insurance Singapore Ltd.	99.5%		Singapore		
	Tokio Marine Life Insurance Malaysia Bhd.	99.5%		Malaysia		
	Tokio Marine Financial Advisers (Singapore) Private Limited	99.5%		Singapore		
PT Tokio Marine Life Insurance Indonesia		97.8%		Indonesia		
Tokio Marine Kiln Group Limited		100.0%		UK		
	Tokio Marine Kiln Insurance Limited	100.0%		UK		AA-1121445
	Kiln Underwriting (510) Limited	100.0%		UK		
	R J Kiln & Co (No 2) Limited	100.0%		UK		
	WNC GP, LLC	100.0%		California		
	WNC Holding Company, LP	100.0%		Delaware		

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	WNC Insurance Holding Corp.	100.0%		Delaware		
	Tokio Marine Highland Insurance Services, Inc.	100.0%		California		
	Precise Adjustments, Inc.	100.0%		Texas		
	Insurance Management Services, Inc.	100.0%		Texas		
	AMPAC Insurance Marketing, Inc.	100.0%		California		
	Wilshire National Corporation	100.0%		California		
	Kiln Underwriting Limited	100.0%		UK		
	Tokio Marine Kiln Syndicates Limited	100.0%		UK		
	TMK Syndicate 510			UK		AA-1126510
	TMK Syndicate 308			UK		
	TMK Syndicate 1880			UK		AA-1120096
	TMK Syndicate 557			UK		AA-1126557
	R J Kiln & Co (No 1) Limited	100.0%		UK		
	Tokio Marine Kiln Singapore Pte. Limited	100.0%		Singapore		
	Tokio Marine Kiln Insurance Services Limited	100.0%		UK		
	Kiln Pension Guarantee Limited	100.0%		UK		
	R J Kiln & Co (No 4) Limited	100.0%		UK		
	Tokio Marine Underwriting Limited	100.0%		UK		
	Tokio Marine Risk Management Rus, LLC	100.0%		Russia		
	The Tokio Marine & Nichido Fire Insurance Company (China) Limited	100.0%		China		
	Tokio Marine Egypt General Takaful Company	100.0%		Egypt		
	Kaf Life Insurance	25.0%		Egypt		
	Arabian Shield Cooperative Insurance Company	5.8%		Saudi Arabia		
	Allianz Hayat ve Emeklilik A.S.	11.0%		Turkey		
	HCC Insurance Holdings, Inc.	100.0%		Delaware	76-0336636	
	Illium, Inc.	100.0%		Delaware	20-3853222	
	Houston Casualty Company	100.0%	42374	Texas	74-2195939	
	U.S. Specialty Insurance Company	100.0%	29599	Texas	52-1504975	
	One FDD LLC			Delaware		
	HCC Life Insurance Company	100.0%	92711	Indiana	35-1817054	
	US Holdings, Inc.	100.0%		Delaware	23-2445410	
	HCC Captive Solutions Company	100.0%	16805	Tennessee	83-4368150	
	Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	100.0%		Mexico	98-1620395	
	IMT Services, LLC	100.0%		Rhode Island	11-3599814	
	IMT Services Canada Limited	100.0%		Rhode Island	98-1620112	
	NAS Insurance Services, LLC	100.0%		California	95-3952981	
	HCC Intermediate Holdings, Inc.	100.0%		Delaware	76-0585063	
	HCC Underwriting Agency Ltd.	100.0%		UK	30-0454192	
	Lloyds Syndicate 4141 TMHCC			UK		AA-1120086
	Legacy 777, LP	25.0%		Texas	48-1307787	
	Nameco (No. 808) Limited	100.0%		UK	98-1009459	
	HCC Risk Management Corporation	100.0%		Texas	75-1171384	
	HCC Service Company, Inc.	100.0%		Delaware	76-0551723	

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	HCC Service Delaware, LLC	100.0%		Delaware	76-0623081	
	LDG Reinsurance Corporation	100.0%		Massachusetts	04-2810404	
	HCC Casualty Insurance Services, Inc.	100.0%		California	68-0101584	
	On Call International LLC	100.0%		Delaware	04-3373226	
	On Call International Services, LLC	100.0%		Delaware	46-0738616	
	HCC Reinsurance Company Limited	100.0%		Bermuda	76-0479419	
	HCC Re Agency Ltd.	100.0%		Bermuda	98-0388625	
	WGIL1-North Mobile LLC	100.0%		Delaware	30-1263280	
	WGIL2-MLK LLC	100.0%		Delaware	38-4174437	
	TMHCC-EMIR2 LLC	100.0%		Delaware	37-2021265	
	TMHCC Air-1 LLC	100.0%		Delaware	32-0686531	
	TMHCC Air-2 LLC	100.0%		Delaware	92-4011436	
	Avemco Corporation	100.0%		Delaware	52-0733935	
	Avemco Insurance Company	100.0%	10367	Maryland	52-0795746	
	Avemco Insurance Agency, Inc.	100.0%		Maryland	52-1008186	
	HCC Indemnity Guaranty Agency, Inc.	100.0%		New York	11-2514767	
	Tokio Marine HCC Insurance Holdings (International) Limited	100.0%		UK	98-0234131	
	Rattner Mackenzie Limited	100.0%		Jordan	98-0335106	
	HCC International Insurance Company PLC	100.0%		UK	98-0413966	
	Tokio Marine Europe S.A.	100.0%		Luxembourg	98-1424403	
	HCCI Credit Services Limited	100.0%		UK	98-0464134	
	HCC Diversificacion Y Soluciones S.L.	100.0%		Spain	98-1071873	
	Qdos Holdings Limited	100.0%		UK	98-1461265	
	Qdos Broker and Underwriting Services Limited	100.0%		UK	98-1461336	
	GCube Underwriting Limited	100.0%		UK	98-1549656	
	Renewable Energy Loss Adjusters Limited	100.0%		UK	98-1550065	
	HCC Acquisition Sub, Inc.	100.0%		New York	76-0695980	
	Professional Indemnity Agency, Inc.	100.0%		New Jersey	13-2918810	
	HCC Specialty Underwriters, Inc.	100.0%		Massachusetts	04-2748570	
	HCC Specialty Underwriters Ltd.	100.0%		Canada	98-1161736	
	MAG Acquisition Sub, Inc.	100.0%		Delaware	04-3716615	
	HCC Global Financial Products, LLC	100.0%		Delaware	06-1504568	
	Surety Associates Holding Co., Inc.	100.0%		New Mexico	93-1030249	
	American Contractors Indemnity Company	100.0%	10216	California	95-4290651	
	Occidental Services, Inc.	100.0%		Delaware	20-2465160	
	USSC Holdings, Inc.	100.0%		Maryland	43-1997476	
	United States Surety Company	100.0%	10656	Maryland	52-1976385	
	HCC Credit Group, Inc.	100.0%		New York	20-3021762	
	G.B. Kenrick & Associates, Inc.	100.0%		Michigan	38-2554454	
	HCC Public Risk Claim Service, Inc.	100.0%		Michigan	38-3002556	
	HCC Medical Insurance Services, LLC	100.0%		Wisconsin	20-3384567	
	Brooklyn Ventures, Inc.	100.0%		Delaware	47-1246008	
	Brooklyn Ventures, LLC	100.0%		Missouri	26-4114320	

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Surety360, Inc.	100.0%		Missouri	33-2203810	
	Producers Ag Insurance Group, Inc.	100.0%		Delaware	20-4103791	
	Pro Ag Transition Services, LLC	100.0%		California	35-2459750	
	Pro Ag Management, Inc.	100.0%		Illinois	37-1108576	
	Producers Agriculture Insurance Company	100.0%	34312	Texas	81-0368291	
	Crop Hail Management, Inc.	100.0%		Texas	75-1493732	
	Producers Lloyds Insurance Company		33170	Texas	75-1494452	
	Gulf Guaranty Employee Benefit Services, Inc.	100.0%		Mississippi	64-0816870	
	GCube Insurance Services, Inc.	100.0%		California	33-0718415	
	Renewable Energy Loss Adjusters, LLC	100.0%		California	81-0967581	
	Privilege Underwriters, Inc.	100.0%		Delaware	84-1699173	
	PURE Insurance Company	100.0%	13204	Florida	26-3109178	
	PURE Risk Management, LLC	100.0%		Florida	20-5625284	
	PURE Programs, LLC	100.0%		Delaware	81-2312376	
	Pure Art Services, LLC	100.0%		Delaware	82-1436681	
	Privilege Underwriters Reciprocal Exchange	0%	12873	Florida	20-8287105	
	PURE Specialty Exchange	0%	17148	Arizona	30-1294858	
	PURE Specialty Risk Management, LLC	100.0%		Arizona	87-4545957	
	Tokio Marine Canada Ltd.	100.0%		Canada		
	Tokio Marine Newa Insurance Co., Ltd.	50.2%		Taiwan		
	Newa Insurance (Cambodia) Plc.	21.2%		Cambodia		
	Guangxin Venture Capital Co., Ltd	10.0%		Taiwan		
	Tokio Marine Asia Pte. Ltd.	100.0%		Singapore		
	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	100.0%		Hong Kong		AA-5321001
	Tokio Marine Insurance Vietnam Company Limited	51.0%		Vietnam		
	Tokio Marine South East Servicing Company Limited	60.6%		Thailand		
	Tokio Marine Insurance Broker Co., Ltd.	60.6%		Thailand		
	Tokio Management Services (Thailand) Co., Ltd.	100.0%		Thailand		
	TMF Holding (Thailand) Limited	100.0%		Thailand		
	PIM Holding (Thailand) Co., Ltd.	51.0%		Thailand		
	Pannasub Co., Ltd.	100.0%		Thailand		
	Tokio Marine Life Insurance (Thailand) Public Company Limited	100.0%		Thailand		
	NHCT Holding (Thailand) Company Limited	100.0%		Thailand		
	NHCT Company Limited	100.0%		Thailand		
	Tokio Marine Safety Insurance (Thailand) Public Company Limited	99.3%		Thailand		
	Tokio Marine Insurans (Malaysia) Berhad	100.0%		Malaysia		
	PT Asuransi Tokio Marine Indonesia	80.0%		Indonesia		
	IFFCO-TOKIO General Insurance Company Limited	49.0%		India		
	IFFCO-TOKIO Insurance Services Limited	49.0%		India		
	Malayan Insurance Company, Inc.	19.4%		Philippines		
	Hollard Holdings Proprietary Limited	22.5%		South Africa		
	Hollard International Proprietary Limited	22.5%		South Africa		

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Grand Guardian Tokio Marine General Insurance Company Limited	15.0%		Myanmar		
	The Shinko Building, Ltd.	54.0%		Japan		
	Tokio Marine & Nichido Adjusting Services Co., Ltd.	100.0%		Japan		
	The Tokio Marine Claims Service Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Systems Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin 110 Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Human Resources Academy Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Outsourcing Management Co., Ltd.	100.0%		Japan		
	MMC Insurance Services Co., Ltd.	95.0%		Japan		
	Kudan Insurance Services Co., Ltd.	95.0%		Japan		
	MHI Insurance Services, Ltd.	85.1%		Japan		
	Tokio Marine & Nichido Better Life Services	100.0%		Japan		
	Tokai Nichido Partners Management Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners TOKIO Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kansai Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kyushu Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tohoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners EAST Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Magokoro Partners Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Finance Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Communications Co., Ltd.	100.0%		Japan		
	Tokio Marine Nichido Auto-support Center Co., Ltd.	100.0%		Japan		
	The Tokio Marine Research Institute	100.0%		Japan		
	Tokio Marine International Assistance Co., Ltd.	100.0%		Japan		
	The Mitsubishi Asset Brains Co., Ltd.	25.0%		Japan		
	MST Insurance Service Co., Ltd.	16.1%		Japan		
	Kaijyosyoji, Inc.	28.4%		Japan		
	Tokio Marine Mezzanine Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin Consulting Co., Ltd.	100.0%		Japan		
	T&N Insurance Services Co., Ltd.	100.0%		Japan		
	Kyoei Service Inc.	63.8%		Japan		
	Tokio Marine X SAST Insurance Co., Ltd.	100.0%		Japan		
	Kyodo Jimu Chosa Service K.K.	80.0%		Japan		
	Tokio Marine Asset Management Co., Ltd.	100.0%		Japan		
	Tokio Marine Asset Management (London) Limited	100.0%		UK		
	Tokio Marine Asset Management International Pte. Ltd.	100.0%		Singapore		
	Tokio Marine Asset Management (USA) Ltd.	100.0%		NY		
	Tokio Marine Rogge Asset Management Ltd.	50.0%		UK		
	MY PRIME PROPERTY GP Inc.	100.0%		Japan		
	Nisshin Fire & Marine Insurance Co., Ltd.	100.0%		Japan		AA-1580070

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Nisshinfire Information System Co., Ltd.	100.0%		Japan		
	Universal Risk Solution Company, Limited	100.0%		Japan		
	Nisshin Fire Insurance Service Company, Limited	100.0%		Japan		
	Nisshin Fire Total Service Company, Limited	100.0%		Japan		
Tokio Marine & Nichido Life Insurance Co., Ltd.	Tokio Marine Anshin Agency Corporation	100.0%		Japan		AA-1580017
	Tokio Marine & Nichido Anshin Support Co.,Ltd.	100.0%		Japan		
Tokio Marine & Nichido Career Service Co., Ltd.	Tokio Marine & Nichido Career Service Co., Ltd.	100.0%		Japan		
Tokio Marine & Nichido Facilities, Inc.	Tokio Marine & Nichido Facilities, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Facility Service, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Lec Service, Inc.	77.5%		Japan		
Tokio Marine & Nichido Medical Service Co., Ltd.	Tokio Marine & Nichido Medical Service Co., Ltd.	100.0%		Japan		
Tokio Marine dR Co., Ltd.	Tokio Marine dR Co., Ltd.	100.0%		Japan		
Tokio Marine Millea SAST Insurance Co., Ltd.	Tokio Marine Millea SAST Insurance Co., Ltd.	100.0%		Japan		
Tokio Marine West SAST Insurance Co., Ltd.	Tokio Marine West SAST Insurance Co., Ltd.	100.0%		Japan		
E. Design Insurance Co., Ltd.	E. Design Insurance Co., Ltd.	97.9%		Japan		
Tokio Marine Business Support Co., Ltd.	Tokio Marine Business Support Co., Ltd.	100.0%		Japan		
Tokio Marine Assistance Co., Ltd.	Tokio Marine Assistance Co., Ltd.	100.0%		Japan		
Whitehealthcare Inc.	Whitehealthcare Inc.	40.0%		Japan		
AlgoNaut Inc.	AlgoNaut Inc.	40.0%		Japan		
I-Resilience Corporation	I-Resilience Corporation	30.0%		Japan		
Tokio Marine HC Business Launch Preparation Co.,Ltd.	Tokio Marine HC Business Launch Preparation Co.,Ltd.	100.0%		Japan		
Tokio Marine Resilience Co., Ltd.	Tokio Marine Resilience Co., Ltd.	100.0%		Japan		
Tokio Marine Smart Mobility Co., Ltd.	Tokio Marine Smart Mobility Co., Ltd.	100.0%		Japan		
Tokio Marine Decarbonization Business Launch Preparation Co.,Ltd.	Tokio Marine Decarbonization Business Launch Preparation Co.,Ltd.	100.0%		Japan		
Tokio Marine Well Design Co.,Ltd	Tokio Marine Well Design Co.,Ltd	100.0%		Japan		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
					0001169486	Tokyo Stock Exchange	Tokio Marine Holdings, Inc.	JPN	UIP					NO	
			AA-1580100				Tokio Marine & Nichido Fire Insurance Co., Ltd.	JPN	UIP	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3382776				TM Claims Service, Inc.	NY	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-2682016				Tokio Marine North America, Inc.	DE	UIP	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-2682309				TMNA Services, LLC	DE	NIA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10945	13-4032666				Tokio Marine America Insurance Company	NY	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	32301	20-0940754				TMS Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41238	13-3118700				Trans Pacific Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10738	91-1932966				TM Specialty Insurance Company	AZ	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-2871816				Tokio Marine Management, Inc.	NY	NIA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41742	99-0218317				First Insurance Company of Hawaii, Ltd.	HI	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-4267947				First Risk Management Services, Inc.	HI	NIA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			99-0218320				First Fire and Casualty Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41734	99-0218318				First Indemnity Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10938	99-0335740				First Security Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			99-0046912				J.M. Lydgate, Limited	HI	NIA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3427277				Delphi Financial Group, Inc.	DE	UIP	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	66575	74-2281123				Reliance Standard Life Insurance Company of Texas	TX	UDP	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	68381	36-0883760				Reliance Standard Life Insurance Company	IL	RE	Reliance Standard Life Insurance Company of Texas	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	71005	13-3176850				First Reliance Standard Life Insurance Company	NY	DS	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2711230				Delphi Project Foundation	PA	NIA	Reliance Standard Life Insurance Company	Other		Tokio Marine Holdings, Inc.	NO	
			52-2284613				TER 1, LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			36-0883760				Insurance Dedicated Fund LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Flat Rock Holdings LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Flat Rock Mortgage Investment Trust	DE	NIA	Flat Rock Holdings LLC	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Flat Rock Properties LLC	DE	NIA	Flat Rock Mortgage Investment Trust	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
							Quercus Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Riverview Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	69078	13-5679267				Standard Security Life Insurance Company of New York	NY	DS	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEMZ 1 LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEMZ 2 LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			51-0374001				SIG Holdings, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	15105	43-0727872				Safety National Casualty Corporation	MO	IA	SIG Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	11123	43-1901552				Safety First Insurance Company	IL	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1366980				Midlands Management Corporation	OK	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1446969				Midlands Claim Administrators, Inc.	OK	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1298078				Midlands Management of Texas, Inc.	TX	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3770149				Safety National Re SPC	CYM	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1516152				Safety National Re PIC 1, Ltd.	CYM	IA	Safety National Re SPC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3770493				Tokio Marine RSL Re PIC, Ltd.	CYM	IA	Safety National Re SPC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	13815	27-2237608				Safety Specialty Insurance Company	MO	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
			22-3704234				Greenbrook LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEIZ 3 LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-3123432				Insurance Data Services Corporation	MO	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			77-0493584				Matrix Absence Management, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			77-0246850				Matrix Payroll Services, Inc.	CA	NIA	Matrix Absence Management, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-1658222				Delphi Capital Management, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3427277				Delphi CRE Funding LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3427277				Blue Ash Investment Trust	DE	NIA	Delphi CRE Funding LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3762822				Acorn Advisory Capital L.P.	DE	NIA	Delphi Financial Group, Inc.	Ownership	0.999	Tokio Marine Holdings, Inc.	NO	
			13-3762822				Acorn Advisory Capital L.P.	DE	NIA	Acorn Advisory Capital Management LLC	Ownership	0.001	Tokio Marine Holdings, Inc.	NO	
			20-3475113				Acorn Advisory Capital Management LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			12-8321876				Build Capital Management LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Seguradora S.A.	BRA	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.986	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							XS3 Seguros S.A.	BRA	IA	Tokio Marine Seguradora S.A.	Ownership	0.500	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Servicos Ltda.	BRA	NIA	Tokio Marine Seguradora S.A.	Ownership	0.990	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil	Ownership	0.010	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Servicos Ltda.	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Compañia de Seguros, S.A. de C.V.	MEX	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							TM Claims Service Europe Limited	GBR	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Management (Australasia) Pty. Ltd.	AUS	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Bond and Credit Company Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BCC Trade Credit Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BCC Surety Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Accident & Health International Underwriting Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							TM Claims Service Asia Pte. Limited	SGP	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Asia General Holdings Limited	SGP	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.998	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Singapore Ltd.	SGP	IA	Asia General Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance Singapore Ltd.	SGP	IA	Asia General Holdings Limited	Ownership	0.997	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance Malaysia Bhd.	MYS	IA	Tokio Marine Life Insurance Singapore Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Financial Advisers (Singapore) Private Limited	SGP	IA	Tokio Marine Life Insurance Singapore Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Group Limited	GBR	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1121445				Tokio Marine Kiln Insurance Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting (510) Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 2) Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							WNC GP, LLC	CA	NIA	R J Kiln & Co (No 2) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							WNC Holding Company, LP	DE	NIA	R J Kiln & Co (No 2) Limited	Ownership	0.990	Tokio Marine Holdings, Inc.	NO	
							WNC Holding Company, LP	DE	NIA	WNC GP, LLC	Ownership	0.010	Tokio Marine Holdings, Inc.	NO	
							WNC Insurance Holding Corp.	DE	NIA	WNC Holding Company, LP	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Highland Insurance Services, Inc.	CA	NIA	WNC Insurance Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Highland Insurance Services, Inc.			Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Precise Adjustments, Inc.	TX	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Insurance Management Services, Inc.	TX	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							AMPAC Insurance Marketing, Inc.	CA	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Wilshire National Corporation	CA	NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Syndicates Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1126510				TMK Syndicate 510	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
							TMK Syndicate 308	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
			AA-1120096				TMK Syndicate 1880	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
			AA-1126557				TMK Syndicate 557	GBR	IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 1) Limited	GBR	NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Singapore Pte. Limited	SGP	NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Insurance Services Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Pension Guarantee Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 4) Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Underwriting Limited	GBR	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Risk Management Rus, LLC	RUS	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine & Nichido Fire Insurance Company (China) Limited	CHN	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2202671				Philadelphia Consolidated Holding Corp.	PA	NIA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	23850	23-2423138				Tokio Marine Specialty Insurance Company	DE	IA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	18058	23-1738402				Philadelphia Indemnity Insurance Company	PA	IA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			51-0385989				PCHC Investment Corp.	DE	NIA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-1609281				Maguire Insurance Agency, Inc.	PA	NIA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			84-1181504				PHLY E&S Insurance Solutions, Inc.	CO	NIA	Maguire Insurance Agency, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-1924482				The Allen J. Flood Companies, Inc.	NY	NIA	Maguire Insurance Agency, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Select Communities Risk Purchasing Group, LLC	DE	NIA	Maguire Insurance Agency, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			82-2604107				Tokio Marine Egypt General Takaful Company	EGY	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Egypt General Takaful Company	EGY	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	
							Kaf Life Insurance	EGY	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							Arabian Shield Cooperative Insurance Company	SAU	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.058	Tokio Marine Holdings, Inc.	NO	
							Allianz Hayat ve Emeklilik A.S.	TUR	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Other		Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
			76-0336636				HCC Insurance Holdings, Inc.	DE	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3853222				Illum, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	42374	74-2195939				Houston Casualty Company	TX	IA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			11-3599814				IMT Services, LLC	RI	NIA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620112				IMT Services Canada Limited	RI	NIA	IMT Services, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	29599	52-1504975				U.S. Specialty Insurance Company	TX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			35-1817054				One FDD LLC	DE	NIA	Houston Casualty Company	Other		Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	92711	98-1620395				HCC Life Insurance Company	IN	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2445410				Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	MEX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	16805	83-4368150				US Holdings, Inc.	DE	NIA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			95-3952981				HCC Captive Solutions Company	TN	IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0585063				NAS Insurance Services, LLC	CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-0454192				HCC Intermediate Holdings, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1171384				HCC Underwriting Agency Ltd.	GBR	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1120086				HCC Risk Management Corporation	TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			48-1307787				Lloyds Syndicate 4141 TMHCC	GBR	IA	HCC Underwriting Agency Ltd.	Management		Tokio Marine Holdings, Inc.	NO	
			98-1009459				Legacy 777, LP	TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
			76-0551723				Nameco (No. 808) Limited	GBR	IA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0623081				HCC Service Company, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2810404				HCC Service Delaware, LLC	DE	NIA	HCC Service Company, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			68-0101584				LDG Reinsurance Corporation	MA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3373226				HCC Casualty Insurance Services, Inc.	CA	NIA	LDG Reinsurance Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			46-0738616				On Call International LLC	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0479419				On Call International Services, LLC	DE	NIA	On Call International LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0388625				HCC Reinsurance Company Limited	BMU	IA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-1263280				HCC Re Agency Ltd.	BMU	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-4174437				WGIL1-North Mobile LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-2021265				WGIL2-MLK LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			32-0686531				TMHCC-EMIR2 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			92-4011436				TMHCC Air-1 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-0733935				TMHCC Air-2 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10367	52-0795746				Avemco Corporation	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	11243	76-0699782				Avemco Insurance Company	MD	IA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
			52-1008186				Tokio Marine GRV Re, Inc.	OK	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			11-2514767				Avemco Insurance Agency, Inc.	MD	NIA	Avemco Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
			98-0234131				HCC Indemnity Guaranty Agency, Inc.	NY	NIA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	GBR	NIA	HCC Insurance Holdings, Inc.	Ownership	0.988	Tokio Marine Holdings, Inc.	NO	
			98-0335106				Tokio Marine HCC Insurance Holdings (International) Limited	GBR	NIA	HCC Global Financial Products, LLC	Ownership	0.012	Tokio Marine Holdings, Inc.	NO	
			98-0413966				Rattner Mackenzie Limited	JOR	NIA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1424403				HCC International Insurance Company PLC	GBR	IA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0464134				Tokio Marine Europe S.A.	LUX	IA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1071873				HCC Credit Services Limited	GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Diversificacion Y Soluciones S.L.	ESP	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

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SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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			98-1461265				Odos Holdings Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1461336				Odos Broker and Underwriting Services Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1549656				GCube Underwriting Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1550065				Renewable Energy Loss Adjusters Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0695980				HCC Acquisition Sub, Inc.	.NY	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-2918810				Professional Indemnity Agency, Inc.	.NJ	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2748570				HCC Specialty Underwriters, Inc.	.MA	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1161736				HCC Specialty Underwriters Ltd.	.CAN	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3716615				MAG Acquisition Sub, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			06-1504568				HCC Global Financial Products, LLC	.DE	NIA	MAG Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			93-1030249				Surety Associates Holding Co., Inc.	.NM	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10216	95-4290651				American Contractors Indemnity Company	.CA	IA	Surety Associates Holding Co., Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-2465160				Occidental Services, Inc.	.DE	NIA	Surety Associates Holding Co., Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			43-1997476				USSC Holdings, Inc.	.MD	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10656	52-1976385				United States Surety Company	.MD	IA	USSC Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3021762				HCC Credit Group, Inc.	.NY	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-2554454				G.B. Kenrick & Associates, Inc.	.MI	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-3002556				HCC Public Risk Claim Service, Inc.	.MI	NIA	G.B. Kenrick & Associates, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3384567				HCC Medical Insurance Services, LLC	.WI	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			47-1246008				Brooklyn Ventures, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			26-4114320				Brooklyn Ventures, LLC	.MO	NIA	Brooklyn Ventures, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Surety360, Inc.	.MO	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-4103791				Producers Ag Insurance Group, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			35-2459750				Pro Ag Transition Services, LLC	.CA	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-1108576				Pro Ag Management, Inc.	.IL	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	34312	81-0368291				Producers Agriculture Insurance Company	.TX	IA	Pro Ag Management, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1493732				Crop Hail Management, Inc.	.TX	NIA	Producers Agriculture Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	33170	75-1494452				Producers Lloyds Insurance Company	.TX	IA	Producers Agriculture Insurance Company	Management	1.000	Tokio Marine Holdings, Inc.	NO	
							Gulf Guaranty Employee Benefit Services, Inc.								
			64-0816870					.MS	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
										Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	13204	84-1699173				Privilege Underwriters, Inc.	.DE	NIA		Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			26-3109178				PURE Insurance Company	.FL	IA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-5625284				PURE Risk Management, LLC	.FL	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			81-2312376				PURE Programs, LLC	.DE	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			82-1436681				PURE Art Services, LLC	.DE	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	12873	20-8287105				Privilege Underwriters Reciprocal Exchange	.FL	IA	Subscriber's Advisory Committee	Attorney-In-Fact		Tokio Marine Holdings, Inc.	NO	
			33-0718415				GCube Insurance Services, Inc.	.CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	17148	30-1294858				PURE Specialty Exchange	.AZ	IA	Subscriber's Advisory Committee	Attorney-In-Fact		Tokio Marine Holdings, Inc.	NO	
			87-4545957				PURE Specialty Risk Management, LLC	.AZ	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			81-0967581				Renewable Energy Loss Adjusters, LLC	.CA	NIA	GCube Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Canada Ltd.	.CAN	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asia Pte. Ltd.	.SGP	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	.HKG	IA	Tokio Marine Asia Pte. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-5321001												

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Tokio Marine Nawa Insurance Co., Ltd.	.TWN	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.502	Tokio Marine Holdings, Inc.	NO	
							Nawa Insurance (Cambodia) Plc.	.KHM	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.424	Tokio Marine Holdings, Inc.	NO	
							Guangxin Venture Capital Co., Ltd	.TWN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.200	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Vietnam Company Limited	.VNM	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine South East Servicing Company Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.451	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine South East Servicing Company Limited	.THA	NIA	TMF Holding (Thailand) Limited	Ownership	0.155	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Broker Co., Ltd.	.THA	NIA	Tokio Marine South East Servicing Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Broker Co., Ltd.	.THA	NIA	Tokio Management Services (Thailand) Co., Ltd.	Ownership		Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Broker Co., Ltd.	.THA	NIA	TMF Holding (Thailand) Limited	Ownership		Tokio Marine Holdings, Inc.	NO	
							Tokio Management Services (Thailand) Co., Ltd.	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							TMF Holding (Thailand) Limited	.THA	NIA	Tokio Management Service (Thailand) Co., Ltd.	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							TMF Holding (Thailand) Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							NHCT Holding (Thailand) Company Limited	.THA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							NHCT Holding (Thailand) Company Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	
							NHCT Holding (Thailand) Company Limited	.THA	NIA	TMF Holding (Thailand) Limited	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							NHCT Company Limited	.THA	NIA	NHCT Holding (Thailand) Company Limited	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							NHCT Company Limited	.THA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							NHCT Company Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	NHCT Company Limited	Ownership	0.252	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.488	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.001	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	TMF Holding (Thailand) Limited	Ownership	0.253	Tokio Marine Holdings, Inc.	NO	
							PIM Holding (Thailand) Co., Ltd.	.THA	NIA	TMF Holding (Thailand) Limited	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Pannasub Co., Ltd.	.THA	NIA	Tokio Management Service (Thailand) Co., Ltd.	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Pannasub Co., Ltd.	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance (Thailand) Public Company Limited	.THA	IA	Pannasub Co., Ltd	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance (Thailand) Public Company Limited	.THA	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurans (Malaysia) Berhad	.MYS	IA	Tokio Marine Asia Pte. Ltd	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PT Asuransi Tokio Marine Indonesia	.IDN	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	
							IFFCO-TOKIO General Insurance Company Limited	.IND	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							IFFCO-TOKIO General Insurance Company, Ltd.	.IND	NIA	IFFCO-TOKIO General Insurance Company, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							IFFCO-TOKIO Insurance Services Limited	.IND	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.194	Tokio Marine Holdings, Inc.	NO	
							Malayan Insurance Company, Inc.	.PHL	IA	Tokio Marine Asia Pte. Ltd	Ownership		Tokio Marine Holdings, Inc.	NO	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Hollard Holdings Proprietary LimitedZAF.....	NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.225	Tokio Marine Holdings, Inc.	NO.....	
							Hollard International Proprietary Limited ...	.ZAF.....	NIA.....	Tokio Marine Asia Pte. Ltd	Ownership.....	0.225	Tokio Marine Holdings, Inc.	NO.....	
							PT Tokio Marine Life Insurance Indonesia ....	.IDN.....	IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.978	Tokio Marine Holdings, Inc.	NO.....	
							Grand Guardian Tokio Marine General Insurance Company Limited .....	.MMR.....	IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.150	Tokio Marine Holdings, Inc.	NO.....	
			AA-1580070				Nisshin Fire & Marine Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nisshinfire Information System Co., Ltd. ....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Universal Risk Solution Company, Limited .....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nisshin Fire Insurance Service Co., Ltd. ....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nisshin Fire Total Service Company, Limited	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
			AA-1580017				Tokio Marine & Nichido Life Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Anshin Agency Corporation .....	.JPN.....	NIA.....	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Anshin Consulting Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Anshin Support Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							T&N Insurance Services Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Career Service Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Facilities, Inc. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.750	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Facilities, Inc. ....	.JPN.....	NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	0.025	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Facility Service, Inc. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Facilities, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Lec Service, Inc. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Facilities, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Medical Service Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine dR Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Millea SAST Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine West SAST Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							E. Design Insurance Co., Ltd. ....	.JPN.....	IA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.979	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Business Support Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							The Shinko Building, Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.540	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Adjusting Services Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							The Tokio Marine Claims Service Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Systems Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Anshin 110 Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine & Nichido Human Resources Academy Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Asset Management Co., Ltd. ....	.JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Asset Management (London) Limited .....	.GBR.....	NIA.....	Tokio Marine Asset Management Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Tokio Marine Asset Management International Pte. Ltd.	..SGP.....	..NIA.....	Tokio Marine Asset Management Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine Asset Management (USA) Ltd.	..NY.....	..NIA.....	Tokio Marine Asset Management Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine Rogge Asset Management Ltd.	..GBR.....	..NIA.....	Tokio Marine Asset Management Co., Ltd.	Ownership.....	0.500	Tokio Marine Holdings, Inc.	..NO.....	
							MY PRIME PROPERTY GP Inc.	..JPN.....	..NIA.....	Tokio Marine Asset Management Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Outsourcing Management Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							MMC Insurance Services Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.950	Tokio Marine Holdings, Inc.	..NO.....	
							Kudan Insurance Services Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.950	Tokio Marine Holdings, Inc.	..NO.....	
							MHI Insurance Services, Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.851	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Better Life Services	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokai Nichido Partners Management Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners TOKIO Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners Kansai Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners Kyushu Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners Tohoku Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Partners EAST Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Magokoro Partners Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Finance Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine & Nichido Communications Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine Nichido Auto-support Center Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							The Tokio Marine Research Institute	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine International Assistance Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
							The Mitsubishi Asset Brains Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.250	Tokio Marine Holdings, Inc.	..NO.....	
							MST Insurance Service Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.161	Tokio Marine Holdings, Inc.	..NO.....	
							Kaijyosyoji, Inc.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.284	Tokio Marine Holdings, Inc.	..NO.....	
							Tokio Marine Mezzanine Co., Ltd.	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Tokio Marine Assistance Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Whitehealthcare Inc.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.400	Tokio Marine Holdings, Inc.	NO.....	
							AlgoNaut Inc.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.400	Tokio Marine Holdings, Inc.	NO.....	
							Kyoei Service Inc.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.638	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine X SAST Insurance Co., Ltd.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							I-Resilience Corporation	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.300	Tokio Marine Holdings, Inc.	NO.....	
							Kyodo Jimu Chosa Service K.K.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.800	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine HC Business Launch Preparation Co.,Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Resilience Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Smart Mobility Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Decarbonization Business Launch Preparation Co.,Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Well Design Co.,Ltd	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	

NONE

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	AA-1580100	TOKIO MARINE & NICHIDO FIRE INSURANCE CO	760,630,074	0	0	0	0	0		0	760,630,074	(804,482,100)
	45-2682016	TOKIO MARINE NORTH AMERICA, INC.	(8,830,074)	(10,000,000)	0	0	0	0		0	(18,830,074)	0
	45-2682309	TMNA SERVICES, LLC	0	10,000,000	0	0	0	0		0	10,000,000	0
	AA-1126510	KILN/LLOYDS SYNDICATE - KILN 510	0	0	0	0	0	0		0	0	(141,331,233)
	AA-1120096	KILN/LLOYD'S SYNDICATE NUMBER 1880	0	0	0	0	0	0		0	0	(27,773,616)
	23-2202671	PHILADELPHIA CONSOLIDATED HOLDING CORP.	5,600,000	0	0	0	0	0		0	5,600,000	0
18058	23-1738402	PHILADELPHIA INDEMNITY INSURANCE COMPANY	(500,000,000)	0	0	0	(438,694,002)	0		0	(938,694,002)	100,738,701
23850	23-2423138	TOKIO MARINE SPECIALTY INSURANCE COMPANY	(17,000,000)	0	0	0	0	0		0	(17,000,000)	134,298,122
	23-1609281	MAGUIRE INSURANCE AGENCY, INC.	0	0	0	0	438,694,002	0		0	438,694,002	0
41742	99-0218317	FIRST INSURANCE COMPANY OF HAWAII, LTD.	(11,900,000)	0	0	0	0	0		0	(11,900,000)	85,438,345
41238	13-3118700	TRANS PACIFIC INSURANCE COMPANY	0	0	0	0	0	0		0	0	63,251,310
66575	74-2281123	RELIANCE STANDARD LIFE INS COMPANY TX	400,000	0	0	0	0	0		0	400,000	0
68381	36-0883760	RELIANCE STANDARD LIFE INSURANCE COMPANY	26,348,000	200,000,000	0	0	(201,844,287)	0		0	24,503,713	(1,516,625,280)
15105	43-0727872	SAFETY NATIONAL CASUALTY CORPORATION	(253,800,000)	0	0	0	(206,173,352)	0		0	(459,973,352)	881,575,118
11123	43-1901552	SAFETY FIRST INSURANCE COMPANY	(7,000,000)	0	0	0	0	0		0	(7,000,000)	20,320,422
	13-3427277	DELPHI FINANCIAL GROUP, INC.	271,600,000	(200,000,000)	0	0	408,017,639	0		0	479,617,639	0
	AA-3770149	SAFETY NATIONAL RE SPC	0	0	0	0	0	0		0	0	(845,480,687)
10945	13-4032666	TOKIO MARINE AMERICA INSURANCE COMPANY	(38,500,000)	0	0	0	0	0		0	(38,500,000)	148,290,644
	AA-1121445	TOKIO MARINE KILN INSURANCE LIMITED	0	0	0	0	0	0		0	0	(41,071,000)
32301	20-0940754	TNUS INSURANCE COMPANY	0	0	0	0	0	0		0	0	21,971,976
	AA-1560076	TOKIO MARINE & NICHIDO FIRE INSURANCE CO	0	0	0	0	0	0		0	0	2,976,809
	AA-1580070	NISSHIN FIRE & MARINE INSURANCE CO LTD	0	0	0	0	0	0		0	0	(358,574)
	AA-2730049	TOKIO MARINE COMPANIA DE SEGUROS	0	0	0	0	0	0		0	0	122,000
42374	74-2195939	HOUSTON CASUALTY COMPANY	(136,800,000)	(1,763,375)	0	0	0	0		0	(138,563,375)	(318,270,542)
13815	27-2237608	SAFETY SPECIALTY INSURANCE COMPANY	(7,200,000)	0	0	0	0	0		0	(7,200,000)	115,497,473
10216	95-4290651	AMERICAN CONTRACTORS INDEMNITY COMPANY	(16,300,000)	0	0	0	0	0		0	(16,300,000)	(141,594,000)
10367	52-0795746	AVEMCO INSURANCE COMPANY	(2,300,000)	0	0	0	0	0		0	(2,300,000)	(52,939,000)
92711	35-1817054	HCC LIFE INSURANCE COMPANY	(193,500,000)	0	0	0	0	0		0	(193,500,000)	32,338,000
11243	76-0699782	TOKIO MARINE GRV RE, INC	0	0	0	0	0	0		0	0	(167,676,982)
	76-0479419	HCC REINSURANCE COMPANY LIMITED	0	0	0	0	0	0		0	0	(120,190,000)
34312	81-0368291	PRODUCERS AGRICULTURE INSURANCE COMPANY	0	0	0	0	0	0		0	0	653,166,000
33170	75-1494452	PRODUCERS LLOYDS INSURANCE COMPANY	0	0	0	0	0	0		0	0	120,000
29599	52-1504975	U.S. SPECIALTY INSURANCE COMPANY	(77,700,000)	0	0	0	0	0		0	(77,700,000)	13,281,000
10656	52-1976385	UNITED STATES SURETY COMPANY	(2,400,000)	0	0	0	0	0		0	(2,400,000)	(77,000,000)
	76-0336636	HCC INSURANCE HOLDINGS, INC.	83,894,807	60,000,000	0	0	0	0		0	143,894,807	0
	98-0413966	HCC INTERNATIONAL INSURANCE COMPANY PLC	(190,000,000)	0	0	0	0	0		0	(190,000,000)	(211,513,000)
	98-1009459	NAMECO (NO. 808) LIMITED	(80,000,000)	(60,000,000)	0	0	0	0		0	(140,000,000)	30,195,000
	37-1108576	PRO AG MANAGEMENT, INC.	0	0	0	213,562,197	0	0		0	213,562,197	0
	98-0464134	HCC1 CREDIT SERVICES LIMITED	(12,496,547)	0	0	0	0	0		0	(12,496,547)	0
	AA-3770493	TOKIO MARINE RSL RE PIC LTD	0	0	0	0	0	0		0	0	1,516,625,280
		TOKIO MARINE HCC MEXICO COMPANIA AFIANZADORA, S.A. DE C.V	0	1,763,375	0	0	0	0		0	1,763,375	19,503,000
		TOKIO MARINE EUROPA SA	0	0	0	0	0	0		0	0	578,597,000
	84-1699173	PRIVILEGE UNDEWRITERS, INC.	19,072,536	0	0	0	240,075,996	0		0	259,148,532	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	AA-5764102	TOKIO MARINE INSURANCE SINGAPORE LTD.	0	0	0	0	0	0		0	0	(133,000)
	20-4103791	PRODUCERS AG INSURANCE GROUP, INC.	0	0	0	(213,562,197)	0	0		0	(213,562,197)	0
	26-3109178	PURE Insurance Company	0	0	0	0	0	0		0	0	(12,747,984)
		PURE RISK MANAGEMENT	(203,651,334)	0	0	0	620,046,408	0		0	416,395,074	0
	98-0372607	HCC Specialty Ltd.	(1,857,672)	0	0	0	0	0		0	(1,857,672)	0
		TOKIO MARINE HOLDINGS, INC.	640,000,000	0	0	0	0	0		0	640,000,000	0
	20-8287105	PRIVILEGE UNDEWRITERS RECIPROCAL EXCHANGE	0	0	0	0	(860,122,404)	0		0	(860,122,404)	172,060,422
17148	30-1294858	PURE SPECIALTY EXCHANGE	0	0	0	0	0	0		0	0	(113,177,624)
	87-4545957	PURE SPECIALTY RISK MANAGEMENT LLC.	(5,421,202)	0	0	0	0	0		0	(5,421,202)	0
		Tokio Marine Canada	0	0	0	0	0	0		0	0	1,998,000
69078	13-5679267	STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	(30,348,000)	0	0	0	0	0		0	(30,348,000)	0
	98-1549656	GCube Underwriting Limited	(6,577,130)	0	0	0	0	0		0	(6,577,130)	0
	30-0454192	HCC Underwriting Agency Ltd.	(3,792,000)	0	0	0	0	0		0	(3,792,000)	0
	98-1461265	Qdos Holdings Limited	(171,458)	0	0	0	0	0		0	(171,458)	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

Philadelphia Indemnity Insurance Company (95% Pooling Participation) and Tokio Marine Specialty Insurance Company (5% Pooling Participation). First Indemnity Insurance of Hawaii, Inc., First Fire and Casualty Insurance of Hawaii, Inc., and First Security Insurance of Hawaii, Inc. have 100% Pooling Participation with First Insurance Company of Hawaii, Ltd. Houston Casualty Company (44.6% Pooling Participation), U.S. Specialty Insurance Company (43.5% Pooling Participation), American Contractors Indemnity Company (6.6% Pooling Participation), Avemco Insurance Company (2.8% Pooling Participation), and United States Surety Company (2.5% Pooling Participation).

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control Affiliation of Column 5 Over Column 6 (Yes/No)
Reliance Standard Life Insurance Company of Texas ..	Delphi Financial Group, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Reliance Standard Life Insurance Company	Reliance Standard Life Insurance Company of Texas ..	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
First Reliance Standard Life Insurance Company	Reliance Standard Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Safety National Casualty Corporation	SIG Holdings, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Safety First Insurance Company	Safety National Casualty Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Safety Specialty Insurance Company	Safety National Casualty Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
PURE Specialty Exchange							
Tokio Marine America Insurance Company	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
TNUS Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Trans Pacific Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
TM Specialty Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
First Insurance Company of Hawaii, Ltd.	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
First Fire and Casualty Insurance of Hawaii, Inc. ...	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
First Indemnity Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
First Security Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Standard Security Life Insurance Company of New York							
	Reliance Standard Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Tokio Marine Specialty Insurance Company	Philadelphia Consolidated Holding Corp.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Philadelphia Indemnity Insurance Company	Philadelphia Consolidated Holding Corp.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Houston Casualty Company	Illium, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
U.S. Specialty Insurance Company	Houston Casualty Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
HCC Life Insurance Company	Houston Casualty Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
HCC Captive Solutions Company	HCC Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Avemco Insurance Company	Avemco Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Tokio Marine GRV Re, Inc.	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
American Contractors Indemnity Company	Surety Associates Holding Co., Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
United States Surety Company	USSC Holdings, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Producers Agriculture Insurance Company	Pro Ag Management, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Producers Lloyds Insurance Company				Tokio Marine Holdings, Inc.	N/A		NO
PURE Insurance Company	Privilege Underwriters, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A		NO
Privilege Underwriters Reciprocal Exchange							

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	SEE EXPLANATION
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	YES
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Reliance Standard Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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| 26. | Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 27. | Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 28. | Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) | SEE EXPLANATION |
| 29. | Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 30. | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 31. | Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 32. | Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 33. | Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |
| 34. | Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 35. | Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 36. | Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? | YES |

APRIL FILING

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| 37. | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? | YES |
| 38. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 39. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. | NO |
| 40. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |
| 41. | Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? | YES |
| 42. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 43. | Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 44. | Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| 45. | Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 46. | Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 47. | Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |

AUGUST FILING

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| 48. | Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | YES |
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Explanations:

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| 10. | The data for this supplement is not required to be filed. |
| 11. | The data for this supplement is not required to be filed. |
| 12. | The data for this supplement is not required to be filed. |
| 13. | The Company's ordinary life policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends. |
| 15. | The data for this supplement is not required to be filed. |
| 16. | The data for this supplement is not required to be filed. |
| 17. | The data for this supplement is not required to be filed. |
| 18. | The data for this supplement is not required to be filed. |
| 20. | The data for this supplement is not required to be filed. |
| 21. | The data for this supplement is not required to be filed. |
| 22. | The data for this supplement is not required to be filed. |
| 24. | The data for this supplement is not required to be filed. |
| 25. | The data for this supplement is not required to be filed. |
| 26. | The data for this supplement is not required to be filed. |
| 27. | The data for this supplement is not required to be filed. |
| 28. | The pool managers or the lead reinsurer of the facilities have not provided the information necessary to complete the Supplement. |
| 30. | The data for this supplement is not required to be filed. |
| 31. | The data for this supplement is not required to be filed. |
| 32. | The data for this supplement is not required to be filed. |
| 33. | The data for this supplement is not required to be filed. |
| 34. | The data for this supplement is not required to be filed. |
| 38. | The data for this supplement is not required to be filed. |
| 39. | The data for this supplement is not required to be filed. |
| 42. | The data for this supplement is not required to be filed. |
| 43. | The data for this supplement is not required to be filed. |
| 44. | The data for this supplement is not required to be filed. |
| 45. | The data for this supplement is not required to be filed. |
| 46. | The data for this supplement is not required to be filed. |
| 47. | The data for this supplement is not required to be filed. |

Bar Codes:

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| 10. | SIS Stockholder Information Supplement [Document Identifier 420] |
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| 11. | Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |
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| 12. | Trusteed Surplus Statement [Document Identifier 490] |
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| 15. | Actuarial Opinion on X-Factors [Document Identifier 442] |
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| 16. | Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] |
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| 17. | Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] |
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| 18. | Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445] |
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| 20. | Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] |
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| 21. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] |
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 6 8 3 8 1 2 0 2 4 4 4 9 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 6 8 3 8 1 2 0 2 4 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 6 8 3 8 1 2 0 2 4 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 6 8 3 8 1 2 0 2 4 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 6 8 3 8 1 2 0 2 4 4 5 4 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 6 8 3 8 1 2 0 2 4 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 6 8 3 8 1 2 0 2 4 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 6 8 3 8 1 2 0 2 4 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 6 8 3 8 1 2 0 2 4 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 6 8 3 8 1 2 0 2 4 4 5 6 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 6 8 3 8 1 2 0 2 4 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 6 8 3 8 1 2 0 2 4 2 3 0 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 6 8 3 8 1 2 0 2 4 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 6 8 3 8 1 2 0 2 4 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 6 8 3 8 1 2 0 2 4 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 6 8 3 8 1 2 0 2 4 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 6 8 3 8 1 2 0 2 4 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 6 8 3 8 1 2 0 2 4 4 5 9 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Other assets nonadmitted	21,911	21,911	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	21,911	21,911	0	0

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