



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

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS OF THE

Reliance Standard Life Insurance Company

NAIC Group Code 3098 3098 NAIC Company Code 68381 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 1100 East Woodfield Road, Two Woodfield Lake, Suite 437 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
(Name) (Area Code) (Telephone Number)
paul.van.haren@rsli.com 267-256-3522
(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


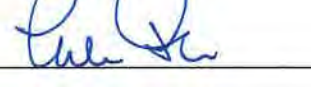
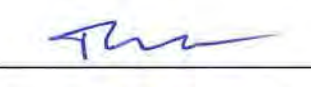
| | | |
|---|---|--|
| <u>John Michael Albanese, Senior Vice President</u> | <u>Scott Howard Boutin, Senior Vice President</u> | <u>Thomas William Burghart, Executive Vice President</u> |
| <u>Chad William Coulter, Senior Vice President</u> | <u>Charles Thomas Denaro, Vice President</u> | <u>Todd Stephen Elliott #, Senior Vice President</u> |
| <u>Luce Giroux #, Senior Vice President</u> | <u>Robin Dale Harris, Senior Vice President</u> | <u>Thomas Arthur Lutter, Senior Vice President</u> |
| <u>Mark Paul Marsters, Senior Vice President</u> | <u>David Joseph Shaw, Senior Vice President</u> | <u>David Milton Whitehead, Senior Vice President</u> |

DIRECTORS OR TRUSTEES

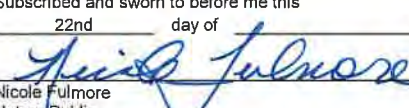
| | | |
|-----------------------------|---------------------------------|------------------------------------|
| <u>Jumpei Amano #</u> | <u>Thomas William Burghart</u> | <u>Christopher Anthony Fazzini</u> |
| <u>Steven Andrew Hirsh</u> | <u>Stephan Arthur Kiratsous</u> | <u>James Michael Litvack</u> |
| <u>James Norbert Meehan</u> | <u>Nita Ione Savage</u> | <u>Donald Alan Sherman</u> |
| <u>Kiyoshi Wada</u> | | |

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.

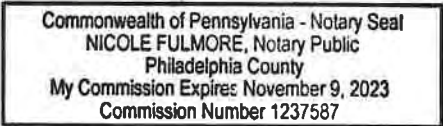
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|---|---|---|
|  |  |  |
| Christopher Anthony Fazzini President | Charles Thomas Denaro Secretary | Thomas Arthur Lutter Treasurer |

Subscribed and sworn to before me this 22nd day of February 2021



Nicole Fulmore
Notary Public
My Commission Expires: 11/09/2023

- 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 2020 OF THE Reliance Standard Life Insurance Company

ASSETS

| | Current Year | | | Prior Year |
|---|----------------|--------------------|--------------------------------------|------------------------|
| | 1 | 2 | 3 | 4 |
| | Assets | Nonadmitted Assets | Net Admitted Assets (Cols. 1 - 2) | Net Admitted Assets |
| 1. Bonds (Schedule D) | 9,921,709,577 | 0 | 9,921,709,577 | 9,029,973,271 |
| 2. Stocks (Schedule D): | | | | |
| 2.1 Preferred stocks | 37,357,906 | 0 | 37,357,906 | 45,955,033 |
| 2.2 Common stocks | 329,508,806 | 0 | 329,508,806 | 370,057,382 |
| 3. Mortgage loans on real estate (Schedule B): | | | | |
| 3.1 First liens | 5,237,172,118 | 0 | 5,237,172,118 | 4,415,788,516 |
| 3.2 Other than first liens | 505,064,860 | 0 | 505,064,860 | 485,962,478 |
| 4. Real estate (Schedule A): | | | | |
| 4.1 Properties occupied by the company (less \$0 encumbrances) | 0 | 0 | 0 | 0 |
| 4.2 Properties held for the production of income (less \$0 encumbrances) | 499 | 499 | 0 | 0 |
| 4.3 Properties held for sale (less \$0 encumbrances) | 26,330,736 | 0 | 26,330,736 | 25,001,933 |
| 5. Cash (\$134,850,700 , Schedule E - Part 1), cash equivalents (\$110,327,697 , Schedule E - Part 2) and short-term investments (\$39,225,364 , Schedule DA) | 284,403,761 | 0 | 284,403,761 | 614,963,207 |
| 6. Contract loans (including \$0 premium notes) | 392,947 | 0 | 392,947 | 366,276 |
| 7. Derivatives (Schedule DB) | 175,686,207 | 0 | 175,686,207 | 136,941,516 |
| 8. Other invested assets (Schedule BA) | 326,119,138 | 0 | 326,119,138 | 284,515,632 |
| 9. Receivables for securities | 177,715,310 | 0 | 177,715,310 | 26,588,894 |
| 10. Securities lending reinvested collateral assets (Schedule DL) | 0 | 0 | 0 | 0 |
| 11. Aggregate write-ins for invested assets | 0 | 0 | 0 | 0 |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) | 17,021,461,866 | 499 | 17,021,461,367 | 15,436,114,138 |
| 13. Title plants less \$0 charged off (for Title insurers only) | 0 | 0 | 0 | 0 |
| 14. Investment income due and accrued | 121,946,149 | 3,963,765 | 117,982,384 | 125,098,986 |
| 15. Premiums and considerations: | | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 62,976,965 | 2,821,889 | 60,155,076 | 57,312,717 |
| 15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums) | 188,926 | 0 | 188,926 | 352,887 |
| 15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0) | 0 | 0 | 0 | 0 |
| 16. Reinsurance: | | | | |
| 16.1 Amounts recoverable from reinsurers | 10,122,533 | 0 | 10,122,533 | 6,434,354 |
| 16.2 Funds held by or deposited with reinsured companies | 0 | 0 | 0 | 0 |
| 16.3 Other amounts receivable under reinsurance contracts | 1,196,809 | 0 | 1,196,809 | 1,823,938 |
| 17. Amounts receivable relating to uninsured plans | 0 | 0 | 0 | 0 |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | 33,313,853 | 0 | 33,313,853 | 25,354,909 |
| 18.2 Net deferred tax asset | 128,754,510 | 70,451,031 | 58,303,479 | 58,392,205 |
| 19. Guaranty funds receivable or on deposit | 2,465,112 | 0 | 2,465,112 | 3,427,702 |
| 20. Electronic data processing equipment and software | 44,102,470 | 43,157,383 | 945,087 | 660,259 |
| 21. Furniture and equipment, including health care delivery assets (\$0) | 19,104,870 | 19,104,870 | 0 | 0 |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | 0 | 0 | 0 | 0 |
| 23. Receivables from parent, subsidiaries and affiliates | 1,829,446 | 82,585 | 1,746,861 | 333,191 |
| 24. Health care (\$0) and other amounts receivable | 0 | 0 | 0 | 0 |
| 25. Aggregate write-ins for other than invested assets | 20,509,510 | 19,495,230 | 1,014,280 | 1,000,003 |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 17,467,973,019 | 159,077,252 | 17,308,895,767 | 15,716,305,289 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | 219,622,602 | 0 | 219,622,602 | 186,553,733 |
| 28. Total (Lines 26 and 27) | 17,687,595,621 | 159,077,252 | 17,528,518,369 | 15,902,859,022 |
| 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 thru 1103 plus 1198)(Line 11 above) | 0 | 0 | 0 | 0 |
| 2501. Prepaid fees and suspense debits | 18,076,413 | 18,076,413 | 0 | 0 |
| 2502. Miscellaneous accounts receivable | 1,014,280 | 0 | 1,014,280 | 1,000,003 |
| 2503. Other than invested assets nonadmitted | 1,406,437 | 1,406,437 | 0 | 0 |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | 12,380 | 12,380 | 0 | 0 |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 20,509,510 | 19,495,230 | 1,014,280 | 1,000,003 |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

| | 1 | 2 |
|---|----------------|----------------|
| | Current Year | Prior Year |
| 1. Aggregate reserve for life contracts \$9,045,122,340 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$0 Modco Reserve) | 9,045,122,340 | 7,923,941,407 |
| 2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve) | 1,288,677,623 | 1,304,170,538 |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve) | 2,144,623,797 | 2,023,337,556 |
| 4. Contract claims: | | |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) | 121,439,304 | 89,467,617 |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) | 477,091,605 | 488,146,548 |
| 5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid (Exhibit 4, Line 10) | 0 | 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 \$0 Modco) | 0 | 0 |
| 6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco) | 0 | 0 |
| 6.3 Coupons and similar benefits (including \$0 Modco) | 0 | 0 |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6 | 0 | 0 |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$75,763 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) | 77,948 | 123,320 |
| 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 \$1,988,684 accident and health experience rating refunds of which \$1,988,684 is for medical loss ratio rebate per the Public Health Service Act | 1,988,684 | 2,595,568 |
| 9.3 Other amounts payable on reinsurance, including \$276,209 assumed and \$822,488 ceded | 1,098,697 | 5,297,947 |
| 9.4 Interest maintenance reserve (IMR, Line 6) | 84,571,681 | 84,666,962 |
| 10. Commissions to agents due or accrued-life and annuity contracts \$884,596 accident and health \$0 and deposit-type contract funds \$0 | 884,596 | 851,051 |
| 11. Commissions and expense allowances payable on reinsurance assumed | 0 | 0 |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) | 96,453,578 | 89,485,817 |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances) | (154,911) | (132,350) |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) | 3,889,257 | 1,735,345 |
| 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 | 0 | 0 |
| 17. Amounts withheld or retained by reporting entity as agent or trustee | 6,543,902 | (614,296) |
| 18. Amounts held for agents' account, including \$5,360,971 agents' credit balances | 5,360,971 | 4,236,367 |
| 19. Remittances and items not allocated | 40,843,983 | 43,849,710 |
| 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 | 55,342,146 |
| 23. Dividends to stockholders declared and unpaid | 2,000,000 | 0 |
| 24. Miscellaneous liabilities: | | |
| 24.01 Asset valuation reserve (AVR, Line 16, Col. 7) | 322,591,887 | 299,983,545 |
| 24.02 Reinsurance in unauthorized and certified (\$0) companies | 0 | 0 |
| 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers | 1,075,430,950 | 1,073,820,346 |
| 24.04 Payable to parent, subsidiaries and affiliates | 4,465,084 | 67,075 |
| 24.05 Drafts outstanding | 0 | 0 |
| 24.06 Liability for amounts held under uninsured plans | 0 | 0 |
| 24.07 Funds held under coinsurance | 682,194,384 | 524,609,579 |
| 24.08 Derivatives | 5,276,961 | 5,064,367 |
| 24.09 Payable for securities | 306,015,491 | 162,282,320 |
| 24.10 Payable for securities lending | 0 | 0 |
| 24.11 Capital notes \$0 and interest thereon \$0 | 0 | 0 |
| 25. Aggregate write-ins for liabilities | 15,233,675 | 16,848,206 |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) | 15,731,721,487 | 14,199,176,691 |
| 27. From Separate Accounts Statement | 219,622,602 | 186,553,733 |
| 28. Total liabilities (Lines 26 and 27) | 15,951,344,089 | 14,385,730,424 |
| 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) | 227,876,387 | 227,876,387 |
| 34. Aggregate write-ins for special surplus funds | 712,734 | 765,001 |
| 35. Unassigned funds (surplus) | 1,192,582,046 | 1,132,484,097 |
| 36. Less treasury stock, at cost: | | |
| 36.10 shares common (value included in Line 29 \$0) | 0 | 0 |
| 36.20 shares preferred (value included in Line 30 \$0) | 0 | 0 |
| 37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement) | 1,521,171,167 | 1,461,125,485 |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) | 1,577,174,280 | 1,517,128,598 |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) | 17,528,518,369 | 15,902,859,022 |
| DETAILS OF WRITE-INS | | |
| 2501. Retained assets program liability to claimants and other miscellaneous liabilities | 11,219,722 | 13,496,384 |
| 2502. Liability for pension and postretirement benefits | 4,013,953 | 3,068,416 |
| 2503. Swap interest | 0 | 283,406 |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | 0 | 0 |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 15,233,675 | 16,848,206 |
| 3101. | | |
| 3102. | | |
| 3103. | | |
| 3198. Summary of remaining write-ins for Line 31 from overflow page | 0 | 0 |
| 3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) | 0 | 0 |
| 3401. Affordable Care Act 9010 fee assessment | 712,734 | 765,001 |
| 3402. | | |
| 3403. | | |
| 3498. Summary of remaining write-ins for Line 34 from overflow page | 0 | 0 |
| 3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) | 712,734 | 765,001 |

SUMMARY OF OPERATIONS

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) | 2,291,935,684 | 2,355,953,854 |
| 2. Considerations for supplementary contracts with life contingencies | 850,109 | 2,290,416 |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17) | 749,097,791 | 779,629,446 |
| 4. Amortization of Interest Maintenance Reserve (IMR, Line 5) | 13,270,980 | 15,255,393 |
| 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) | 10,408,976 | 3,491,854 |
| 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 | 1,372,557 | 1,251,266 |
| 8.2 Charges and fees for deposit-type contracts | 0 | 0 |
| 8.3 Aggregate write-ins for miscellaneous income | (2,161,079) | 1,327,734 |
| 9. Total (Lines 1 to 8.3) | 3,064,775,018 | 3,159,199,963 |
| 10. Death benefits | 103,021,748 | 70,545,496 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 0 | 0 |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) | 123,458,558 | 127,865,279 |
| 13. Disability benefits and benefits under accident and health contracts | 516,238,904 | 359,813,148 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | 0 | 0 |
| 15. Surrender benefits and withdrawals for life contracts | 379,076,035 | 742,555,902 |
| 16. Group conversions | 0 | 0 |
| 17. Interest and adjustments on contract or deposit-type contract funds | 109,574,988 | 85,209,939 |
| 18. Payments on supplementary contracts with life contingencies | 2,442,311 | 2,376,353 |
| 19. Increase in aggregate reserves for life and accident and health contracts | 1,105,081,134 | 968,451,753 |
| 20. Totals (Lines 10 to 19) | 2,338,893,678 | 2,356,817,870 |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) | 188,626,094 | 198,148,216 |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) | 1,369,090 | 1,411,965 |
| 23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) | 242,041,426 | 217,066,459 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) | 42,526,855 | 41,329,669 |
| 25. Increase in loading on deferred and uncollected premiums | 1,271,000 | (1,241,567) |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | (4,502) | (4,202) |
| 27. Aggregate write-ins for deductions | 0 | 0 |
| 28. Totals (Lines 20 to 27) | 2,814,723,641 | 2,813,528,410 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 250,051,377 | 345,671,553 |
| 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) | 250,051,377 | 345,671,553 |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) | 84,134,350 | 105,604,956 |
| 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) | 165,917,027 | 240,066,597 |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(7,075,953) (excluding taxes of \$3,502,401 transferred to the IMR) | (81,567,948) | (19,577,364) |
| 35. Net income (Line 33 plus Line 34) | 84,349,079 | 220,489,233 |
| CAPITAL AND SURPLUS ACCOUNT | | |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) | 1,517,128,598 | 1,278,268,046 |
| 37. Net income (Line 35) | 84,349,079 | 220,489,233 |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$2,405,024 | 29,522,544 | 110,960,192 |
| 39. Change in net unrealized foreign exchange capital gain (loss) | (55,449) | 3,015,878 |
| 40. Change in net deferred income tax | 57,714,058 | 39,425,450 |
| 41. Change in nonadmitted assets | (82,129,231) | (6,284,453) |
| 42. Change in liability for reinsurance in unauthorized and certified companies | 0 | 0 |
| 43. Change in reserve on account of change in valuation basis, (increase) or decrease | 0 | 0 |
| 44. Change in asset valuation reserve | (22,608,342) | (137,727,478) |
| 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 | 0 | 0 |
| 47. Other changes in surplus in Separate Accounts Statement | 0 | 0 |
| 48. Change in surplus notes | 0 | 0 |
| 49. Cumulative effect of changes in accounting principles | 0 | 0 |
| 50. Capital changes: | | |
| 50.1 Paid in | 0 | 0 |
| 50.2 Transferred from surplus (Stock Dividend) | 0 | 0 |
| 50.3 Transferred to surplus | 0 | 0 |
| 51. Surplus adjustment: | | |
| 51.1 Paid in | 0 | 0 |
| 51.2 Transferred to capital (Stock Dividend) | 0 | 0 |
| 51.3 Transferred from capital | 0 | 0 |
| 51.4 Change in surplus as a result of reinsurance | 0 | 0 |
| 52. Dividends to stockholders | (6,000,000) | (4,000,000) |
| 53. Aggregate write-ins for gains and losses in surplus | (746,977) | 12,981,730 |
| 54. Net change in capital and surplus for the year (Lines 37 through 53) | 60,045,682 | 238,860,552 |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) | 1,577,174,280 | 1,517,128,598 |
| DETAILS OF WRITE-INS | | |
| 08.301. Realized loss on disposal of fixed assets | (2,263,306) | 0 |
| 08.302. Miscellaneous income | 102,227 | 1,327,734 |
| 08.303. | | |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page | 0 | 0 |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) | (2,161,079) | 1,327,734 |
| 2701. | | |
| 2702. | | |
| 2703. | | |
| 2798. Summary of remaining write-ins for Line 27 from overflow page | 0 | 0 |
| 2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) | 0 | 0 |
| 5301. Unassigned funds – pension and postretirement benefits | (746,977) | 12,981,730 |
| 5302. Affordable Care Act 9010 fee assessment | 52,267 | (765,001) |
| 5303. Reclassification of Affordable Care Act 9010 fee assessment to special surplus funds | (52,267) | 765,001 |
| 5398. Summary of remaining write-ins for Line 53 from overflow page | 0 | 0 |
| 5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) | (746,977) | 12,981,730 |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

CASH FLOW

| | 1 | 2 |
|---|-----------------|-----------------|
| | Current Year | Prior Year |
| Cash from Operations | | |
| 1. Premiums collected net of reinsurance | 2,288,791,023 | 2,373,418,897 |
| 2. Net investment income | 633,627,879 | 698,863,108 |
| 3. Miscellaneous income | 11,865,702 | 6,051,352 |
| 4. Total (Lines 1 through 3) | 2,934,284,604 | 3,078,333,357 |
| 5. Benefit and loss related payments | 1,111,654,672 | 1,502,491,144 |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts | (3,382) | (3,129) |
| 7. Commissions, expenses paid and aggregate write-ins for deductions | 467,160,838 | 443,572,900 |
| 8. Dividends paid to policyholders | 0 | 0 |
| 9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses) | 75,879,335 | 96,594,542 |
| 10. Total (Lines 5 through 9) | 1,654,691,463 | 2,042,655,457 |
| 11. Net cash from operations (Line 4 minus Line 10) | 1,279,593,141 | 1,035,677,900 |
| Cash from Investments | | |
| 12. Proceeds from investments sold, matured or repaid: | | |
| 12.1 Bonds | 4,209,825,588 | 4,223,836,222 |
| 12.2 Stocks | 96,418,694 | 21,218,618 |
| 12.3 Mortgage loans | 1,050,563,623 | 854,826,323 |
| 12.4 Real estate | 2,588,285 | 0 |
| 12.5 Other invested assets | 157,674,419 | 61,698,510 |
| 12.6 Net gains or (losses) on cash, cash equivalents and short-term investments | (2,839,533) | 502,379 |
| 12.7 Miscellaneous proceeds | 20,378,334 | 23,863,160 |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) | 5,534,609,410 | 5,185,945,212 |
| 13. Cost of investments acquired (long-term only): | | |
| 13.1 Bonds | 5,066,117,687 | 3,609,765,278 |
| 13.2 Stocks | 97,875,231 | 102,138,711 |
| 13.3 Mortgage loans | 1,874,175,325 | 2,793,887,401 |
| 13.4 Real estate | 0 | 0 |
| 13.5 Other invested assets | 199,294,275 | 89,177,230 |
| 13.6 Miscellaneous applications | 0 | 0 |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) | 7,237,462,518 | 6,594,968,620 |
| 14. Net increase (decrease) in contract loans and premium notes | 26,671 | (10,365) |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) | (1,702,879,779) | (1,409,013,043) |
| Cash from Financing and Miscellaneous Sources | | |
| 16. Cash provided (applied): | | |
| 16.1 Surplus notes, capital notes | 0 | 0 |
| 16.2 Capital and paid in surplus, less treasury stock | 0 | 0 |
| 16.3 Borrowed funds | (55,000,000) | 0 |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities | 168,292,152 | 730,818,896 |
| 16.5 Dividends to stockholders | 4,000,000 | 4,000,000 |
| 16.6 Other cash provided (applied) | (16,564,960) | (51,870,108) |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) | 92,727,192 | 674,948,788 |
| 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) | (330,559,446) | 301,613,645 |
| 19. Cash, cash equivalents and short-term investments: | | |
| 19.1 Beginning of year | 614,963,207 | 313,349,562 |
| 19.2 End of year (Line 18 plus Line 19.1) | 284,403,761 | 614,963,207 |

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

| | | |
|---|---------------|---------------|
| 20.0001. Non-cash acquisitions from invested asset exchanges - bonds, preferred and common stocks | (602,679,142) | (349,875,131) |
| 20.0002. Non-cash proceeds from invested asset exchanges - bonds, preferred and common stocks | (602,679,142) | (349,875,131) |
| 20.0003. Mortgage loans - exchanges | (235,060,143) | (336,278,571) |
| 20.0004. Tax credit bonds | (10,221,662) | (10,288,601) |
| 20.0005. Capitalization of mortgage interest | (41,739,761) | (38,671,103) |
| 20.0006. Capitalization of bond interest | (13,344,037) | (8,656,611) |
| 20.0007. Real estate acquired in satisfaction of debt | 3,566,789 | 25,970,747 |

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

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ANNUAL STATEMENT FOR THE YEAR 2020 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) | 398,702 | 0 | 398,702 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 364,448 | 0 | 280,078 | 0 | 0 | 84,370 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 8,541 | 0 | 6,564 | 0 | 0 | 1,977 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Commissions and expense allowances on reinsurance ceded | 22,082 | 0 | 22,082 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Reserve adjustments on reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Miscellaneous Income: | | | | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | 1,372,557 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,372,557 | 0 | 0 | 0 |
| 8.2 Charges and fees for deposit-type contracts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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) | 2,166,330 | 0 | 707,426 | 0 | 0 | 86,347 | 0 | 0 | 1,372,557 | 0 | 0 | 0 |
| 10. Death benefits | 2,961,818 | 0 | 2,961,818 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | 7,844 | 0 | 7,844 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Surrender benefits and withdrawals for life contracts | 194,284 | 0 | 194,284 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16. Group conversions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Interest and adjustments on contract or deposit-type contract funds | 18,988 | 0 | 18,988 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18. Payments on supplementary contracts with life contingencies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19. Increase in aggregate reserves for life and accident and health contracts | 1,224,580 | 0 | 1,163,833 | 0 | 0 | 60,747 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20. Totals (Lines 10 to 19) | 4,407,514 | 0 | 4,346,767 | 0 | 0 | 60,747 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 22,081 | 0 | 22,081 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | XXX |
| 22. Commissions and expense allowances on reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23. General insurance expenses | 1,046,026 | 0 | 508,186 | 0 | 0 | 450,373 | 0 | 0 | 87,467 | 0 | 0 | 0 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 23,895 | 0 | 23,895 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25. Increase in loading on deferred and uncollected premiums | (334,079) | 0 | (334,079) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | (4,502) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (4,502) | 0 | 0 | 0 |
| 27. Aggregate write-ins for deductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27) | 5,160,935 | 0 | 4,566,850 | 0 | 0 | 511,120 | 0 | 0 | 82,965 | 0 | 0 | 0 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | (2,994,605) | 0 | (3,859,424) | 0 | 0 | (424,773) | 0 | 0 | 1,289,592 | 0 | 0 | 0 |
| 30. Dividends to policyholders and refunds to members | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | (2,994,605) | 0 | (3,859,424) | 0 | 0 | (424,773) | 0 | 0 | 1,289,592 | 0 | 0 | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | (1,007,590) | 0 | (1,298,574) | 0 | 0 | (142,923) | 0 | 0 | 433,907 | 0 | 0 | 0 |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) | (1,987,015) | 0 | (2,560,850) | 0 | 0 | (281,850) | 0 | 0 | 855,685 | 0 | 0 | 0 |
| 34. Policies/certificates in force end of year | 20,149 | 0 | 17,945 | 0 | 0 | 2,200 | 0 | 0 | 4 | 0 | 0 | 0 |
| 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 thru 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 thru 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 10

(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 2020 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) | 175,019,297 | .0 | 175,019,297 | .0 | .0 | .0 | .0 | .0 | .0 |
| 2. Considerations for supplementary contracts with life contingencies | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 3. Net investment income | 12,341,137 | .0 | 12,341,137 | .0 | .0 | .0 | .0 | .0 | .0 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 289,234 | .0 | 289,234 | .0 | .0 | .0 | .0 | .0 | .0 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 6. Commissions and expense allowances on reinsurance ceded | (1,732,508) | .0 | (1,732,508) | .0 | .0 | .0 | .0 | .0 | .0 |
| 7. Reserve adjustments on reinsurance ceded | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 8. Miscellaneous Income: | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 8.2 Charges and fees for deposit-type contracts | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .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) | 185,917,160 | .0 | 185,917,160 | .0 | .0 | .0 | .0 | .0 | .0 |
| 10. Death benefits | 100,059,930 | .0 | 100,059,930 | .0 | .0 | .0 | .0 | .0 | .0 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .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 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 15. Surrender benefits and withdrawals for life contracts | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 16. Group conversions | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 17. Interest and adjustments on contract or deposit-type contract funds | 445,679 | .0 | 445,679 | .0 | .0 | .0 | .0 | .0 | .0 |
| 18. Payments on supplementary contracts with life contingencies | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 19. Increase in aggregate reserves for life and accident and health contracts | (34,789,222) | .0 | (34,789,222) | .0 | .0 | .0 | .0 | .0 | .0 |
| 20. Totals (Lines 10 to 19) | 65,716,387 | .0 | 65,716,387 | .0 | .0 | .0 | .0 | .0 | .0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 42,115,514 | .0 | 42,115,514 | .0 | .0 | .0 | .0 | .0 | XXX |
| 22. Commissions and expense allowances on reinsurance assumed | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 23. General insurance expenses | 58,277,496 | .0 | 58,277,496 | .0 | .0 | .0 | .0 | .0 | .0 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 12,963,710 | .0 | 12,963,710 | .0 | .0 | .0 | .0 | .0 | .0 |
| 25. Increase in loading on deferred and uncollected premiums | 287,940 | .0 | 287,940 | .0 | .0 | .0 | .0 | .0 | .0 |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 27. Aggregate write-ins for deductions | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 28. Totals (Lines 20 to 27) | 179,361,047 | .0 | 179,361,047 | .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) | 6,556,113 | .0 | 6,556,113 | .0 | .0 | .0 | .0 | .0 | .0 |
| 30. Dividends to policyholders and refunds to members | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 6,556,113 | .0 | 6,556,113 | .0 | .0 | .0 | .0 | .0 | .0 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 2,205,924 | .0 | 2,205,924 | .0 | .0 | .0 | .0 | .0 | .0 |
| 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) | 4,350,189 | .0 | 4,350,189 | .0 | .0 | .0 | .0 | .0 | .0 |
| 34. Policies/certificates in force end of year | 17,125 | .0 | 17,125 | .0 | .0 | .0 | .0 | .0 | .0 |
| 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 thru 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 thru 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 .0 , Line 10 .0 , Line 16 .0 , Line 23 .0 , Line 24 .0

(b) Include premium amounts for preneed plans included in Line 1 .0

(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 2020 OF THE Reliance Standard Life Insurance Company

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

| | 1 | Deferred | | | | 6 | 7 |
|--|---------------|-----------------|-------------------|---------------------------------------|--|---|-----------------|
| | | 2 | 3 | 4 | 5 | | |
| | Total | Fixed Annuities | Indexed Annuities | Variable Annuities with Guarantees | Variable Annuities Without Guarantees | Life Contingent Payout (Immediate and Annuitizations) | Other Annuities |
| 1. Premiums for individual annuity contracts | 1,221,796,326 | 788,506,341 | 433,289,985 | 0 | 0 | 0 | 0 |
| 2. Considerations for supplementary contracts with life contingencies | 850,109 | XXX | XXX | XXX | XXX | 850,109 | XXX |
| 3. Net investment income | 396,770,128 | 188,050,357 | 207,841,865 | 0 | 0 | 877,906 | 0 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 9,298,921 | 4,407,250 | 4,871,096 | 0 | 0 | 20,575 | 0 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Commissions and expense allowances on reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Reserve adjustments on reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Miscellaneous Income: | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.2 Charges and fees for deposit-type contracts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.3 Aggregate write-ins for miscellaneous income | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Lines 1 to 8.3) | 1,628,715,484 | 980,963,948 | 646,002,946 | 0 | 0 | 1,748,590 | 0 |
| 10. Death benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. Annuity benefits | 104,227,693 | 57,738,913 | 46,488,780 | 0 | 0 | 0 | 0 |
| 13. Disability benefits and benefits under accident and health contracts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Surrender benefits and withdrawals for life contracts | 311,360,603 | 166,058,648 | 145,301,955 | 0 | 0 | 0 | 0 |
| 16. Group conversions | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Interest and adjustments on contract or deposit-type contract funds | 695,389 | 539,168 | 156,221 | 0 | 0 | 0 | 0 |
| 18. Payments on supplementary contracts with life contingencies | 2,442,311 | 0 | 0 | 0 | 0 | 2,442,311 | 0 |
| 19. Increase in aggregate reserves for life and accident and health contracts | 1,084,147,691 | 655,410,399 | 429,255,809 | 0 | 0 | (518,517) | 0 |
| 20. Totals (Lines 10 to 19) | 1,502,873,687 | 879,747,128 | 621,202,765 | 0 | 0 | 1,923,794 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 50,424,966 | 25,287,620 | 25,137,346 | 0 | 0 | 0 | 0 |
| 22. Commissions and expense allowances on reinsurance assumed | 1,025,664 | 1,025,664 | 0 | 0 | 0 | 0 | 0 |
| 23. General insurance expenses | 13,996,502 | 6,389,298 | 7,288,046 | 0 | 0 | 319,158 | 0 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 2,114,752 | 2,114,752 | 0 | 0 | 0 | 0 | 0 |
| 25. Increase in loading on deferred and uncollected premiums | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27. Aggregate write-ins for deductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27) | 1,570,435,571 | 914,564,462 | 653,628,157 | 0 | 0 | 2,242,952 | 0 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) | 58,279,913 | 66,399,486 | (7,625,211) | 0 | 0 | (494,362) | 0 |
| 30. Dividends to policyholders and refunds to members | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 58,279,913 | 66,399,486 | (7,625,211) | 0 | 0 | (494,362) | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 19,609,340 | 22,341,319 | (2,565,642) | 0 | 0 | (166,337) | 0 |
| 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) | 38,670,573 | 44,058,167 | (5,059,569) | 0 | 0 | (328,025) | 0 |
| 34. Policies/certificates in force end of year | 98,459 | 55,834 | 42,261 | 0 | 0 | 364 | 0 |
| 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 thru 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 thru 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 2020 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

| | 1 | Deferred | | | | 6 Life Contingent Payout (Immediate and Annuitizations) | 7 Other Annuities |
|--|-------------|-----------------|-------------------|---------------------------------------|--|--|----------------------|
| | | 2 | 3 | 4 | 5 | | |
| | Total | Fixed Annuities | Indexed Annuities | Variable Annuities with Guarantees | Variable Annuities Without Guarantees | | |
| 1. Premiums for group annuity contracts | 127,139,226 | 127,139,226 | 0 | 0 | 0 | 0 | 0 |
| 2. Considerations for supplementary contracts with life contingencies | 0 | XXX | XXX | XXX | XXX | 0 | XXX |
| 3. Net investment income | 56,275,610 | 56,275,610 | 0 | 0 | 0 | 0 | 0 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 1,318,906 | 1,318,906 | 0 | 0 | 0 | 0 | 0 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Commissions and expense allowances on reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Reserve adjustments on reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Miscellaneous Income: | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.2 Charges and fees for deposit-type contracts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8.3 Aggregate write-ins for miscellaneous income | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Lines 1 to 8.3) | 184,733,742 | 184,733,742 | 0 | 0 | 0 | 0 | 0 |
| 10. Death benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. Matured endowments (excluding guaranteed annual pure endowments) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. Annuity benefits | 19,230,865 | 19,230,865 | 0 | 0 | 0 | 0 | 0 |
| 13. Disability benefits and benefits under accident and health contracts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Surrender benefits and withdrawals for life contracts | 67,521,148 | 67,521,148 | 0 | 0 | 0 | 0 | 0 |
| 16. Group conversions | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Interest and adjustments on contract or deposit-type contract funds | 77,838 | 77,838 | 0 | 0 | 0 | 0 | 0 |
| 18. Payments on supplementary contracts with life contingencies | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19. Increase in aggregate reserves for life and accident and health contracts | 70,597,885 | 70,597,885 | 0 | 0 | 0 | 0 | 0 |
| 20. Totals (Lines 10 to 19) | 157,427,736 | 157,427,736 | 0 | 0 | 0 | 0 | 0 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 3,841,014 | 3,841,014 | 0 | 0 | 0 | 0 | 0 |
| 22. Commissions and expense allowances on reinsurance assumed | 180,488 | 180,488 | 0 | 0 | 0 | 0 | 0 |
| 23. General insurance expenses | 7,700,466 | 7,700,466 | 0 | 0 | 0 | 0 | 0 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25. Increase in loading on deferred and uncollected premiums | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27. Aggregate write-ins for deductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Totals (Lines 20 to 27) | 169,149,704 | 169,149,704 | 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) | 15,584,038 | 15,584,038 | 0 | 0 | 0 | 0 | 0 |
| 30. Dividends to policyholders and refunds to members | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 15,584,038 | 15,584,038 | 0 | 0 | 0 | 0 | 0 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 5,243,534 | 5,243,534 | 0 | 0 | 0 | 0 | 0 |
| 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) | 10,340,504 | 10,340,504 | 0 | 0 | 0 | 0 | 0 |
| 34. Policies/certificates in force end of year | 15,348 | 15,348 | 0 | 0 | 0 | 0 | 0 |
| 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 thru 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 thru 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 2020 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

| | 1 | Comprehensive | | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|--------------|---------------|-------|---------------------|-------------|-------------|--|----------------------|--------------------|------------|-------------------|----------------|--------------|
| | | 2 | 3 | | | | | | | | | | |
| | Total | Individual | Group | Medicare Supplement | Vision Only | Dental Only | Federal Employees Health Benefits Plan | Title XVIII Medicare | Title XIX Medicaid | Credit A&H | Disability Income | Long-Term Care | Other Health |
| 1. Premiums for accident and health contracts | 767,582,134 | .0 | .0 | .0 | 2,724,938 | 14,378,376 | .0 | .0 | .0 | .0 | 595,230,859 | .0 | 155,247,961 |
| 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 | 96,440,289 | .0 | .0 | .0 | .0 | 126,858 | .0 | .0 | .0 | .0 | 92,794,591 | .0 | 3,518,840 |
| 4. Amortization of Interest Maintenance Reserve (IMR) | 2,260,226 | .0 | .0 | .0 | .0 | 2,973 | .0 | .0 | .0 | .0 | 2,174,784 | .0 | 82,469 |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 6. Commissions and expense allowances on reinsurance ceded | 4,345,657 | .0 | .0 | .0 | 720,813 | 3,014,440 | .0 | .0 | .0 | .0 | .0 | .0 | 610,404 |
| 7. Reserve adjustments on reinsurance ceded | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 8. Miscellaneous Income: | | | | | | | | | | | | | |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .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 | 102,228 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 102,228 | .0 | .0 |
| Totals (Lines 1 to 8.3) | 870,730,534 | .0 | .0 | .0 | 3,445,751 | 17,522,647 | .0 | .0 | .0 | .0 | 690,302,462 | .0 | 159,459,674 |
| 9. Death benefits | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 10. Matured endowments (excluding guaranteed annual pure endowments) | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 11. 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 | 516,231,060 | .0 | .0 | .0 | 1,379,553 | 7,953,894 | .0 | .0 | .0 | .0 | 443,474,638 | .0 | 63,422,975 |
| 14. Coupons, guaranteed annual pure endowments and similar benefits | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .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 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 17. Interest and adjustments on contract or deposit-type contract funds | 63,176 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 15,595 | .0 | 47,581 |
| 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 | (16,099,800) | .0 | .0 | .0 | .0 | 469,845 | .0 | .0 | .0 | .0 | (23,529,671) | .0 | 6,960,026 |
| Totals (Lines 10 to 19) | 500,194,436 | .0 | .0 | .0 | 1,379,553 | 8,423,739 | .0 | .0 | .0 | .0 | 419,960,562 | .0 | 70,430,582 |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) | 87,997,519 | .0 | .0 | .0 | 1,040,976 | 4,469,308 | .0 | .0 | .0 | .0 | 56,464,015 | .0 | 26,023,220 |
| 22. Commissions and expense allowances on reinsurance assumed | 162,938 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 80,985 | .0 | 81,953 |
| 23. General insurance expenses | 157,348,119 | .0 | .0 | .0 | 532,599 | 2,796,143 | .0 | .0 | .0 | .0 | 121,046,032 | .0 | 32,973,345 |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes | 27,248,394 | .0 | .0 | .0 | 276,830 | 2,308,149 | .0 | .0 | .0 | .0 | 19,340,695 | .0 | 5,322,720 |
| 25. Increase in loading on deferred and uncollected premiums | 1,317,139 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 696,794 | .0 | 620,345 |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 27. Aggregate write-ins for deductions | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| Totals (Lines 20 to 27) | 774,268,545 | .0 | .0 | .0 | 3,229,958 | 17,997,339 | .0 | .0 | .0 | .0 | 617,589,083 | .0 | 135,452,165 |
| 29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) | 96,461,989 | .0 | .0 | .0 | 215,793 | (474,692) | .0 | .0 | .0 | .0 | 72,713,379 | .0 | 24,007,509 |
| 30. Dividends to policyholders and refunds to members | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) | 96,461,989 | .0 | .0 | .0 | 215,793 | (474,692) | .0 | .0 | .0 | .0 | 72,713,379 | .0 | 24,007,509 |
| 32. Federal income taxes incurred (excluding tax on capital gains) | 32,456,397 | .0 | .0 | .0 | 72,607 | (159,718) | .0 | .0 | .0 | .0 | 24,465,744 | .0 | 8,077,764 |
| 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) | 64,005,592 | .0 | .0 | .0 | 143,186 | (314,974) | .0 | .0 | .0 | .0 | 48,247,635 | .0 | 15,929,745 |
| 34. Policies/certificates in force end of year | 39,214 | .0 | .0 | .0 | 1,956 | 2,050 | .0 | .0 | .0 | .0 | 25,238 | .0 | 9,970 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | |
| 08.301. Miscellaneous income | 102,228 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 102,228 | .0 | .0 |
| 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 thru 08.303 plus 08.398) (Line 8.3 above) | 102,228 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 102,228 | .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 thru 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 2020 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 | 5,129,170 | 0 | 3,757,491 | 0 | 0 | 1,371,679 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Tabular net premiums or considerations | 398,702 | 0 | 398,702 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Present value of disability claims incurred | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Tabular interest | 234,768 | 0 | 166,184 | 0 | 0 | 68,584 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Tabular less actual reserve released | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Increase in reserve on account of change in valuation basis | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve | 0 | XXX | 0 | 0 | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 |
| 7. Other increases (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Totals (Lines 1 to 7) | 5,762,640 | 0 | 4,322,377 | 0 | 0 | 1,440,263 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Tabular cost | (1,385,602) | 0 | (1,393,440) | 0 | 0 | 7,838 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. Reserves released by death | 592,364 | 0 | 592,364 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. Reserves released by other terminations (net) | 194,284 | 0 | 194,284 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | 7,844 | 0 | 7,844 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13. Net transfers to or (from) Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Total Deductions (Lines 9 to 13) | (591,110) | 0 | (598,948) | 0 | 0 | 7,838 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Reserve December 31 of current year | 6,353,750 | 0 | 4,921,325 | 0 | 0 | 1,432,425 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Surrender Value and Policy Loans | | | | | | | | | | | | |
| 16. CSV Ending balance December 31, current year | 4,478,632 | 0 | 3,048,884 | 0 | 0 | 1,429,748 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV | 4,085,685 | 0 | 2,655,937 | 0 | 0 | 1,429,748 | 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) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE ^(a)

(N/A Fraternal)

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|--------------|------------|--------------|---------------|----------------|-------------------------------|-------------------------------|------------------------|-------------------------------|
| | Total | Whole Life | Term Life | Variable Life | Universal Life | Variable Universal Life | Credit Life ^(b) | Other Group Life | YRT Mortality Risk Only |
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | | | |
| 1. Reserve December 31 of prior year | 140,882,792 | 0 | 140,882,792 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Tabular net premiums or considerations | 152,266,788 | 0 | 152,266,788 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Present value of disability claims incurred | (34,434,042) | 0 | (34,434,042) | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Tabular interest | 3,336,557 | 0 | 3,336,557 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Tabular less actual reserve released | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Increase in reserve on account of change in valuation basis | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Other increases (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Totals (Lines 1 to 7) | 262,052,095 | 0 | 262,052,095 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Tabular cost | 154,959,368 | 0 | 154,959,368 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. Reserves released by death | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11. Reserves released by other terminations (net) | 999,157 | 0 | 999,157 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13. Net transfers to or (from) Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Total Deductions (Lines 9 to 13) | 155,958,525 | 0 | 155,958,525 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Reserve December 31 of current year | 106,093,570 | 0 | 106,093,570 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Surrender Value and Policy Loans | | | | | | | | | |
| 16. CSV Ending balance December 31, current year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV | 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) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2020 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 Annuitalizations) | 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 | 6,776,270,548 | 3,135,404,703 | 3,624,390,899 | 0 | 0 | 16,474,946 | 0 |
| 2. Tabular net premiums or considerations | 1,222,646,435 | 788,506,341 | 433,289,985 | 0 | 0 | 850,109 | 0 |
| 3. Present value of disability claims incurred | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 4. Tabular interest | 315,913,945 | 176,544,457 | 138,196,811 | 0 | 0 | 1,172,677 | 0 |
| 5. Tabular less actual reserve released | (347,742,692) | (251,901,493) | (95,742,207) | 0 | 0 | (98,992) | 0 |
| 6. Increase in reserve on account of change in valuation basis | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Other increases (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Totals (Lines 1 to 7) | 7,967,088,236 | 3,848,554,008 | 4,100,135,488 | 0 | 0 | 18,398,740 | 0 |
| 9. Tabular cost | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. Reserves released by death | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 11. Reserves released by other terminations (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | 106,670,004 | 57,738,913 | 46,488,780 | 0 | 0 | 2,442,311 | 0 |
| 13. Net transfers to or (from) Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Total Deductions (Lines 9 to 13) | 106,670,004 | 57,738,913 | 46,488,780 | 0 | 0 | 2,442,311 | 0 |
| 15. Reserve December 31 of current year | 7,860,418,232 | 3,790,815,095 | 4,053,646,708 | 0 | 0 | 15,956,429 | 0 |
| Cash Surrender Value and Policy Loans | | | | | | | |
| 16. CSV Ending balance December 31, current year | 4,701,894,024 | 3,673,616,180 | 1,028,277,844 | 0 | 0 | 0 | 0 |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV | 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 2020 OF THE Reliance Standard Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)

(N/A Fraternal)

| | 1 | Deferred | | | | 6 | 7 |
|--|---------------|-----------------|-------------------|---------------------------------------|--|---|-----------------|
| | | 2 | 3 | 4 | 5 | | |
| | Total | Fixed Annuities | Indexed Annuities | Variable Annuities with Guarantees | Variable Annuities without Guarantees | Life Contingent Payout (Immediate and Annuitizations) | Other Annuities |
| Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded) | | | | | | | |
| 1. Reserve December 31 of prior year | 1,001,658,899 | 1,001,658,899 | 0 | 0 | 0 | 0 | 0 |
| 2. Tabular net premiums or considerations | 127,139,226 | 127,139,226 | 0 | 0 | 0 | 0 | 0 |
| 3. Present value of disability claims incurred | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 4. Tabular interest | 44,194,333 | 44,194,333 | 0 | 0 | 0 | 0 | 0 |
| 5. Tabular less actual reserve released | (81,504,808) | (81,504,808) | 0 | 0 | 0 | 0 | 0 |
| 6. Increase in reserve on account of change in valuation basis | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Other increases (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Totals (Lines 1 to 7) | 1,091,487,650 | 1,091,487,650 | 0 | 0 | 0 | 0 | 0 |
| 9. Tabular cost | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10. Reserves released by death | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 11. Reserves released by other terminations (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12. Annuity, supplementary contract and disability payments involving life contingencies | 19,230,865 | 19,230,865 | 0 | 0 | 0 | 0 | 0 |
| 13. Net transfers to or (from) Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Total Deductions (Lines 9 to 13) | 19,230,865 | 19,230,865 | 0 | 0 | 0 | 0 | 0 |
| 15. Reserve December 31 of current year | 1,072,256,785 | 1,072,256,785 | 0 | 0 | 0 | 0 | 0 |
| Cash Surrender Value and Policy Loans | | | | | | | |
| 16. CSV Ending balance December 31, current year | 1,028,277,844 | 1,028,277,844 | 0 | 0 | 0 | 0 | 0 |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV | 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 2020 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

| | | 1 | 2 |
|----------------------|---|-----------------------|----------------------|
| | | Collected During Year | Earned During Year |
| 1. | U.S. Government bonds | (a)1,585,279 |1,563,528 |
| 1.1 | Bonds exempt from U.S. tax | (a)0 |0 |
| 1.2 | Other bonds (unaffiliated) | (a)517,597,686 |512,504,886 |
| 1.3 | Bonds of affiliates | (a)0 |0 |
| 2.1 | Preferred stocks (unaffiliated) | (b)2,222,728 |2,222,728 |
| 2.11 | Preferred stocks of affiliates | (b)0 |0 |
| 2.2 | Common stocks (unaffiliated) |14,289,432 |12,994,032 |
| 2.21 | Common stocks of affiliates |1,800,000 |1,800,000 |
| 3. | Mortgage loans | (c)320,838,641 |324,188,070 |
| 4. | Real estate | (d)0 |0 |
| 5 | Contract loans |11,289 |11,289 |
| 6 | Cash, cash equivalents and short-term investments | (e)5,832,823 |5,743,654 |
| 7 | Derivative instruments | (f)0 |283,406 |
| 8. | Other invested assets |16,661,805 |16,661,805 |
| 9. | Aggregate write-ins for investment income |190,678 |190,678 |
| 10. | Total gross investment income | 881,030,361 | 878,164,076 |
| 11. | Investment expenses | | (g)121,934,204 |
| 12. | Investment taxes, licenses and fees, excluding federal income taxes | | (g)258,185 |
| 13. | Interest expense | | (h)6,873,897 |
| 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) | |129,066,286 |
| 17. | Net investment income (Line 10 minus Line 16) | | 749,097,790 |
| DETAILS OF WRITE-INS | | | |
| 0901. | Miscellaneous Income |190,678 |190,678 |
| 0902. | | | |
| 0903. | | | |
| 0998. | Summary of remaining write-ins for Line 9 from overflow page |0 |0 |
| 0999. | Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) |190,678 |190,678 |
| 1501. | | | |
| 1502. | | | |
| 1503. | | | |
| 1598. | Summary of remaining write-ins for Line 15 from overflow page | |0 |
| 1599. | Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) | |0 |

- (a) Includes \$63,352,661 accrual of discount less \$18,842,503 amortization of premium and less \$16,184,210 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 \$15,887,843 accrual of discount less \$7,663,492 amortization of premium and less \$0 paid for accrued interest on purchases.
- (d) Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e) Includes \$425,007 accrual of discount less \$182,290 amortization of premium and less \$1,299,988 paid for accrued interest on purchases.
- (f) Includes \$0 accrual of discount less \$0 amortization of premium.
- (g) Includes \$0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$5,083,333 interest on surplus notes and \$0 interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

| | | 1 | 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 |3,294,045 |0 |3,294,045 |0 |0 |
| 1.1 | Bonds exempt from U.S. tax |0 |0 |0 |0 |0 |
| 1.2 | Other bonds (unaffiliated) |40,693,647 |(59,987,228) |(19,293,581) |(4,576,849) |(381,075) |
| 1.3 | Bonds of affiliates |0 |0 |0 |0 |0 |
| 2.1 | Preferred stocks (unaffiliated) |(1,473,980) |(1,061,165) |(2,535,145) |(129,774) |0 |
| 2.11 | Preferred stocks of affiliates |0 |0 |0 |0 |0 |
| 2.2 | Common stocks (unaffiliated) |(37,208,170) |(16,707,501) |(53,915,671) |(18,444,705) |8,420 |
| 2.21 | Common stocks of affiliates |0 |0 |0 |23,568,062 |0 |
| 3. | Mortgage loans |294,704 |(16,652,716) |(16,358,012) |0 |0 |
| 4. | Real estate |350,299 |0 |350,299 |0 |0 |
| 5. | Contract loans |0 |0 |0 |0 |0 |
| 6. | Cash, cash equivalents and short-term investments |(2,225,076) |(128,093) |(2,353,169) |(614,457) |317,206 |
| 7. | Derivative instruments |37,103,120 |0 |37,103,120 |26,436,106 |0 |
| 8. | Other invested assets |(7,658,865) |(10,598,823) |(18,257,688) |5,689,184 |0 |
| 9. | Aggregate write-ins for capital gains (losses) |0 |0 |0 |0 |0 |
| 10. | Total capital gains (losses) |33,169,724 |(105,135,526) |(71,965,802) |31,927,567 |(55,449) |
| 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 thru 0903 plus 0998) (Line 9, above) |0 |0 |0 |0 |0 |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

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

| | Insurance | | | | | | | | | | | |
|---|---------------|-----------------|----------------|----------------------|------------------------------------|----------------|-------------|---------------------|-------------------------------|--------|--|--|
| | 1 | 2 | Ordinary | | 5 | Group | | Accident and Health | | | 11 | 12 |
| | | | 3 | 4 | | 6 | 7 | 8 | 9 | 10 | | |
| | Total | Industrial Life | Life Insurance | Individual Annuities | Credit Life (Group and Individual) | Life Insurance | Annuities | Group | Credit (Group and Individual) | Other | Aggregate of All Other Lines of Business | Fraternal (Fraternal Benefit Societies Only) |
| FIRST YEAR (other than single) | | | | | | | | | | | | |
| 1. Uncollected | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Deferred and accrued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Deferred , accrued and uncollected: | | | | | | | | | | | | |
| 3.1 Direct | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.2 Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.3 Reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.4 Net (Line 1 + Line 2) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Advance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Line 3.4 - Line 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Collected during year: | | | | | | | | | | | | |
| 6.1 Direct | 112,695 | 0 | 112,695 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.2 Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.3 Reinsurance ceded | 26,591 | 0 | 26,591 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.4 Net | 86,104 | 0 | 86,104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Line 5 + Line 6.4 | 86,104 | 0 | 86,104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8. Prior year (uncollected + deferred and accrued - advance) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. First year premiums and considerations: | | | | | | | | | | | | |
| 9.1 Direct | 112,695 | 0 | 112,695 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9.2 Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9.3 Reinsurance ceded | 26,591 | 0 | 26,591 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9.4 Net (Line 7 - Line 8) | 86,104 | 0 | 86,104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SINGLE | | | | | | | | | | | | |
| 10. Single premiums and considerations: | | | | | | | | | | | | |
| 10.1 Direct | 1,344,970,253 | 0 | 0 | 1,219,953,493 | 0 | 0 | 125,016,760 | 0 | 0 | 0 | 0 | 0 |
| 10.2 Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10.3 Reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10.4 Net | 1,344,970,253 | 0 | 0 | 1,219,953,493 | 0 | 0 | 125,016,760 | 0 | 0 | 0 | 0 | 0 |
| RENEWAL | | | | | | | | | | | | |
| 11. Uncollected | 72,181,624 | 0 | 162,003 | 0 | 0 | 24,675,600 | 0 | 47,344,021 | 0 | 0 | 0 | 0 |
| 12. Deferred and accrued | 188,926 | 0 | 188,926 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13. Deferred, accrued and uncollected: | | | | | | | | | | | | |
| 13.1 Direct | 81,364,422 | 0 | 973,418 | 0 | 0 | 25,950,107 | 0 | 54,440,897 | 0 | 0 | 0 | 0 |
| 13.2 Reinsurance assumed | 30,417 | 0 | 30,417 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13.3 Reinsurance ceded | 9,024,290 | 0 | 652,906 | 0 | 0 | 1,274,507 | 0 | 7,096,877 | 0 | 0 | 0 | 0 |
| 13.4 Net (Line 11 + Line 12) | 72,370,549 | 0 | 350,929 | 0 | 0 | 24,675,600 | 0 | 47,344,020 | 0 | 0 | 0 | 0 |
| 14. Advance | 77,948 | 0 | 2,185 | 0 | 0 | 0 | 0 | 75,763 | 0 | 0 | 0 | 0 |
| 15. Line 13.4 - Line 14 | 72,292,601 | 0 | 348,744 | 0 | 0 | 24,675,600 | 0 | 47,268,257 | 0 | 0 | 0 | 0 |
| 16. Collected during year: | | | | | | | | | | | | |
| 16.1 Direct | 1,285,202,832 | 0 | 3,204,303 | 1,869,765 | 0 | 442,364,179 | 32,000 | 837,654,226 | 0 | 78,359 | 0 | 0 |
| 16.2 Reinsurance assumed | 4,555,827 | 0 | 99,517 | 990,115 | 0 | 0 | 2,090,466 | 1,375,729 | 0 | 0 | 0 | 0 |
| 16.3 Reinsurance ceded | 346,874,101 | 0 | 2,662,087 | 1,017,047 | 0 | 267,768,344 | 0 | 75,426,623 | 0 | 0 | 0 | 0 |
| 16.4 Net | 942,884,558 | 0 | 641,733 | 1,842,833 | 0 | 174,595,835 | 2,122,466 | 763,603,332 | 0 | 78,359 | 0 | 0 |
| 17. Line 15 + Line 16.4 | 1,015,177,159 | 0 | 990,477 | 1,842,833 | 0 | 199,271,435 | 2,122,466 | 810,871,589 | 0 | 78,359 | 0 | 0 |
| 18. Prior year (uncollected + deferred and accrued - advance) | 68,297,831 | 0 | 677,878 | 0 | 0 | 24,252,138 | 0 | 43,367,815 | 0 | 0 | 0 | 0 |
| 19. Renewal premiums and considerations: | | | | | | | | | | | | |
| 19.1 Direct | 1,288,448,104 | 0 | 2,833,290 | 1,869,765 | 0 | 441,533,308 | 32,000 | 842,101,382 | 0 | 78,359 | 0 | 0 |
| 19.2 Reinsurance assumed | 4,053,350 | 0 | 98,102 | 990,115 | 0 | 0 | 2,090,466 | 874,667 | 0 | 0 | 0 | 0 |
| 19.3 Reinsurance ceded | 345,622,126 | 0 | 2,618,794 | 1,017,047 | 0 | 266,514,011 | 0 | 75,472,274 | 0 | 0 | 0 | 0 |
| 19.4 Net (Line 17 - Line 18) | 946,879,328 | 0 | 312,598 | 1,842,833 | 0 | 175,019,297 | 2,122,466 | 767,503,775 | 0 | 78,359 | 0 | 0 |
| TOTAL | | | | | | | | | | | | |
| 20. Total premiums and annuity considerations: | | | | | | | | | | | | |
| 20.1 Direct | 2,633,531,052 | 0 | 2,945,985 | 1,221,823,258 | 0 | 441,533,308 | 125,048,760 | 842,101,382 | 0 | 78,359 | 0 | 0 |
| 20.2 Reinsurance assumed | 4,053,350 | 0 | 98,102 | 990,115 | 0 | 0 | 2,090,466 | 874,667 | 0 | 0 | 0 | 0 |
| 20.3 Reinsurance ceded | 345,648,717 | 0 | 2,645,385 | 1,017,047 | 0 | 266,514,011 | 0 | 75,472,274 | 0 | 0 | 0 | 0 |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4) | 2,291,935,685 | 0 | 398,702 | 1,221,796,326 | 0 | 175,019,297 | 127,139,226 | 767,503,775 | 0 | 78,359 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 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)

| | Insurance | | | | | | | | | | | |
|---|-------------|-----------------|----------------|----------------------|------------------------------------|----------------|-----------|---------------------|-------------------------------|-------|--|--|
| | 1 | 2 | Ordinary | | 5 | Group | | Accident and Health | | | 11 | 12 |
| | | | 3 | 4 | | 6 | 7 | 8 | 9 | 10 | | |
| | Total | Industrial Life | Life Insurance | Individual Annuities | Credit Life (Group and Individual) | Life Insurance | Annuities | Group | Credit (Group and Individual) | Other | Aggregate of All Other Lines of Business | Fraternal (Fraternal Benefit Societies Only) |
| POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1) | | | | | | | | | | | | |
| 21. To pay renewal premiums | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. All other | 23,237 | 0 | 23,237 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED | | | | | | | | | | | | |
| 23. First year (other than single): | | | | | | | | | | | | |
| 23.1 Reinsurance ceded | 12,555 | 0 | 12,555 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23.2 Reinsurance assumed | 374,000 | 0 | 0 | 372,000 | 0 | 0 | 2,000 | 0 | 0 | 0 | 0 | 0 |
| 23.3 Net ceded less assumed | (361,445) | 0 | 12,555 | (372,000) | 0 | 0 | (2,000) | 0 | 0 | 0 | 0 | 0 |
| 24. Single: | | | | | | | | | | | | |
| 24.1 Reinsurance ceded | 7,773,747 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,773,747 | 0 |
| 24.2 Reinsurance assumed | 832,152 | 0 | 0 | 653,664 | 0 | 0 | 178,488 | 0 | 0 | 0 | 0 | 0 |
| 24.3 Net ceded less assumed | 6,941,595 | 0 | 0 | (653,664) | 0 | 0 | (178,488) | 0 | 0 | 0 | 7,773,747 | 0 |
| 25. Renewal: | | | | | | | | | | | | |
| 25.1 Reinsurance ceded | 2,622,676 | 0 | 9,527 | 0 | 0 | (1,732,508) | 0 | 4,345,657 | 0 | 0 | 0 | 0 |
| 25.2 Reinsurance assumed | 162,938 | 0 | 0 | 0 | 0 | 0 | 0 | 162,938 | 0 | 0 | 0 | 0 |
| 25.3 Net ceded less assumed | 2,459,738 | 0 | 9,527 | 0 | 0 | (1,732,508) | 0 | 4,182,719 | 0 | 0 | 0 | 0 |
| 26. Totals: | | | | | | | | | | | | |
| 26.1 Reinsurance ceded (Page 6, Line 6) | 10,408,978 | 0 | 22,082 | 0 | 0 | (1,732,508) | 0 | 4,345,657 | 0 | 0 | 7,773,747 | 0 |
| 26.2 Reinsurance assumed (Page 6, Line 22) | 1,369,090 | 0 | 0 | 1,025,664 | 0 | 0 | 180,488 | 162,938 | 0 | 0 | 0 | 0 |
| 26.3 Net ceded less assumed | 9,039,888 | 0 | 22,082 | (1,025,664) | 0 | (1,732,508) | (180,488) | 4,182,719 | 0 | 0 | 7,773,747 | 0 |
| COMMISSIONS INCURRED (direct business only) | | | | | | | | | | | | |
| 27. First year (other than single) | 144,555 | 0 | 12,555 | 132,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28. Single | 53,029,046 | 0 | 0 | 49,193,471 | 0 | 0 | 3,835,575 | 0 | 0 | 0 | 0 | 0 |
| 29. Renewal | 131,227,494 | 0 | 9,527 | 1,099,495 | 0 | 42,115,514 | 5,439 | 87,997,519 | 0 | 0 | 0 | 0 |
| 30. Deposit-type contract funds | 4,225,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4,225,000 | 0 |
| 31. Totals (to agree with Page 6, Line 21) | 188,626,095 | 0 | 22,082 | 50,424,966 | 0 | 42,115,514 | 3,841,014 | 87,997,519 | 0 | 0 | 4,225,000 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

| | | Insurance | | | | 5 | 6 | 7 |
|----------------------|--|------------|---------------------|-------------|-----------------------------|-------------|-----------|-----------------|
| | | 1 | Accident and Health | | 4 | | | |
| | | | 2 | 3 | | | | |
| | | Life | Cost Containment | All Other | All Other Lines of Business | Investment | Fraternal | Total |
| 1. | Rent | 3,823,648 | 0 | 6,282,874 | 38,413 | 7,944,086 | 0 | 18,089,021 |
| 2. | Salaries and wages | 41,927,367 | 2,219,007 | 69,700,924 | 354,129 | 61,793,403 | 0 | 175,994,830 |
| 3.11 | Contributions for benefit plans for employees | 8,109,803 | 596,309 | 13,054,732 | 89,133 | 6,924,194 | 0 | 28,774,171 |
| 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 | 343,773 | 50,025 | 540,666 | 2,356 | 742,374 | 0 | 1,679,184 |
| 3.32 | Other agent welfare | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4.1 | Legal fees and expenses | 113,544 | 0 | 353,064 | 450,526 | 247,709 | 0 | 1,164,843 |
| 4.2 | Medical examination fees | 232,726 | 0 | 12,249 | 0 | 0 | 0 | 244,975 |
| 4.3 | Inspection report fees | 16,381 | 0 | 33,651 | 0 | 0 | 0 | 50,032 |
| 4.4 | Fees of public accountants and consulting actuaries | 878,892 | 0 | 1,313,780 | 754,349 | 498,258 | 0 | 3,445,279 |
| 4.5 | Expense of investigation and settlement of policy claims | 994,334 | 8,598,111 | 2,623,244 | 131 | 899 | 0 | 12,216,719 |
| 5.1 | Traveling expenses | 788,137 | 14,815 | 1,200,692 | 5,141 | 545,303 | 0 | 2,554,088 |
| 5.2 | Advertising | 1,388,854 | 0 | 876,778 | 1,510 | 4,949 | 0 | 2,272,091 |
| 5.3 | Postage, express, telegraph and telephone | 1,074,776 | 44 | 1,369,963 | 8,702 | 549,081 | 0 | 3,002,566 |
| 5.4 | Printing and stationery | 179,887 | 53 | 238,946 | 15,267 | 105,130 | 0 | 539,283 |
| 5.5 | Cost or depreciation of furniture and equipment | 3,528,229 | 0 | 7,632,331 | 83,015 | 1,302,585 | 0 | 12,546,160 |
| 5.6 | Rental of equipment | 352,515 | 0 | 376,445 | 3,185 | 645,959 | 0 | 1,378,104 |
| 5.7 | Cost or depreciation of EDP equipment and software | 120,401 | 0 | 313,433 | 2,981 | 9,856 | 0 | 446,671 |
| 6.1 | Books and periodicals | 97,648 | 1,590 | 96,499 | 5,015 | 57,441 | 0 | 258,193 |
| 6.2 | Bureau and association fees | 107,045 | 1,493 | 85,515 | 4,833 | 264,875 | 0 | 463,761 |
| 6.3 | Insurance, except on real estate | 498,498 | 0 | 6,447 | 101,452 | 654,380 | 0 | 1,260,777 |
| 6.4 | Miscellaneous losses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6.5 | Collection and bank service charges | 112,967 | 0 | 58,245 | 48,075 | 449,066 | 0 | 668,353 |
| 6.6 | Sundry general expenses | 278,441 | 0 | 469,672 | 8,470 | 133,166 | 0 | 889,749 |
| 6.7 | Group service and administration fees | 5,863,250 | 0 | 25,732,440 | 0 | 0 | 0 | 31,595,690 |
| 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) | 24,315 | 0 | 54,078 | 539 | 1,780 | 0 | 80,712 |
| 7.3 | Agency conferences other than local meetings | 434,195 | 0 | 413,634 | (460) | (1,510) | 0 | 845,859 |
| 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 | 0 | 0 | 0 |
| 9.2 | Investment expenses not included elsewhere | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9.3 | Aggregate write-ins for expenses | 9,730,864 | 9,354 | 13,017,026 | 1,696,054 | 39,061,220 | 0 | 63,514,518 |
| 10. | General expenses incurred | 81,020,490 | 11,490,801 | 145,857,318 | 3,672,816 | 121,934,204 | (b) | (a) 363,975,629 |
| 11. | General expenses unpaid Dec. 31, prior year | 11,251,069 | 0 | 33,089,267 | 0 | 45,145,480 | 0 | 89,485,816 |
| 12. | General expenses unpaid Dec. 31, current year | 12,610,240 | 0 | 37,863,225 | 0 | 45,980,113 | 0 | 96,453,578 |
| 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) | 79,661,319 | 11,490,801 | 141,083,360 | 3,672,816 | 121,099,571 | 0 | 357,007,867 |
| DETAILS OF WRITE-INS | | | | | | | | |
| 09.301. | Computer Services | 8,681,397 | 9,354 | 8,236,831 | 92,310 | 23,802,677 | 0 | 40,822,569 |
| 09.302. | Consulting | 1,049,467 | 0 | 4,780,195 | 1,603,744 | 15,258,543 | 0 | 22,691,949 |
| 09.303. | | | | | | | | |
| 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 thru 09.303 plus 09.398) (Line 9.3 above) | 9,730,864 | 9,354 | 13,017,026 | 1,696,054 | 39,061,220 | 0 | 63,514,518 |

(a) Includes management fees of \$ 19,223,952 to affiliates and \$ 0 to non-affiliates.
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):
1. Charitable \$ 0 ; 2. Institutional \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational \$ 0
5. Religious \$ 0 ; 6. Membership \$ 0 ; 7. Other \$ 0 ; 8. Total \$ 0

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

| | | Insurance | | | 4 | 5 | 6 |
|-----|---|------------|---------------------|-----------------------------|------------|-----------|------------|
| | | 1 | 2 | 3 | | | |
| | | Life | Accident and Health | All Other Lines of Business | Investment | Fraternal | Total |
| 1. | Real estate taxes | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. | State insurance department licenses and fees | 1,973,985 | 2,888,247 | 0 | 0 | 0 | 4,862,232 |
| 3. | State taxes on premiums | 6,985,836 | 13,647,230 | 0 | 0 | 0 | 20,633,066 |
| 4. | Other state taxes, including \$0 for employee benefits | 3,737,979 | 5,493,427 | 0 | 8,686 | 0 | 9,240,092 |
| 5. | U.S. Social Security taxes | 2,685,283 | 4,623,574 | 0 | 249,499 | 0 | 7,558,356 |
| 6. | All other taxes | (104,621) | 595,916 | 0 | 0 | 0 | 491,295 |
| 7. | Taxes, licenses and fees incurred | 15,278,462 | 27,248,394 | 0 | 258,185 | 0 | 42,785,041 |
| 8. | Taxes, licenses and fees unpaid Dec. 31, prior year | (177,799) | 1,918,533 | 0 | (5,390) | 0 | 1,735,344 |
| 9. | Taxes, licenses and fees unpaid Dec. 31, current year | 905,594 | 2,986,045 | 0 | (2,383) | 0 | 3,889,256 |
| 10. | Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) | 14,195,069 | 26,180,882 | 0 | 255,178 | 0 | 40,631,129 |

EXHIBIT 4 - DIVIDENDS OR REFUNDS

| | 1 | 2 |
|---|----------|---------------------|
| | Life | Accident and Health |
| 1. Applied to pay renewal premiums | 0 | 0 |
| 2. Applied to shorten the endowment or premium-paying period | 0 | 0 |
| 3. Applied to provide paid-up additions | 23,237 | 0 |
| 4. Applied to provide paid-up annuities | 0 | 0 |
| 5. Total Lines 1 through 4 | 23,237 | 0 |
| 6. Paid in cash | 4,381 | 0 |
| 7. Left on deposit | 0 | 0 |
| 8. Aggregate write-ins for dividend or refund options | (27,618) | 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 | (27,618) | 0 |
| 0802. | | |
| 0803. | | |
| 0898. Summary of remaining write-ins for Line 8 from overflow page | 0 | 0 |
| 0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above) | (27,618) | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 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. | 80 CSO | 4.00% NLP | | 979,432 | .0 | 17,942 | .0 | .961,490 |
| 0100002. | 80 CSO | 4.50% NLP | | 1,493,337 | .0 | 43,476 | .0 | 1,449,861 |
| 0100003. | 2001 CSO | 3.50% NLP (NB) | | 2,843,900 | .0 | .0 | .0 | 2,843,900 |
| 0100004. | 2001 CSO | 4.00% NLP | | 194,559 | .0 | .0 | .0 | 194,559 |
| 0100005. | 2001 CSO | 4.25% NLP | | 172,511 | .0 | .0 | .0 | 172,511 |
| 0100006. | 2001 CSO | 4.50% NLP | | 49,565 | .0 | .0 | .0 | 49,565 |
| 0100007. | UNEARNED PREMIUM | | | 999,157 | .0 | .0 | .0 | 999,157 |
| 0100008. | AE | 3.00% NLP | | 253,413 | .0 | 253,413 | .0 | .0 |
| 0100009. | AE | 3.50% NLP | | 2,016,767 | .0 | 2,016,767 | .0 | .0 |
| 0100010. | AM MEN | 3.50% NLP | | 67,198 | 67,198 | .0 | .0 | .0 |
| 0100011. | 41 CSO | 2.50% NLP | | 2,675,989 | .0 | 2,675,989 | .0 | .0 |
| 0100012. | 41 CSO | 3.00% NLP | | 581,679 | .0 | 581,679 | .0 | .0 |
| 0100013. | 58 CET | 2.25% NLP | | 15,520 | .0 | 15,520 | .0 | .0 |
| 0100014. | 58 CET | 2.75% NLP | | 15,985 | .0 | 15,985 | .0 | .0 |
| 0100015. | 58 CET | 3.00% NLP | | 71,795 | .0 | 71,795 | .0 | .0 |
| 0100016. | 58 CET | 3.50% NLP | | 261,508 | .0 | 261,508 | .0 | .0 |
| 0100017. | 58 CET | 4.00% NLP | | 31,576 | .0 | 31,576 | .0 | .0 |
| 0100018. | 58 CET | 4.25% NLP | | 76,138 | .0 | 76,138 | .0 | .0 |
| 0100019. | 58 CET | 4.50% NLP | | 1,552 | .0 | 1,552 | .0 | .0 |
| 0100020. | 58 CSO | 2.25% NLP | | 759,622 | .0 | 759,622 | .0 | .0 |
| 0100021. | 58 CSO | 2.25% CRVM | | 907,042 | .0 | 907,042 | .0 | .0 |
| 0100022. | 58 CSO | 2.75% NLP | | 62,186 | .0 | 62,186 | .0 | .0 |
| 0100023. | 58 CSO | 3.00% NLP | | 2,819,837 | .0 | 2,819,837 | .0 | .0 |
| 0100024. | 58 CSO | 3.00% CRVM | | 4,166,045 | .0 | 4,166,045 | .0 | .0 |
| 0100025. | 58 CSO | 3.50% NLP | | 291,892 | .0 | 291,892 | .0 | .0 |
| 0100026. | 58 CSO | 3.50% CRVM | | 5,833,387 | .0 | 5,833,387 | .0 | .0 |
| 0100027. | 58 CSO | 3.75% NLP | | 1,184 | .0 | 1,184 | .0 | .0 |
| 0100028. | 58 CSO | 3.75% CRVM | | 116,099 | .0 | 116,099 | .0 | .0 |
| 0100029. | 58 CSO | 4.00% NLP | | 259,571 | .0 | 259,571 | .0 | .0 |
| 0100030. | 58 CSO | 4.00% CRVM | | 3,499,822 | .0 | 3,499,822 | .0 | .0 |
| 0100031. | 58 CSO | 4.25% NLP | | 140,045 | .0 | 140,045 | .0 | .0 |
| 0100032. | 58 CSO | 4.25% CRVM | | 6,255,247 | .0 | 6,255,247 | .0 | .0 |
| 0100033. | 58 CSO | 4.50% NLP | | 69,161 | .0 | 69,161 | .0 | .0 |
| 0100034. | 58 CSO | 4.50% CRVM | | 296,448 | .0 | 296,448 | .0 | .0 |
| 0100035. | 58 CSO | 5.50% CRVM | | 8,659,053 | .0 | 8,659,053 | .0 | .0 |
| 0100036. | 58 CSO | 6.00% CRVM | | 1,266,353 | .0 | 1,266,353 | .0 | .0 |
| 0100037. | 80 CET | 4.00% NLP | | 5,046 | .0 | 5,046 | .0 | .0 |
| 0100038. | 80 CET | 4.50% NLP | | 14,931 | .0 | 14,931 | .0 | .0 |
| 0100039. | 80 CET | 5.50% NLP | | 23,826 | .0 | 23,826 | .0 | .0 |
| 0100040. | 80 CSO | 4.00% CRVM | | 395,903 | .0 | 395,903 | .0 | .0 |
| 0100041. | 80 CSO | 4.50% CRVM | | 2,628,999 | .0 | 2,628,999 | .0 | .0 |
| 0100042. | 80 CSO | 5.00% CRVM | | 2,202,346 | .0 | 2,202,346 | .0 | .0 |
| 0100043. | 80 CSO | 5.50% CRVM | | 8,666,326 | .0 | 8,666,326 | .0 | .0 |
| 0100044. | 80 CSO | 5.50% NLP | | 8,192 | .0 | 8,192 | .0 | .0 |
| 0100045. | 80 CSO | 6.00% CRVM | | 915,333 | .0 | 915,333 | .0 | .0 |
| 0100046. | 80 CSO | 6.50% CRVM | | 219,915 | .0 | 219,915 | .0 | .0 |
| 0100047. | 2001 CSO | 3.50% CRVM (NB) | | 299,789 | .0 | 299,789 | .0 | .0 |
| 0100048. | 2001 CSO | 4.00% CRVM | | 221,574 | .0 | 221,574 | .0 | .0 |
| 0100049. | 2017 CSO | 3.50% CRVM (NB) | | 2,689 | .0 | 2,689 | .0 | .0 |
| 0100050. | STD IND | 3.00% NLP | | 27,232 | 27,232 | .0 | .0 | .0 |
| 0100051. | STD IND | 3.50% NLP | | 189,627 | 189,627 | .0 | .0 | .0 |
| 0100052. | SUB STD IND | 3.50% NLP | | 104,289 | 104,289 | .0 | .0 | .0 |
| 0100053. | 41 STD IND | 3.00% NLP | | 810,002 | 810,002 | .0 | .0 | .0 |
| 0100054. | 41 STD IND | 3.50% NLP | | 7,593 | 7,593 | .0 | .0 | .0 |
| 0100055. | SUB STD IND | 3.00% NLP | | 187,099 | 187,099 | .0 | .0 | .0 |
| 0100056. | 61 CSI | 3.00% NLP | | 507,505 | 507,505 | .0 | .0 | .0 |
| 0100057. | 1960 BASIC GROUP TABLE 6.00% | | | 3,268,149 | .0 | .0 | .0 | 3,268,149 |
| 0199997. Totals (Gross) | | | | 68,910,940 | 1,900,545 | 57,071,203 | 0 | 9,939,192 |
| 0199998. Reinsurance ceded | | | | 54,050,142 | 1,900,545 | 52,149,597 | 0 | .0 |
| 0199999. Life Insurance: Totals (Net) | | | | 14,860,798 | 0 | 4,921,606 | 0 | 9,939,192 |
| 0200001. | 37 SA | 3.50% IMM | | 545,715 | xxx | 545,715 | xxx | .0 |
| 0200002. | A – 1949 | 3.50% DEF | | 94,740 | xxx | 94,740 | xxx | .0 |
| 0200003. | 71 IAM | 4.00% DEF | | 912,968 | xxx | 912,968 | xxx | .0 |
| 0200004. | 71 IAM | 4.50% DEF (NB) | | 48,518,725 | xxx | 48,518,725 | xxx | .0 |
| 0200005. | 71 IAM | 5.50% DEF | | 69,812,489 | xxx | 69,812,489 | xxx | .0 |
| 0200006. | 71 IAM | 8.25% DEF | | 14,183,728 | xxx | 1,218,813 | xxx | 12,964,915 |
| 0200007. | 71 IAM | 9.25% DEF (NB) | | 9,144,858 | xxx | 9,144,858 | xxx | .0 |
| 0200008. | 71 IAM | 5.00% IMM | | 17,410 | xxx | 17,410 | xxx | .0 |
| 0200009. | 71 IAM | 6.00% IMM | | 615,083 | xxx | 615,083 | xxx | .0 |
| 0200010. | 71 IAM | 7.50% IMM | | 1,058,355 | xxx | 1,058,355 | xxx | .0 |
| 0200011. | 2012 IAR | 3.25% DEF (NB) | | 1,311,101,527 | xxx | 1,188,523,911 | xxx | 122,577,616 |
| 0200012. | 2012 IAR | 3.50% DEF | | 2,238,204,016 | xxx | 2,231,133,290 | xxx | 7,070,726 |
| 0200013. | 2012 IAR | 3.75% DEF | | 3,496,854,336 | xxx | 3,053,121,793 | xxx | 443,732,543 |
| 0200014. | 2012 IAR | 4.00% DEF | | 277,563,332 | xxx | 179,925,790 | xxx | 97,637,542 |
| 0200015. | A-2000 | 3.75% DEF | | 324,885,759 | xxx | 255,300,427 | xxx | 69,585,332 |
| 0200016. | A-2000 | 4.00% DEF | | 534,740,557 | xxx | 394,891,835 | xxx | 139,848,722 |
| 0200017. | A-2000 | 4.25% DEF | | 59,834,334 | xxx | 52,615,404 | xxx | 7,218,930 |
| 0200018. | A-2000 | 4.50% DEF | | 114,946,026 | xxx | 84,574,539 | xxx | 30,371,487 |
| 0200019. | A-2000 | 4.75% DEF | | 128,592,459 | xxx | 89,774,490 | xxx | 38,817,969 |
| 0200020. | A-2000 | 5.00% DEF | | 102,010,325 | xxx | 69,523,674 | xxx | 32,486,651 |
| 0200021. | A-2000 | 5.25% DEF | | 16,296,162 | xxx | 11,969,630 | xxx | 4,326,532 |
| 0200022. | A-2000 | 5.50% DEF | | 62,916,653 | xxx | 44,606,513 | xxx | 18,310,140 |
| 0200023. | A-2000 | 5.75% DEF | | 5,244,588 | xxx | 1,316,357 | xxx | 3,928,231 |
| 0200024. | A-2000 | 6.00% DEF | | 21,315,368 | xxx | 14,229,686 | xxx | 7,085,682 |
| 0200025. | A-2000 | 6.25% DEF | | 5,337,810 | xxx | 3,759,034 | xxx | 1,578,776 |
| 0200026. | 83 IAM | 5.00% DEF | | 9,106,718 | xxx | 8,779,265 | xxx | 327,453 |
| 0200027. | 83 IAM | 5.25% DEF | | 12,792,299 | xxx | 10,384,195 | xxx | 2,408,104 |
| 0200028. | 83 IAM | 5.50% DEF | | 4,946,823 | xxx | 4,877,116 | xxx | 69,707 |
| 0200029. | 83 IAM | 5.75% DEF | | 7,096,780 | xxx | 5,780,056 | xxx | 1,316,724 |
| 0200030. | 83 IAM | 6.00% DEF | | 6,722,090 | xxx | 5,024,150 | xxx | 1,697,940 |
| 0200031. | 83 IAM | 6.25% DEF | | 3,520,091 | xxx | 1,896,096 | xxx | 1,623,995 |
| 0200032. | 83 IAM | 6.50% DEF | | 7,727,208 | xxx | 7,149,312 | xxx | 577,896 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 6.75% DEF | 3,902,523 | XXX | 1,759,928 | XXX | 2,142,595 |
| 0200034. 83 IAM 7.00% DEF | 89,954 | XXX | 89,954 | XXX | 0 |
| 0200035. 83 IAM 7.25% DEF | 10,282,202 | XXX | 10,282,202 | XXX | 0 |
| 0200036. 83 IAM 8.00% DEF | 1,378,959 | XXX | 1,378,959 | XXX | 0 |
| 0200037. 83 IAM 8.50% DEF | 7,974,733 | XXX | 7,974,733 | XXX | 0 |
| 0200038. 83 IAM 8.75% DEF | 309,121 | XXX | 309,121 | XXX | 0 |
| 0200039. 83 IAM 10.00% DEF | 15,376 | XXX | 15,376 | XXX | 0 |
| 0200040. 83 GAM 5.25% DEF | 1,682,180 | XXX | 0 | XXX | 1,682,180 |
| 0200041. 83 GAM 5.75% DEF | 612,236 | XXX | 0 | XXX | 612,236 |
| 0200042. 83 GAM 6.00% DEF | 6,161,797 | XXX | 0 | XXX | 6,161,797 |
| 0200043. 83 GAM 6.25% DEF | 1,545,992 | XXX | 0 | XXX | 1,545,992 |
| 0200044. 83 GAM 6.50% DEF | 2,715,048 | XXX | 0 | XXX | 2,715,048 |
| 0200045. 83 GAM 6.75% DEF | 315,016 | XXX | 0 | XXX | 315,016 |
| 0200046. 83 GAM 7.00% DEF | 124,483 | XXX | 0 | XXX | 124,483 |
| 0200047. 83 GAM 7.25% DEF | 2,886,815 | XXX | 0 | XXX | 2,886,815 |
| 0200048. 83 GAM 7.50% DEF | 4,819,612 | XXX | 0 | XXX | 4,819,612 |
| 0200049. 83 GAM 7.75% DEF | 257,108 | XXX | 0 | XXX | 257,108 |
| 0200050. 83 GAM 8.00% DEF | 967,257 | XXX | 0 | XXX | 967,257 |
| 0200051. 83 GAM 8.25% DEF | 750,948 | XXX | 0 | XXX | 750,948 |
| 0200052. 83 GAM 8.75% DEF | 33,034 | XXX | 0 | XXX | 33,034 |
| 0200053. 83 GAM 6.75% IMM | 44,757 | XXX | 0 | XXX | 44,757 |
| 0200054. 83 GAM 7.00% IMM | 222,591 | XXX | 0 | XXX | 222,591 |
| 0200055. 83 GAM 7.75% IMM | 21,310 | XXX | 0 | XXX | 21,310 |
| 0200056. 83 GAM 8.00% IMM | 343,543 | XXX | 0 | XXX | 343,543 |
| 0200057. 83 GAM 8.25% IMM | 860,882 | XXX | 0 | XXX | 860,882 |
| 0200058. 83 GAM 8.75% IMM | 9,564 | XXX | 0 | XXX | 9,564 |
| 0200059. 83 GAM 9.25% IMM | 70,000 | XXX | 0 | XXX | 70,000 |
| 0200060. 83 GAM 11.00% IMM | 105,541 | XXX | 0 | XXX | 105,541 |
| 0200061. 83 GAM 11.25% IMM | 864 | XXX | 0 | XXX | 864 |
| 0299997. Totals (Gross) | 8,945,162,777 | XXX | 7,872,905,992 | XXX | 1,072,256,785 |
| 0299998. Reinsurance ceded | 28,444,186 | XXX | 28,444,186 | XXX | 0 |
| 0299999. Annuities: Totals (Net) | 8,916,718,591 | XXX | 7,844,461,806 | XXX | 1,072,256,785 |
| 0300001. 37 S.A. 2.25% | 881 | 0 | 881 | 0 | 0 |
| 0300002. 37 S.A. 2.50% | 1,127 | 0 | 1,127 | 0 | 0 |
| 0300003. 83 IAM 4.50% | 18,932 | 0 | 18,932 | 0 | 0 |
| 0300004. 83 IAM 5.00% | 23,144 | 0 | 23,144 | 0 | 0 |
| 0300005. 83 IAM 5.50% | 4,743 | 0 | 4,743 | 0 | 0 |
| 0300006. 83 IAM 6.25% | 25,837 | 0 | 25,837 | 0 | 0 |
| 0300007. 83 IAM 6.50% | 57,841 | 0 | 57,841 | 0 | 0 |
| 0300008. 83 IAM 6.75% | 123,676 | 0 | 123,676 | 0 | 0 |
| 0300009. 83 IAM 7.00% | 238,421 | 0 | 238,421 | 0 | 0 |
| 0300010. 83 IAM 7.25% | 206,930 | 0 | 206,930 | 0 | 0 |
| 0300011. 83 IAM 7.50% | 168,571 | 0 | 168,571 | 0 | 0 |
| 0300012. 83 IAM 7.75% | 101,143 | 0 | 101,143 | 0 | 0 |
| 0300013. 83 IAM 8.25% | 781,170 | 0 | 781,170 | 0 | 0 |
| 0300014. 83 IAM 8.75% | 27,491 | 0 | 27,491 | 0 | 0 |
| 0300015. A2000 3.00% | 421,966 | 0 | 421,966 | 0 | 0 |
| 0300016. A2000 4.00% | 855,907 | 0 | 855,907 | 0 | 0 |
| 0300017. A2000 4.25% | 325,124 | 0 | 325,124 | 0 | 0 |
| 0300018. A2000 4.50% | 1,175,274 | 0 | 1,175,274 | 0 | 0 |
| 0300019. A2000 5.00% | 783,384 | 0 | 783,384 | 0 | 0 |
| 0300020. A2000 5.25% | 929,735 | 0 | 929,735 | 0 | 0 |
| 0300021. A2000 5.50% | 679,660 | 0 | 679,660 | 0 | 0 |
| 0300022. A2000 6.00% | 619,773 | 0 | 619,773 | 0 | 0 |
| 0300023. A2000 6.25% | 92,370 | 0 | 92,370 | 0 | 0 |
| 0300024. A2000 6.50% | 130,276 | 0 | 130,276 | 0 | 0 |
| 0300025. A2000 6.75% | 151,570 | 0 | 151,570 | 0 | 0 |
| 0300026. A2000 7.00% | 21,486 | 0 | 21,486 | 0 | 0 |
| 0300027. 2012 IAR 1.50% | 192,009 | 0 | 192,009 | 0 | 0 |
| 0300028. 2012 IAR 2.25% | 70,029 | 0 | 70,029 | 0 | 0 |
| 0300029. 2012 IAR 2.50% | 268,389 | 0 | 268,389 | 0 | 0 |
| 0300030. 2012 IAR 2.75% | 150,898 | 0 | 150,898 | 0 | 0 |
| 0300031. 2012 IAR 3.00% | 1,183,902 | 0 | 1,183,902 | 0 | 0 |
| 0300032. 2012 IAR 3.25% | 290,347 | 0 | 290,347 | 0 | 0 |
| 0300033. 2012 IAR 3.50% | 232,776 | 0 | 232,776 | 0 | 0 |
| 0300034. 2012 IAR 3.75% | 1,849,939 | 0 | 1,849,939 | 0 | 0 |
| 0300035. 2012 IAR 4.00% | 3,401,253 | 0 | 3,401,253 | 0 | 0 |
| 0300036. 2012 IAR 4.25% | 350,455 | 0 | 350,455 | 0 | 0 |
| 0399997. Totals (Gross) | 15,956,429 | 0 | 15,956,429 | 0 | 0 |
| 0399998. Reinsurance ceded | 0 | 0 | 0 | 0 | 0 |
| 0399999. SCWLC: Totals (Net) | 15,956,429 | 0 | 15,956,429 | 0 | 0 |
| 0400001. 1959 ADB - 1958 CSO 4.5% | 10,341 | 0 | 10,341 | 0 | 0 |
| 0499997. Totals (Gross) | 10,341 | 0 | 10,341 | 0 | 0 |
| 0499998. Reinsurance ceded | 10,341 | 0 | 10,341 | 0 | 0 |
| 0499999. Accidental Death Benefits: Totals (Net) | 0 | 0 | 0 | 0 | 0 |
| 0500001. 1952 INTERCO DISA - 1958 CSO 3% | 541,136 | 0 | 541,136 | 0 | 0 |
| 0599997. Totals (Gross) | 541,136 | 0 | 541,136 | 0 | 0 |
| 0599998. Reinsurance ceded | 541,136 | 0 | 541,136 | 0 | 0 |
| 0599999. Disability-Active Lives: Totals (Net) | 0 | 0 | 0 | 0 | 0 |
| 0600001. 1952 DISABILITY STUDY WITH 58 CSO 3.00% | 1,120,782 | 0 | 1,120,782 | 0 | 0 |
| 0600002. GROUP | 1,758,384 | 0 | 0 | 0 | 1,758,384 |
| 0600003. 70 INTERCOMPANY DISA 3.00% | 28,956,066 | 0 | 0 | 0 | 28,956,066 |
| 0600004. 2005 GROUP TERM LIFE WAIVER RESERVE TABLE 4.00% | 16,507,834 | 0 | 0 | 0 | 16,507,834 |
| 0600005. 2005 GROUP TERM LIFE WAIVER RESERVE TABLE 3.50% | 63,905,850 | 0 | 0 | 0 | 63,905,850 |
| 0699997. Totals (Gross) | 112,248,916 | 0 | 1,120,782 | 0 | 111,128,134 |
| 0699998. Reinsurance ceded | 16,057,882 | 0 | 1,084,126 | 0 | 14,973,756 |
| 0699999. Disability-Disabled Lives: Totals (Net) | 96,191,034 | 0 | 36,656 | 0 | 96,154,378 |
| 0700001. IMMEDIATE CLAIM PAYMENT | 679,977 | 0 | 679,977 | 0 | 0 |
| 0700002. SPECIAL CLASS EXTRA | 1,668 | 0 | 1,668 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 |
| 0700003. FOR NON-DEDUCTION OF FRACTIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED | | | | | |
| | 198,190 | 0 | 198,190 | 0 | 0 |
| 0700004. FOR SURRENDER VALUES IN EXCESS OF RESERVES OTHERWISE CARRIED IN THIS EXHIBIT | | | | | |
| | 3,533,919 | 0 | 3,533,919 | 0 | 0 |
| 0799997. Totals (Gross) | 4,413,754 | 0 | 4,413,754 | 0 | 0 |
| 0799998. Reinsurance ceded | 3,018,266 | 0 | 3,018,266 | 0 | 0 |
| 0799999. Miscellaneous Reserves: Totals (Net) | 1,395,488 | 0 | 1,395,488 | 0 | 0 |
| 9999999. Totals (Net) - Page 3, Line 1 | 9,045,122,340 | 0 | 7,866,771,985 | 0 | 1,178,350,355 |

(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 \$ 0 ; Annuities \$ 0 ; Supplementary Contracts with Life Contingencies \$ 0 ; Accidental Death Benefits \$ 0 ; Disability - Active Lives \$ 0 ; Disability - Disabled Lives \$ 0 ; Miscellaneous Reserves \$ 0 .

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.
NON-PARTICIPATING

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
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

Yes [] No [X]
\$ 0
\$ 0

\$ 0

5.

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

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?
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.

Yes [] No [X]
\$ 0
\$ 0

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?
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:

Yes [] No [X]
\$ 0

\$ 0

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?
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:

Yes [] No [X]
\$ 0
\$ 0

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?
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:

Yes [] No [X]
\$ 0
\$ 0

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 5,620,966 | .0 | .0 | .0 | .0 | 78,124 | .0 | .0 | .0 | .0 | 2,175,509 | .0 | 3,367,333 |
| 2. Additional contract reserves (b) | .0 | .0 | .0 | .0 | .0 | 0 | .0 | .0 | .0 | .0 | .0 | .0 | 0 |
| 3. Additional actuarial reserves-Asset/Liability analysis | .0 | .0 | .0 | .0 | .0 | 0 | .0 | .0 | .0 | .0 | .0 | .0 | 0 |
| 4. Reserve for future contingent benefits | .0 | .0 | .0 | .0 | .0 | 0 | .0 | .0 | .0 | .0 | .0 | .0 | 0 |
| 5. Reserve for rate credits | .0 | .0 | .0 | .0 | .0 | 0 | .0 | .0 | .0 | .0 | .0 | .0 | 0 |
| 6. Aggregate write-ins for reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Totals (Gross) | 5,620,966 | .0 | .0 | .0 | .0 | 78,124 | .0 | .0 | .0 | .0 | 2,175,509 | .0 | 3,367,333 |
| 8. Reinsurance ceded | 43,132 | 0 | 0 | 0 | 0 | 43,132 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Net) | 5,577,834 | 0 | 0 | 0 | 0 | 34,992 | 0 | 0 | 0 | 0 | 2,175,509 | 0 | 3,367,333 |
| CLAIM RESERVE | | | | | | | | | | | | | |
| 10. Present value of amounts not yet due on claims | 1,362,797,903 | .0 | .0 | .0 | .0 | 7,149,833 | .0 | .0 | .0 | .0 | 1,310,311,663 | .0 | 45,336,407 |
| 11. Additional actuarial reserves-Asset/Liability analysis | .0 | .0 | .0 | .0 | .0 | 0 | .0 | .0 | .0 | .0 | .0 | .0 | 0 |
| 12. Reserve for future contingent benefits | .0 | .0 | .0 | .0 | .0 | 0 | .0 | .0 | .0 | .0 | .0 | .0 | 0 |
| 13. Aggregate write-ins for reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14. Totals (Gross) | 1,362,797,903 | .0 | .0 | .0 | .0 | 7,149,833 | .0 | .0 | .0 | .0 | 1,310,311,663 | .0 | 45,336,407 |
| 15. Reinsurance ceded | 79,698,114 | .0 | .0 | .0 | .0 | 4,859,500 | .0 | .0 | .0 | .0 | 70,238,623 | .0 | 4,599,991 |
| 16. Totals (Net) | 1,283,099,789 | 0 | 0 | 0 | 0 | 2,290,333 | 0 | 0 | 0 | 0 | 1,240,073,040 | 0 | 40,736,416 |
| 17. TOTAL (Net) | 1,288,677,623 | 0 | 0 | 0 | 0 | 2,325,325 | 0 | 0 | 0 | 0 | 1,242,248,549 | 0 | 44,103,749 |
| 18. TABULAR FUND INTEREST | 42,109,102 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 42,109,102 | 0 | 0 |
| 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 thru 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 thru 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 | 3,394,870,367 | 0 | 0 | 71,185,505 | 0 | 3,323,684,862 |
| 2. Deposits received during the year | 2,251,991,088 | 0 | 0 | 15,991,088 | 0 | 2,236,000,000 |
| 3. Investment earnings credited to the account | 91,073,314 | 0 | 0 | 2,661,393 | 0 | 88,411,921 |
| 4. Other net change in reserves | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Fees and other charges assessed | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Surrender charges | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Net surrender or withdrawal payments | 2,069,584,021 | 0 | 0 | 16,347,056 | 0 | 2,053,236,965 |
| 8. Other net transfers to or (from) Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) | 3,668,350,748 | 0 | 0 | 73,490,930 | 0 | 3,594,859,818 |
| 10. Reinsurance balance at the beginning of the year | (1,371,532,812) | 0 | 0 | 2,158,512 | 0 | (1,373,691,324) |
| 11. Net change in reinsurance assumed | 989,883 | 0 | 0 | 989,883 | 0 | 0 |
| 12. Net change in reinsurance ceded | 153,184,022 | 0 | 0 | 0 | 0 | 153,184,022 |
| 13. Reinsurance balance at the end of the year (Lines 10+11-12) | (1,523,726,951) | 0 | 0 | 3,148,395 | 0 | (1,526,875,346) |
| 14. Net balance at the end of current year after reinsurance (Lines 9 + 13) | 2,144,623,797 | 0 | 0 | 76,639,325 | 0 | 2,067,984,472 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | Ordinary | | | 6 | Group | | Accident and Health | | |
|----|--------------------------------|-------------|-----------------|----------------|----------------------|-------------------------|------------------------------------|----------------|-----------|---------------------|-------------------------------|-------|
| | | | | 3 | 4 | 5 | | 7 | 8 | 9 | 10 | 11 |
| | | Total | Industrial Life | Life Insurance | Individual Annuities | Supplementary Contracts | Credit Life (Group and Individual) | Life Insurance | Annuities | Group | Credit (Group and Individual) | Other |
| 1. | Due and unpaid: | | | | | | | | | | | |
| | 1.1 Direct | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1.2 Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1.3 Reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1.4 Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. | In course of settlement: | | | | | | | | | | | |
| | 2.1 Resisted | | | | | | | | | | | |
| | 2.11 Direct | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2.12 Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2.13 Reinsurance ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 2.14 Net | 0 | 0 | (b) | (b) | 0 | (b) | (b) | 0 | 0 | 0 | 0 |
| | 2.2 Other | | | | | | | | | | | |
| | 2.21 Direct | 443,886,923 | 0 | 2,092,106 | 0 | 0 | 0 | 28,994,865 | 0 | 412,799,952 | 0 | 0 |
| | 2.22 Reinsurance assumed | 60,711,820 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 60,711,820 | 0 | 0 |
| | 2.23 Reinsurance ceded | 30,413,428 | 0 | 1,158,774 | 0 | 0 | 0 | 1,367,504 | 0 | 27,887,150 | 0 | 0 |
| | 2.24 Net | 474,185,315 | 0 | (b) | (b) | 0 | (b) | (b) | 0 | (b) | (b) | (b) |
| 3. | Incurred but unreported: | | | | | | | | | | | |
| | 3.1 Direct | 127,056,611 | 0 | 390,388 | 0 | 0 | 0 | 95,487,557 | 0 | 31,178,666 | 0 | 0 |
| | 3.2 Reinsurance assumed | 1,373,718 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,373,718 | 0 | 0 |
| | 3.3 Reinsurance ceded | 4,084,733 | 0 | 195,245 | 0 | 0 | 0 | 2,804,089 | 0 | 1,085,399 | 0 | 0 |
| | 3.4 Net | 124,345,596 | 0 | (b) | (b) | 0 | (b) | (b) | 0 | (b) | (b) | (b) |
| 4. | TOTALS | | | | | | | | | | | |
| | 4.1 Direct | 570,943,534 | 0 | 2,482,494 | 0 | 0 | 0 | 124,482,422 | 0 | 443,978,618 | 0 | 0 |
| | 4.2 Reinsurance assumed | 62,085,538 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 62,085,538 | 0 | 0 |
| | 4.3 Reinsurance ceded | 34,498,161 | 0 | 1,354,019 | 0 | 0 | 0 | 4,171,593 | 0 | 28,972,549 | 0 | 0 |
| | 4.4 Net | 598,530,911 | (a) | (a) | 0 | 0 | 0 | (a) | 0 | 477,091,607 | 0 | 0 |

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$0

Individual Annuities \$0 , Credit Life (Group and Individual) \$0 , and Group Life \$0 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$0

Credit (Group and Individual) Accident and Health \$0 , and Other Accident and Health \$0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2020 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 Industrial Life (a) | Ordinary | | | 6 Credit Life (Group and Individual) | Group | | Accident and Health | | |
|--|-----------------|---------------------------------|--------------------------------|-------------------------------|-------------------------------------|--|--------------------------------|--------------------|---------------------|--|-----------------|
| | | | 3 Life Insurance (b) | 4 Individual Annuities | 5 Supplementary Contracts | | 7 Life Insurance (c) | 8 Annuities | 9 Group | 10 Credit (Group and Individual) | 11 Other |
| 1. Settlements During the Year: | | | | | | | | | | | |
| 1.1 Direct | 1,014,344,869 | 0 | 6,961,611 | 104,057,327 | 0 | 0 | 332,007,811 | 18,879,391 | 552,417,132 | 0 | 21,597 |
| 1.2 Reinsurance assumed | 35,550,450 | 0 | 284,349 | 170,366 | 0 | 0 | 0 | 351,474 | 34,744,261 | 0 | 0 |
| 1.3 Reinsurance ceded | 324,404,676 | 0 | 4,552,848 | 0 | 0 | 0 | 261,522,994 | 0 | 58,328,834 | 0 | 0 |
| 1.4 Net | (d) 725,490,643 | 0 | 2,693,112 | 104,227,693 | 0 | 0 | 70,484,817 | 19,230,865 | 528,832,559 | 0 | 21,597 |
| 2. Liability December 31, current year from Part 1: | | | | | | | | | | | |
| 2.1 Direct | 570,943,534 | 0 | 2,482,494 | 0 | 0 | 0 | 124,482,422 | 0 | 443,978,618 | 0 | 0 |
| 2.2 Reinsurance assumed | 62,085,538 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 62,085,538 | 0 | 0 |
| 2.3 Reinsurance ceded | 34,498,161 | 0 | 1,354,019 | 0 | 0 | 0 | 4,171,593 | 0 | 28,972,549 | 0 | 0 |
| 2.4 Net | 598,530,911 | 0 | 1,128,475 | 0 | 0 | 0 | 120,310,829 | 0 | 477,091,607 | 0 | 0 |
| 3. Amounts recoverable from reinsurers December 31, current year | 10,122,533 | 0 | 0 | 0 | 0 | 0 | 3,960,021 | 0 | 6,162,512 | 0 | 0 |
| 4. Liability December 31, prior year: | | | | | | | | | | | |
| 4.1 Direct | 544,655,968 | 0 | 1,906,499 | 0 | 0 | 0 | 94,561,556 | 0 | 448,187,913 | 0 | 0 |
| 4.2 Reinsurance assumed | 71,824,827 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 71,824,827 | 0 | 0 |
| 4.3 Reinsurance ceded | 38,866,629 | 0 | 1,054,573 | 0 | 0 | 0 | 5,945,865 | 0 | 31,866,191 | 0 | 0 |
| 4.4 Net | 577,614,166 | 0 | 851,926 | 0 | 0 | 0 | 88,615,691 | 0 | 488,146,549 | 0 | 0 |
| 5. Amounts recoverable from reinsurers December 31, prior year | 6,434,354 | 0 | 0 | 0 | 0 | 0 | 1,839,995 | 0 | 4,594,359 | 0 | 0 |
| 6. Incurred Benefits | | | | | | | | | | | |
| 6.1 Direct | 1,040,632,435 | 0 | 7,537,606 | 104,057,327 | 0 | 0 | 361,928,677 | 18,879,391 | 548,207,837 | 0 | 21,597 |
| 6.2 Reinsurance assumed | 25,811,161 | 0 | 284,349 | 170,366 | 0 | 0 | 0 | 351,474 | 25,004,972 | 0 | 0 |
| 6.3 Reinsurance ceded | 323,724,387 | 0 | 4,852,294 | 0 | 0 | 0 | 261,868,748 | 0 | 57,003,345 | 0 | 0 |
| 6.4 Net | 742,719,209 | 0 | 2,969,661 | 104,227,693 | 0 | 0 | 100,059,929 | 19,230,865 | 516,209,464 | 0 | 21,597 |

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$264,948 in Line 1.1, \$0 in Line 1.4.
\$264,948 in Line 6.1, and \$0 in Line 6.4.

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

(d) Includes \$7,843 premiums waived under total and permanent disability benefits.

Group Life: \$96,154,378; Group A&H: \$1,283,099,788

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 | 0 | 0 |
| 2. Stocks (Schedule D): | | | |
| 2.1 Preferred stocks | 0 | 0 | 0 |
| 2.2 Common stocks | 0 | 0 | 0 |
| 3. Mortgage loans on real estate (Schedule B): | | | |
| 3.1 First liens | 0 | 0 | 0 |
| 3.2 Other than first liens | 0 | 0 | 0 |
| 4. Real estate (Schedule A): | | | |
| 4.1 Properties occupied by the company | 0 | 0 | 0 |
| 4.2 Properties held for the production of income | 499 | 499 | 0 |
| 4.3 Properties held for sale | 0 | 0 | 0 |
| 5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) | 0 | 0 | 0 |
| 6. Contract loans | 0 | 0 | 0 |
| 7. Derivatives (Schedule DB) | 0 | 0 | 0 |
| 8. Other invested assets (Schedule BA) | 0 | 0 | 0 |
| 9. Receivables for securities | 0 | 0 | 0 |
| 10. Securities lending reinvested collateral assets (Schedule DL) | 0 | 0 | 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 | 0 | 0 |
| 14. Investment income due and accrued | 3,963,765 | 0 | (3,963,765) |
| 15. Premiums and considerations: | | | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 2,821,889 | 3,063,854 | 241,965 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .. | 0 | 0 | 0 |
| 15.3 Accrued retrospective premiums and contracts subject to redetermination | 0 | 0 | 0 |
| 16. Reinsurance: | | | |
| 16.1 Amounts recoverable from reinsurers | 0 | 0 | 0 |
| 16.2 Funds held by or deposited with reinsured companies | 0 | 0 | 0 |
| 16.3 Other amounts receivable under reinsurance contracts | 0 | 0 | 0 |
| 17. Amounts receivable relating to uninsured plans | 0 | 0 | 0 |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | 0 | 0 | 0 |
| 18.2 Net deferred tax asset | 70,451,031 | 14,854,708 | (55,596,323) |
| 19. Guaranty funds receivable or on deposit | 0 | 0 | 0 |
| 20. Electronic data processing equipment and software | 43,157,383 | 34,030,560 | (9,126,823) |
| 21. Furniture and equipment, including health care delivery assets | 19,104,870 | 7,723,533 | (11,381,337) |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates | 0 | 0 | 0 |
| 23. Receivables from parent, subsidiaries and affiliates | 82,585 | 513,933 | 431,348 |
| 24. Health care and other amounts receivable | 0 | 0 | 0 |
| 25. Aggregate write-ins for other than invested assets | 19,495,230 | 16,760,934 | (2,734,296) |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 159,077,252 | 76,948,021 | (82,129,231) |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts | 0 | 0 | 0 |
| 28. Total (Lines 26 and 27) | 159,077,252 | 76,948,021 | (82,129,231) |
| 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 thru 1103 plus 1198)(Line 11 above) | 0 | 0 | 0 |
| 2501. Other expenses and suspense debits | 18,076,413 | 16,564,230 | (1,512,183) |
| 2502. Other than invested assets nonadmitted | 1,406,437 | 184,324 | (1,222,113) |
| 2503. Other assets nonadmitted | 12,380 | 12,380 | 0 |
| 2598. Summary of remaining write-ins for Line 25 from overflow page | 0 | 0 | 0 |
| 2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) | 19,495,230 | 16,760,934 | (2,734,296) |

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

- A. Accounting Practices

The accompanying financial statements of Reliance Standard Life Insurance Company (the "Company") have been prepared in conformity with statutory accounting practices ("SAP") as set forth in the National Association of Insurance Commissioners ("NAIC") Accounting Practices and Procedures manuals and the NAIC Annual Statement Instructions manuals and with accounting practices prescribed by the State of Illinois.

| | SSAP # | F/S Page | F/S Line # | 2020 | 2019 |
|--|--------|-------------|---------------|------------------|------------------|
| NET INCOME | | | | | |
| (1) State basis (Page 4, Line 35, Columns 1 & 2) | XXX | XXX | XXX | \$ 84,349,079 | \$ 220,489,233 |
| (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 | \$ 84,349,079 | \$ 220,489,233 |
| SURPLUS | | | | | |
| (5) State basis (Page 3, Line 38, Columns 1 & 2) | XXX | XXX | XXX | \$ 1,577,174,280 | \$ 1,517,128,598 |
| (6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: | | | | - | - |
| (7) State Permitted Practices that are an increase/(decrease) from NAIC SAP: | | | | - | - |
| (8) NAIC SAP (5-6-7=8) | XXX | XXX | XXX | \$ 1,577,174,280 | \$ 1,517,128,598 |
- 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 securities are stated at either amortized cost or the lower of amortized cost or fair market value using the interest method; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method.

(7) 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.

(8) The Company has certain ownership interests in limited partnerships and limited liability companies. The Company carries these interests based on the underlying audited GAAP equity of the investee.

(9) 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 unrealized gains and losses.

(10) The Company considers anticipated investment income in its review of reserves for potential premium deficiencies.

(11) 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.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Not Applicable.

The amounts reported in this statement that pertain to the entire business of the Company include, as appropriate, the activity of the Company's separate account business.
- 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

The Company has not made any material changes in its accounting policies during the year ended December 31, 2020. No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2020.

NOTE 3 Business Combinations and Goodwill

Not Applicable.

NOTE 4 Discontinued Operations

Not Applicable.

NOTE 5 Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
- (1) During 2020, the Company acquired commercial other mortgage loans with a maximum and minimum lending rate of 16.01% and 0.00%, respectively.

(2) The maximum percentage of any one loan to the value of security at the time of the loan was 94.4%.

NOTES TO FINANCIAL STATEMENTS

- (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 | \$ - | 267,980,747 | 677,928,281 | - | 3,715,871,533 | 503,732,145 | 5,165,512,706 |
| (b) 30 - 59 Days Past Due | - | 63,670,248 | - | - | - | - | 63,670,248 |
| (c) 60 - 89 Days Past Due | - | 32,311,768 | - | - | - | - | 32,311,768 |
| (d) 90 - 179 Days Past Due | - | 125,486,466 | - | - | - | - | 125,486,466 |
| (e) 180+ Days Past Due | - | 290,572,734 | - | - | 63,350,341 | 1,332,715 | 355,255,790 |
| 2. Accruing Interest 90 - 179 Days Past Due | | | | | | | |
| (a) Recorded Investment | - | 125,486,466 | - | - | - | - | 125,486,466 |
| (b) Interest Accrued | - | 1,645,872 | - | - | - | - | 1,645,872 |
| 3. Accruing Interest 180+ Days Past Due | | | | | | | |
| (a) Recorded Investment | - | 290,572,734 | - | - | 63,350,341 | 1,332,715 | 355,255,790 |
| (b) Interest Accrued | - | 3,963,765 | - | - | - | - | 3,963,765 |
| 4. Interest Reduced | | | | | | | |
| (a) Recorded Investment | - | - | - | - | - | - | - |
| (b) Number of Loans | - | - | - | - | - | - | - |
| (c) Percent Reduced | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 5. Participant or Co-lender in a Mortgage Loan Agreement | | | | | | | |
| (a) Recorded Investment | - | - | - | - | 4,085,759,923 | 198,526,811 | 4,284,286,734 |
| b. Prior Year | | | | | | | |
| 1. Recorded Investment (All) | | | | | | | |
| (a) Current | - | 233,643,762 | 518,490,245 | - | 3,293,357,608 | 485,962,479 | 4,531,454,094 |
| (b) 30 - 59 Days Past Due | - | 48,945,659 | - | - | - | - | 48,945,659 |
| (c) 60 - 89 Days Past Due | - | 54,212,440 | - | - | - | - | 54,212,440 |
| (d) 90 - 179 Days Past Due | - | 64,197,116 | - | - | - | - | 64,197,116 |
| (e) 180+ Days Past Due | - | 187,154,071 | - | - | 15,787,614 | - | 202,941,685 |
| Due | | | | | | | |
| (a) Recorded Investment | - | 64,197,116 | - | - | - | - | 64,197,116 |
| (b) Interest Accrued | - | - | - | - | - | - | - |
| 3. Accruing Interest 180+ Days Past Due | | | | | | | |
| (a) Recorded Investment | - | 187,154,071 | - | - | 15,787,614 | - | 202,941,685 |
| (b) Interest Accrued | - | - | - | - | - | - | - |
| 4. Interest Reduced | | | | | | | |
| (a) Recorded Investment | - | - | - | - | - | - | - |
| (b) Number of Loans | - | - | - | - | - | - | - |
| (c) Percent Reduced | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 5. Participant or Co-lender in a Mortgage Loan Agreement | | | | | | | |
| (a) Recorded Investment | - | - | - | - | 3,293,357,608 | 288,293,443 | 3,581,651,051 |

- (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 Loan:Agreement:

| | 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 | - | - | - | - | 8,184,916 | - | 8,184,916 |
| 3. Total (1 + 2) | - | - | - | - | 8,184,916 | - | 8,184,916 |
| 4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| b. Prior Year | | | | | | | |
| 1. With Allowance for Credit Losses | - | - | - | - | - | - | - |
| 2. No Allowance for Credit Losses | - | - | - | - | 9,749,948 | - | 9,749,948 |
| 3. Total (1 + 2) | \$ - | \$ - | \$ - | \$ - | \$ 9,749,948 | \$ - | \$ 9,749,948 |
| 4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |

- (6) Not Applicable.
- (7) Not Applicable.
- (8) Not Applicable.
- (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. Investments Debts Restructuring

Not Applicable.

C. Reverse Mortgages

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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 | 2 | 3 | 4 | 5 | 6 | 7 |
|-------------|--|---------------------------------------|--|--|----------------------------|--|
| CUSIP | Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI | Present Value of Projected Cash Flows | Recognized Other-Than-Temporary Impairment | Amortized Cost After Other-Than-Temporary Impairment | Fair Value at time of OTTI | Date of Financial Statement Where Reported |
| 92939F-AE-9 | \$ 13,364,820 | \$ 11,901,257 | \$ (1,463,564) | \$ 11,901,257 | \$ 11,901,257 | 03/31/2020 |
| 126378-AL-2 | 7,360,719 | 5,902,162 | (1,458,558) | 5,902,162 | 5,902,162 | 03/31/2020 |
| 46630J-AP-4 | 2,362,968 | 1,612,349 | (750,620) | 1,612,349 | 1,612,349 | 03/31/2020 |
| 02660T-GA-5 | 3,354,386 | 2,728,893 | (625,494) | 2,728,893 | 2,728,893 | 03/31/2020 |
| 39538W-EQ-7 | 671,487 | 70,554 | (600,934) | 70,554 | 70,554 | 03/31/2020 |
| 12628K-AA-0 | 1,264,927 | 707,157 | (557,770) | 707,157 | 707,157 | 03/31/2020 |
| 65535V-QQ-4 | 2,343,678 | 1,788,629 | (555,049) | 1,788,629 | 1,753,254 | 03/31/2020 |
| 61750S-AB-8 | 5,521,269 | 5,092,144 | (429,125) | 5,092,144 | 4,350,359 | 03/31/2020 |
| 61753V-AD-4 | 3,582,593 | 3,208,946 | (373,647) | 3,208,946 | 2,693,508 | 03/31/2020 |
| 92557Y-AB-5 | 768,198 | 422,795 | (345,403) | 422,795 | 231,351 | 03/31/2020 |
| 61753V-AE-2 | 4,310,044 | 4,009,008 | (301,036) | 4,009,008 | 3,616,619 | 03/31/2020 |
| 55283L-AA-3 | 2,046,897 | 1,830,691 | (216,206) | 1,830,691 | 1,497,572 | 03/31/2020 |
| 25150Q-AB-3 | 1,885,463 | 1,678,575 | (206,887) | 1,678,575 | 1,434,398 | 03/31/2020 |
| 14315A-AA-6 | 600,724 | 429,075 | (171,649) | 429,075 | 347,945 | 03/31/2020 |
| 126694-AA-0 | 438,775 | 290,309 | (148,465) | 290,309 | 96,304 | 03/31/2020 |
| 98887U-AB-1 | 589,874 | 447,538 | (142,336) | 447,538 | 226,333 | 03/31/2020 |
| 04017L-AA-4 | 2,079,534 | 1,946,338 | (133,196) | 1,946,338 | 1,609,171 | 03/31/2020 |
| 81378E-AC-7 | 6,503,775 | 6,385,547 | (118,228) | 6,385,547 | 5,862,059 | 03/31/2020 |
| 004422-AE-1 | 5,560,807 | 5,449,629 | (111,178) | 5,449,629 | 4,785,354 | 03/31/2020 |
| MIDST0-6R-6 | 2,915,279 | 2,855,234 | (60,044) | 2,855,234 | 1,500,000 | 03/31/2020 |
| 67592G-AA-5 | 1,991,084 | 1,942,415 | (48,669) | 1,942,415 | 1,308,920 | 03/31/2020 |
| 3622E8-AD-7 | 3,171,493 | 3,130,470 | (41,023) | 3,130,470 | 2,774,924 | 03/31/2020 |
| 98875P-AC-4 | 719,151 | 681,322 | (37,829) | 681,322 | 90,262 | 03/31/2020 |
| 863587-AF-8 | 4,014,465 | 3,980,174 | (34,291) | 3,980,174 | 3,078,951 | 03/31/2020 |
| 87284P-AA-6 | 1,403,789 | 1,374,712 | (29,077) | 1,374,712 | 790,888 | 03/31/2020 |
| 06760T-AA-1 | 2,011,580 | 1,987,736 | (23,844) | 1,987,736 | 1,591,250 | 03/31/2020 |
| 61763M-AX-8 | 2,242,093 | 1,416,895 | (825,198) | 1,416,895 | 1,416,895 | 06/30/2020 |
| 50180C-AG-5 | 5,218,961 | 4,558,203 | (660,759) | 4,558,203 | 4,558,203 | 06/30/2020 |
| 59024B-AC-7 | 1,853,628 | 1,315,911 | (537,716) | 1,315,911 | 1,315,911 | 06/30/2020 |
| 98887X-AA-7 | 784,804 | 313,897 | (470,906) | 313,897 | 140,800 | 06/30/2020 |
| 98887U-AB-1 | 468,570 | 17,513 | (451,057) | 17,513 | 17,513 | 06/30/2020 |
| 98875P-AC-4 | 707,808 | 393,159 | (314,649) | 393,159 | 35,202 | 06/30/2020 |
| 56577T-AG-6 | 410,029 | 96,580 | (313,450) | 96,580 | 5,500 | 06/30/2020 |
| 76113T-AP-5 | 3,082,393 | 2,815,050 | (267,343) | 2,815,050 | 2,815,050 | 06/30/2020 |
| 04017L-AA-4 | 1,913,302 | 1,714,975 | (198,327) | 1,714,975 | 1,496,950 | 06/30/2020 |
| 56578L-AC-1 | 679,919 | 489,826 | (190,093) | 489,826 | 191,603 | 06/30/2020 |
| 85816C-AB-4 | 369,907 | 205,757 | (164,150) | 205,757 | 102,000 | 06/30/2020 |
| 12624S-AJ-8 | 528,904 | 373,310 | (155,594) | 373,310 | 145,600 | 06/30/2020 |
| 67111P-AA-7 | 570,219 | 419,632 | (150,586) | 419,632 | 280,768 | 06/30/2020 |
| 87250N-AA-1 | 2,326,242 | 2,179,905 | (146,338) | 2,179,905 | 1,075,302 | 06/30/2020 |
| 93935K-AC-4 | 7,447,907 | 7,320,932 | (126,975) | 7,320,932 | 6,995,303 | 06/30/2020 |
| 85816G-AA-7 | 832,778 | 714,068 | (118,710) | 714,068 | 304,500 | 06/30/2020 |
| 85817D-AA-3 | 1,507,519 | 1,435,558 | (71,961) | 1,435,558 | 764,777 | 06/30/2020 |
| MIDST0-6R-6 | 2,925,721 | 2,854,765 | (70,956) | 2,854,765 | 1,500,000 | 06/30/2020 |
| 69337H-AE-1 | 2,145,300 | 2,077,364 | (67,936) | 2,077,364 | 1,702,615 | 06/30/2020 |
| MIDST1-0R-0 | 6,101,499 | 6,040,302 | (61,197) | 6,040,302 | 3,875,000 | 06/30/2020 |
| 17182J-AA-0 | 2,106,162 | 2,049,495 | (56,667) | 2,049,495 | 1,557,196 | 06/30/2020 |
| 35564R-CC-6 | 1,960,000 | 1,905,526 | (54,474) | 1,905,526 | 1,509,146 | 06/30/2020 |
| 12549F-BR-9 | 10,917,965 | 10,352,925 | (565,040) | 10,352,925 | 10,352,925 | 09/30/2020 |
| 26251L-AJ-3 | 7,882,502 | 7,381,721 | (500,781) | 7,381,721 | 7,381,721 | 09/30/2020 |
| 35564R-CC-6 | 1,900,235 | 1,756,239 | (143,995) | 1,756,239 | 1,503,471 | 09/30/2020 |
| 76113T-AP-5 | 2,799,846 | 2,585,871 | (213,975) | 2,585,871 | 2,462,568 | 09/30/2020 |
| 12624S-AJ-8 | 414,210 | 386,597 | (27,613) | 386,597 | 145,741 | 12/31/2020 |
| 362334-MZ-4 | 462,769 | 279,669 | (183,100) | 279,669 | 225,094 | 12/31/2020 |
| 589962-CP-2 | 1,729,539 | 1,659,996 | (69,543) | 1,659,996 | 1,466,326 | 12/31/2020 |
| 61763M-AX-8 | 1,964,867 | 1,197,280 | (767,587) | 1,197,280 | 1,197,280 | 12/31/2020 |
| 65535V-QQ-4 | 1,724,207 | 995,119 | (729,088) | 995,119 | 995,118 | 12/31/2020 |
| 76113T-AP-5 | 2,449,090 | 2,394,715 | (54,375) | 2,394,715 | 2,195,292 | 12/31/2020 |
| 85817D-AA-3 | 1,409,145 | 1,336,540 | (72,605) | 1,336,540 | 991,081 | 12/31/2020 |
| 92927B-AB-8 | 136,166 | 83,422 | (52,744) | 83,422 | 19,986 | 12/31/2020 |
| 98885H-AC-0 | 236,813 | 29,314 | (207,499) | 29,314 | 29,314 | 12/31/2020 |
| BCC02W-IN-8 | 1,252,943 | 935,586 | (317,356) | 935,586 | 924,998 | 12/31/2020 |
| MIDST0-5R-7 | 10,447,350 | 10,314,646 | (132,704) | 10,314,646 | 8,296,456 | 12/31/2020 |
| MIDST0-6R-6 | 2,997,454 | 2,950,840 | (46,614) | 2,950,840 | 2,271,048 | 12/31/2020 |
| MIDST1-0R-0 | 6,335,887 | 6,246,442 | (89,444) | 6,246,442 | 5,394,906 | 12/31/2020 |
| Total | XXX | XXX | \$ (18,633,227) | 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:

NOTES TO FINANCIAL STATEMENTS

| | |
|---|-----------------|
| a) The aggregate amount of unrealized losses: | |
| 1. Less than 12 Months | \$ (35,230,728) |
| 2. 12 Months or Longer | \$ (36,911,892) |

| | |
|--|----------------|
| b)The aggregate related fair value of securities with unrealized losses: | |
| 1. Less than 12 Months | \$ 959,723,419 |
| 2. 12 Months or Longer | \$ 791,536,107 |

(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. Investments Dollar Repurchase Agreements and Securities Lending transactions

Not Applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable.

J. Real Estate

(1) The Company did not recognize any impairment losses on any of its real estate properties held for sale during the year ended December 31, 2020.

(2) a) During 2020, the Company disposed of several residential properties in its real estate held for sale portfolio. These disposals were part of the Company's early buyout program.

b) As of December 31, 2020, the Company recognized a net gain on disposals of \$350,299. The gain and losses on real estate are included in the net realized gain and loss caption on the summary of operations.

(3) Not Applicable.

(4) Not Applicable.

(5) Not Applicable.

K. Low Income Housing Tax Credits (LIHTC)

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 | 26,000,000 | - | - | - | 26,000,000 | 18,700,000 | 7,300,000 |
| j. On deposit with states | 13,605,978 | - | - | - | 13,605,978 | 13,620,830 | (14,852) |
| k. On deposit with other regulatory bodies | - | - | - | - | - | - | - |
| l. Pledged collateral to FHLB (including assets backing funding agreements) | 2,395,641,649 | - | - | - | 2,395,641,649 | 1,162,358,432 | 1,233,283,217 |
| m. Pledged as collateral not captured in other categories | 412,545,497 | - | - | - | 412,545,497 | 464,234,407 | (51,688,910) |
| n. Other restricted assets | 5,792,572 | - | - | - | 5,792,572 | 3,850,818 | 1,941,754 |
| o. Total Restricted Assets | \$2,853,585,696 | \$ - | \$ - | \$ - | \$2,853,585,696 | \$1,662,764,487 | \$1,190,821,209 |

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

| Restricted Asset Category | Current Year | | | |
|--|-------------------------------|---------------------------------------|--|--|
| | 8 | 9 | Percentage | |
| | | | 10 | 11 |
| | Total Non-admitted Restricted | Total Admitted Restricted (5 minus 8) | Gross (Admitted & Non-admitted) Restricted to Total Assets (c) | 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 | - | 26,000,000 | 0.147% | 0.148% |
| j. On deposit with states | - | 13,605,978 | 0.077% | 0.078% |
| k. On deposit with other regulatory bodies | - | - | 0.000% | 0.000% |
| l. Pledged collateral to FHLB (including assets backing funding agreements) | - | 2,395,641,649 | 13.544% | 13.667% |
| m. Pledged as collateral not captured in other categories | - | 412,545,497 | 2.332% | 2.354% |
| n. Other restricted assets | - | 5,792,572 | 0.033% | 0.033% |
| o. Total Restricted Assets | \$ - | \$2,853,585,696 | 16.133% | 16.280% |

(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)

| | Gross (Admitted & Nonadmitted) Restricted | | | | | | | 8 | Percentage | |
|--|---|---|---|---|---|---|---|----|------------|----|
| | Current Year | | | | | 6 | 7 | | 9 | 10 |
| | 1 | 2 | 3 | 4 | 5 | | | | | |
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(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)

| | Gross (Admitted & Nonadmitted) Restricted | | | | | | | 8 | Percentage | |
|-----------------|---|-----------------------------|---------------------------------|--|--|------------------|-----------------------|----------------------------------|--|--|
| | Current Year | | | | | 6 | 7 | | 9 | 10 |
| | 1 | 2 | 3 | 4 | 5 | | | | | |
| | Description of Assets | Total General Account (G/A) | G/A Supporting S/A Activity (a) | Total Separate Account (S/A) Restricted Assets | S/A Assets Supporting G/A Activity (b) | Total (1 plus 3) | Total From Prior Year | Increase/ (Decrease) (5 minus 6) | Total Current Year Admitted Restricted | Gross (Admitted & Non-admitted) Restricted to Total Assets |
| Restricted cash | \$ 5,792,572 | \$ - | \$ - | \$ - | \$ 5,792,572 | \$ 3,850,818 | \$ 1,941,754 | \$ 5,792,572 | 0.033% | 0.033% |
| Total (c) | \$ 5,792,572 | \$ - | \$ - | \$ - | \$ 5,792,572 | \$ 3,850,818 | \$ 1,941,754 | \$ 5,792,572 | 0.033% | 0.033% |

(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. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements
Not Applicable.

M. Working Capital Finance Investments

Not Applicable.

N. Offsetting and Netting of Assets and Liabilities

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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 | 49 | 43 | \$ 77,650,047 | \$ 55,823,020 | \$ 77,733,742 | \$ 56,564,861 |
| (2) LB&SS - AC | 27 | 27 | 27,407,927 | 24,265,826 | 32,820,083 | 28,090,022 |
| (3) Preferred Stock - AC | - | - | - | - | - | - |
| (4) Preferred Stock - FV | - | - | - | - | - | - |
| (5) Total (1+2+3+4) | 76 | 70 | \$ 105,057,974 | \$ 80,088,846 | \$ 110,553,825 | \$ 84,654,883 |

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 | \$ 52,569,336 | \$ 52,677,750 | \$ (108,414) | 42 | \$ 52,677,750 | \$ - |
| b. Preferred Stock | - | - | - | - | - | - |
| c. Common Stock | - | - | - | - | - | - |
| d. Totals (a+b+c) | \$ 52,569,336 | \$ 52,677,750 | \$ (108,414) | 42 | \$ 52,677,750 | \$ - |

(2) Settled Short Sale Transactions

| | Proceeds Received | Current Fair Value of Securities Sold Short | Realized Gain or Loss on Transaction | Fair Value of Short Sales that Exceeded 3 Settlement Days | Fair Value of Short Sales Settled by Secured Borrowing |
|--------------------|-------------------|---|--------------------------------------|---|--|
| a. Bonds | \$ 52,544,922 | \$ 52,549,805 | \$ (4,883) | \$ 52,549,805 | \$ - |
| b. Preferred Stock | - | - | - | - | - |
| c. Common Stock | - | - | - | - | - |
| d. Totals (a+b+c) | \$ 52,544,922 | \$ 52,549,805 | \$ (4,883) | \$ 52,549,805 | \$ - |

Q. Prepayment Penalty and Acceleration Fees

| | General Account | Separate Account |
|--|-----------------|------------------|
| 1. Number of CUSIPs | 4 | - |
| 2. Aggregate Amount of Investment Income | \$ 673,660 | \$ - |

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. Not applicable.

B. The Company recorded impairments in a limited partnership investment, in Fitness Capital Partners, LP, totaling \$11,701,969 during the year ended December 31, 2020. Fitness Capital Partners, LP is a chain of fitness clubs that was adversely impacted by a heavy debt load, deteriorating performance and the coronavirus pandemic. This impairment reduced the carrying value of this investment to \$0 as of December 31, 2020

NOTE 7 Investment Income

Not Applicable.

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1) -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 2020, 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, 2020, net realized gains on derivatives were \$37,103,120. The portion of unassigned surplus represented by cumulative net unrealized gains on derivatives totaled \$82,990,238 for the year ended December 31, 2020.

(6) Not Applicable.

NOTES TO FINANCIAL STATEMENTS

(7) Not Applicable.

(8) Not Applicable.

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees

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:

1.

| | As of End of Current Period | | | 12/31/2019 | | | Change | | |
|---|-----------------------------|------------|-----------------------|--------------|------------|-----------------------|--------------------------|-------------------------|-----------------------|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| | Ordinary | Capital | (Col. 1 + 2) Total | Ordinary | Capital | (Col. 4 + 5) Total | (Col. 1 - 4) Ordinary | (Col. 2 - 5) Capital | (Col. 7 + 8) Total |
| (a) Gross Deferred Tax Assets | 159,345,106 | 32,985,765 | 192,330,871 | 126,011,214 | 22,357,853 | 148,369,067 | 33,333,892 | 10,627,912 | 43,961,804 |
| (b) Statutory Valuation Allowance Adjustment | - | - | - | - | - | - | - | - | - |
| (c) Adjusted Gross Deferred Tax Assets (1a - 1b) | 159,345,106 | 32,985,765 | 192,330,871 | 126,011,214 | 22,357,853 | 148,369,067 | 33,333,892 | 10,627,912 | 43,961,804 |
| (d) Deferred Tax Assets Nonadmitted | 39,363,889 | 31,087,144 | 70,451,033 | - | 14,854,709 | 14,854,709 | 39,363,889 | 16,232,435 | 55,596,324 |
| (e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d) | 119,981,217 | 1,898,621 | 121,879,838 | 126,011,214 | 7,503,144 | 133,514,358 | (6,029,997) | (5,604,523) | (11,634,520) |
| (f) Deferred Tax Liabilities | 61,677,740 | 1,898,621 | 63,576,361 | 67,619,010 | 7,503,144 | 75,122,154 | (5,941,270) | (5,604,523) | (11,545,793) |
| (g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f) | \$58,303,477 | \$ - | \$58,303,477 | \$58,392,204 | \$ - | \$58,392,204 | \$ (88,727) | \$ - | \$ (88,727) |

2.

| | As of End of Current Period | | | 12/31/2019 | | | Change | | |
|---|-----------------------------|-----------|-----------------------|-------------|-----------|-----------------------|--------------------------|-------------------------|-----------------------|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| | Ordinary | Capital | (Col. 1 + 2) Total | Ordinary | Capital | (Col. 4 + 5) Total | (Col. 1 - 4) Ordinary | (Col. 2 - 5) Capital | (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) | 58,303,477 | - | 58,303,477 | 71,160,555 | - | 71,160,555 | (12,857,078) | - | (12,857,078) |
| 1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date. | 58,303,477 | - | 58,303,477 | 71,160,555 | - | 71,160,555 | (12,857,078) | - | (12,857,078) |
| 2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold. | XXX | XXX | 228,283,422 | XXX | XXX | 264,046,169 | XXX | XXX | (35,762,747) |
| (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. | 61,677,740 | 1,898,621 | 63,576,361 | 54,850,659 | 7,503,144 | 62,353,803 | 6,827,081 | (5,604,523) | 1,222,558 |
| (d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)) | 119,981,217 | 1,898,621 | 121,879,838 | 126,011,214 | 7,503,144 | 133,514,358 | (6,029,997) | (5,604,523) | (11,634,520) |

3.

| | 2020 | 2019 |
|--|------------------|------------------|
| a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount. | 729.000% | 814.000% |
| b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above. | \$ 1,517,925,716 | \$ 1,760,306,925 |

4.

| | As of End of Current Period | | 12/31/2019 | | Change | |
|---|-----------------------------|---------------|----------------|---------------|--------------------------|-------------------------|
| | (1) | (2) | (3) | (4) | (5) | (6) |
| | Ordinary | Capital | Ordinary | Capital | (Col. 1 - 3) Ordinary | (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) | \$ 159,345,106 | \$ 32,985,765 | \$ 126,011,214 | \$ 22,357,853 | \$ 33,333,892 | \$ 10,627,912 |
| 2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e) | \$ 119,981,217 | \$ 1,898,621 | \$ 126,011,214 | \$ 7,503,144 | \$ (6,029,997) | \$ (5,604,523) |
| 4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

NOTES TO FINANCIAL STATEMENTS

B. Not Applicable.

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

| | (1) As of End of Current Period | (2) 12/31/2019 | (3) (Col. 1 - 2) Change |
|---|---------------------------------------|-------------------|-------------------------------|
| 1. Current Income Tax | | | |
| (a) Federal | \$ 84,134,351 | \$ 105,604,956 | \$ (21,470,605) |
| (b) Foreign | - | - | - |
| (c) Subtotal | 84,134,351 | 105,604,956 | (21,470,605) |
| (d) Federal income tax on net capital gains | (7,075,953) | (12,019,011) | 4,943,058 |
| (e) Utilization of capital loss carry-forwards | - | - | - |
| (f) Other | - | - | - |
| (g) Federal and foreign income taxes incurred | \$ 77,058,398 | \$ 93,585,945 | \$ (16,527,547) |
| 2. Deferred Tax Assets: | | | |
| (a) Ordinary: | | | |
| (1) Discounting of unpaid losses | \$ 99,256,262 | \$ 71,436,579 | \$ 27,819,683 |
| (2) Unearned premium reserve | - | - | - |
| (3) Policyholder reserves | - | - | - |
| (4) Investments | 2,959,552 | 2,926,462 | 33,090 |
| (5) Deferred acquisition costs | 37,360,288 | 35,172,786 | 2,187,502 |
| (6) Policyholder dividends accrual | - | - | - |
| (7) Fixed Assets | 5,753,384 | 4,477,372 | 1,276,012 |
| (8) Compensation and benefits accrual | 4,432,782 | 4,465,025 | (32,243) |
| (9) Pension accrual | 4,111,310 | 3,171,602 | 939,708 |
| (10) Receivables - nonadmitted | - | - | - |
| (11) Net operating loss carry-forward | - | - | - |
| (12) Tax credit carry-forward | - | - | - |
| (13) Other (including items <5% of total ordinary tax assets) | 5,471,528 | 4,361,388 | 1,110,140 |
| (99) Subtotal | 159,345,106 | 126,011,214 | 33,333,892 |
| (b) Statutory valuation allowance adjustment | - | - | - |
| (c) Nonadmitted | 39,363,889 | - | 39,363,889 |
| (d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c) | 119,981,217 | 126,011,214 | (6,029,997) |
| (e) Capital: | | | |
| (1) Investments | 27,701,114 | 21,079,640 | 6,621,474 |
| (2) Net capital loss carry-forward | - | - | - |
| (3) Real estate | - | - | - |
| (4) Other (including items <5% of total ordinary tax assets) | 5,284,651 | 1,278,213 | 4,006,438 |
| (99) Subtotal | 32,985,765 | 22,357,853 | 10,627,912 |
| (f) Statutory valuation allowance adjustment | - | - | - |
| (g) Nonadmitted | 31,087,144 | 14,854,709 | 16,232,435 |
| (h) Admitted capital deferred tax assets (2e99 - 2f - 2g) | 1,898,621 | 7,503,144 | (5,604,523) |
| (i) Admitted deferred tax assets (2d + 2h) | \$ 121,879,838 | \$ 133,514,358 | \$ (11,634,520) |
| 3. Deferred Tax Liabilities: | | | |
| (a) Ordinary: | | | |
| (1) Investments | \$ 25,129,533 | \$ 24,773,080 | \$ 356,453 |
| (2) Fixed Assets | - | - | - |
| (3) Deferred and uncollected premium | - | - | - |
| (4) Policyholder reserves | 34,104,943 | 40,286,578 | (6,181,635) |
| (5) Other (including items <5% of total ordinary tax liabilities) | 2,443,264 | 2,559,352 | (116,088) |
| (99) Subtotal | \$ 61,677,740 | \$ 67,619,010 | \$ (5,941,270) |
| (b) Capital: | | | |
| (1) Investments | 1,898,621 | 7,503,144 | (5,604,523) |
| (2) Real estate | - | - | - |
| (3) Other (including items <5% of total capital tax liabilities) | - | - | - |
| (99) Subtotal | 1,898,621 | 7,503,144 | (5,604,523) |
| (c) Deferred tax liabilities (3a99 + 3b99) | 63,576,361 | 75,122,154 | (11,545,793) |
| 4. Net deferred tax assets/liabilities (2i - 3c) | \$ 58,303,477 | \$ 58,392,204 | \$ (88,727) |

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

| | Amount | Effective Tax Rate (%) |
|---|---------------|---------------------------|
| Permanent Differences: | | |
| Provision computed at statutory rate | \$ 33,880,884 | 21.0% |
| Proration of tax-exempt investment income | (2,375,177) | -1.5% |
| Amortization of interest maintenance reserves | (2,786,906) | -1.7% |
| Other permanent differences | (9,374,463) | -5.7% |
| Total | \$ 19,344,338 | 12.1% |
| | | |
| Federal and foreign income tax incurred | \$ 84,134,350 | 52.1% |
| Realized capital gains (losses) tax | (7,075,953) | -4.4% |
| Change in net deferred income taxes | (57,714,058) | -35.6% |
| Total statutory income taxes | \$ 19,334,338 | 12.1% |

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

1. Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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 2020 | \$ - | \$ - | \$ - |
| December 2019 | \$ - | \$ 10,434,887 | \$ 10,434,887 |
| December 2018 | \$ - | \$ 1,108,713 | \$ 1,108,713 |

F. 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.

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"). Intercompany tax balances are settled within 15 days after filing a tax return or receipt of a refund.

G. Not Applicable.

H. Repatriation Transition Tax (RTT)
Not Applicable.

I. Alternative Minimum Tax (AMT) Credit
Not Applicable.

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, 2020, 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.

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. As of December 31, 2020, the Company ceded funding agreements in an aggregate principal amount of \$1,000,000,000 to TM RSL Re under this agreement, of which \$700,000,000 and \$300,000,000 in aggregate principal amount are ceded on an 81.5% and 60% quota share basis, respectively.

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 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 cash. For more information, related to this surplus note, please see Note 13(K).

From time to time, the Company had obtained advances from its parent, RSL-Texas, for purposes of financing mortgage-related investments. To fund these advances, RSL-Texas obtained advances from the Federal Home Loan Bank of Dallas ("FHLB Dallas"). The terms of the Company's advances from RSL-Texas are identical to the terms of RSL-Texas' advances from the FHLB Dallas. As of December 31, 2019, the Company had an outstanding borrowing from RSL-Texas, which totaled \$55,342,146 including accrued interest of \$342,146. The advance from RSLIC-Texas iwas included in the liability for borrowed money caption on the balance sheet as of such date. Thise open advance, which was the last advance remaining under this investment program, matured and was repaid in June 2020. During 2020, the Company did not obtain any additional advances from RSL-Texas. The open advance, which was the last advance remaining under this investment program, matured and was repaid in June 2020. The Company paid interest totaling \$1,790,563 during the year ending December 31, 2020 on the advance from RSL-Texas. See Note 11 for additional information regarding the Company's borrowings.

In 2014, the Company's parent, RSL-Texas, issued various funding agreements in an aggregate principal amount of \$300,000,000 to the 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.

DFG has entered into a revolving loan agreement with the Company, under which DFG can obtain loans from time to time in a total amount of up to \$150,000,000. At the option of the borrower, 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. The Company has received interest income of \$535,511 related to these borrowings during the year ended December 31, 2020. There were no outstanding loans under this agreement at December 31, 2020, and 2019, 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, 2020, the Company earned \$2,033,333 of interest income related to this surplus note.

On April 24, 2020, SNCC assigned to the Company various commercial mortgage loan participations having an aggregate value of \$235,060,143 (inclusive of accrued interest) in exchange for the assignment to SNCC of various commercial mortgage loan participations having an aggregate value of \$234,473,978 (inclusive of accrued interest) and a cash payment to SNCC of \$586,165. On June 30, 2020, the Company and SNCC entered into a Master Exchange and Assignment Agreement, under which the Company and SNCC may, from time to time during the one-year period beginning on such date, conduct exchanges of investments ("Exchanged Investments") held in their respective portfolios. The aggregate value of the Exchanged Investments under such agreement, when taken together with the value of exchanges previously made pursuant to the April 24, 2020 assignment described above (i.e. \$235,060,143), is limited to \$1.0 billion. The Exchanged Investments to be received by the Company will consist of municipal or mortgage-backed securities rated not less than "2" by the NAIC Securities Valuation Office or certain commercial or residential first lien mortgage loans, in each case, that constitute eligible collateral for the Company's obligations under funding agreements issued to the Federal Home Loan Bank of Chicago ("FHLB Chicago").

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. As of December 31, 2020, there were no outstanding loans under the agreement.

C. Transactions with related party who are not reported on Schedule Y
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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

- E. Pursuant to an investment consulting agreement, the Company paid to Acorn Advisory Capital, L.P. certain fixed fees associated with the formulation of the business and investment strategies of the Company. For the year ended December 31, 2020, these fees amounted to \$16,891,331.
- 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 in which certain directors and officers of the Company hold a majority of the financial interests and since such time in 2016 and 2017, these agreements have been amended 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 limited partner investments in 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. For the services rendered to the Company during the year ended December 31, 2020, the total fees payable to ACORE amounted to \$27,980,299.
- 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, 2020, 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 \$50,860,137 at December 31, 2020.
- I. Not Applicable.
- J. The Company did not recognize any impairment write down for its investment in FRSLIC during the year ended December 31, 2020.
- K. Not Applicable.
- 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% | \$ 107,628,497 | \$ 107,628,497 | \$ - |
| Total SSAP No. 97 8b(iii) Entities | XXX | \$ 107,628,497 | \$ 107,628,497 | \$ - |
| 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 | \$ 107,628,497 | \$ 107,628,497 | \$ - |
| f. Aggregate Total (a+ e) | XXX | \$ 107,628,497 | \$ 107,628,497 | \$ - |

NOTES TO FINANCIAL STATEMENTS

(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 Y/N | NAIC Disallowed Entities Valuation Method, Resub- mission Required Y/N | Code ** |
|--|-----------------------------|----------------------------------|-----------------------------|-------------------------------------|---|------------|
| a. SSAP No. 97 8a Entities | | | | | | |
| Total SSAP No. 97 8a Entities | XXX | XXX | \$ - | XXX | XXX | XXX |
| b. SSAP No. 97 8b(ii) Entities | | | | | | |
| Total SSAP No. 97 8b(ii) Entities | XXX | XXX | \$ - | XXX | XXX | XXX |
| c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc. | S2 | 11/17/2020 | \$ 99,184,334 | Y | N | |
| Total SSAP No. 97 8b(iii) Entities | XXX | XXX | \$ 99,184,334 | XXX | XXX | XXX |
| d. SSAP No. 97 8b(iv) Entities | | | | | | |
| Total SSAP No. 97 8b(iv) Entities | XXX | XXX | \$ - | XXX | XXX | XXX |
| e. Total SSAP No. 97 8b Entities (except 8b(i) entities) (b+c+d) | XXX | XXX | \$ 99,184,334 | XXX | XXX | XXX |
| f. Aggregate Total (a+e) | XXX | XXX | \$ 99,184,334 | XXX | XXX | XXX |

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

N. Investment in Insurance SCAs

Not Applicable.

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, 2020 and December 31, 2019, respectively, the Company did not have any outstanding borrowings under this agreement.

From time to time, the Company had obtained advances from its parent, RSL-Texas, for purposes of financing mortgage-related investments. To fund these advances, RSL-Texas obtained advances from the FHLB Dallas. As of December 31, 2019, the Company had an outstanding borrowing from RSL-Texas in the amount of \$55,342,146, including accrued interest of \$342,146. This advance, which was the last advance remaining under this investment program, matured and was repaid in June 2020. The terms of the Company's advances from RSL-Texas were identical to the terms of RSL-Texas' advances from the FHLB Dallas. Interest paid on the advance during the year ended December 31, 2020 was \$1,790,563.

The Company did not have any reverse repurchase agreements outstanding at December 31, 2020.

B. FHLB (Federal Home Loan Bank) Agreements

During 2016, the Company became a member of FHLB Chicago. Pursuant to the requirements of the FHLB Chicago, the Company purchased shares of FHLB Chicago capital stock. The Company owns shares of FHLB Chicago capital stock with a book/adjusted carrying value of \$21,780,000 as of September 30, 2020. The stock is carried at cost, as the resale of the securities is restricted only to the FHLB Chicago. In December 2019, the Company issued a funding agreement in the principal amount of \$500,000,000 to the FHLB Chicago. On January 17, 2020, the Company issued a funding agreement in the principal amount of \$400,000,000 to FHLB Chicago and on January 21, 2020, the Company repaid such agreement. In March 2020, the Company issued a funding agreement in the principal amount of \$210,000,000 to the FHLB Chicago. In April 2020, the Company issued a funding agreement in the principal amount of \$256,000,000 to the FHLB Chicago. In May 2020, the Company issued a funding agreement in the principal amount of \$4,000,000 to the FHLB Chicago. In May 2020, the Company repaid in full the \$210,000,000 funding agreement issued to FHLB Chicago in March 2020. In June 2020, the Company repaid in full the \$100,000,000 funding agreement issued to FHLB Chicago in June 2017. In July 2020, the Company repaid in full the \$256,000,000 funding agreement issued to the FHLB Chicago in April 2020. In October 2020, the Company issued a funding agreement in the principal amount of \$151,000,000 to the FHLB Chicago. In November 2020, the Company issued a funding agreement in the principal amount of \$65,000,000 to the FHLB Chicago. On December 28, 2020, the Company issued a funding agreement in the principal amount of \$50,000,000 to FHLB Chicago. On December 31, 2020, the Company repaid \$50,000,000 of the outstanding principal amount of the funding agreement issued to the FHLB Chicago in November 2020.

NOTES TO FINANCIAL STATEMENTS

(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 | 21,000,000 | 21,000,000 | - |
| (d) Excess Stock | - | - | - |
| (e) Aggregate Total (a+b+c+d) | 26,000,000 | 26,000,000 | - |
| (f) Actual or estimated Borrowing Capacity as Determined by the Insurer | \$ 720,000,000 | XXX | XXX |
| 2. Prior Year-end | | | |
| (a) Membership Stock - Class A | \$ 367,300 | \$ 367,300 | \$ - |
| (b) Membership Stock - Class B | - | - | - |
| (c) Activity Stock | 18,332,700 | 18,332,700 | - |
| (d) Excess Stock | - | - | - |
| (e) Aggregate Total (a+b+c+d) | 18,700,000 | 18,700,000 | - |
| (f) Actual or estimated Borrowing Capacity as Determined by the Insurer | \$ 600,000,000 | 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)

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

| | 1 | 2 | Eligible for Redemption | | | |
|------------------|--------------------------------|-----------------------------|-------------------------|------------------------------|------------------------|--------------|
| | | | 3 | 4 | 5 | 6 |
| | Current Year Total (2+3+4+5+6) | Not Eligible for Redemption | Less Than 6 Months | 6 Months to Less Than 1 Year | 1 to Less Than 3 Years | 3 to 5 Years |
| Membership Stock | | | | | | |
| 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) | \$ 2,422,231,622 | \$ 2,387,930,621 | \$ 720,000,000 |
| 2. Current Year General Account Total Collateral Pledged | 2,422,231,622 | 2,387,930,621 | 720,000,000 |
| 3. Current Year Separate Accounts Total Collateral Pledged | - | - | - |
| 4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged | \$ 1,165,656,689 | \$ 1,162,358,432 | \$ 600,000,000 |

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) | \$ 2,422,231,622 | \$ 2,387,930,621 | \$ 810,000,000 |
| 2. Current Year General Account Maximum Collateral Pledged | 2,422,231,622 | 2,387,930,621 | 810,000,000 |
| 3. Current Year Separate Accounts Maximum Collateral Pledged | - | - | - |
| 4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged | \$ 1,165,656,689 | \$ 1,162,358,432 | \$ 600,000,000 |

NOTES TO FINANCIAL STATEMENTS

(4) Borrowing from FHLB

a. Amount as of Reporting Date

| | 1 | 2 | 3 | 4 |
|-----------------------------|----------------|----------------|----------|----------------|
| | | General | Separate | Funding |
| | Total 2+3 | Account | Accounts | Agreements |
| | | | | Reserves |
| | | | | Established |
| 1. Current Year | | | | |
| (a) Debt | \$ - | \$ - | \$ - | XXX |
| (b) Funding Agreements | 720,000,000 | 720,000,000 | - | - |
| (c) Other | - | - | - | XXX |
| (d) Aggregate Total (a+b+c) | \$ 720,000,000 | \$ 720,000,000 | \$ - | \$ - |
| 2. Prior Year end | | | | |
| (a) Debt | \$ - | \$ - | \$ - | XXX |
| (b) Funding Agreements | 600,000,000 | 600,000,000 | - | 600,529,053 |
| (c) Other | - | - | - | XXX |
| (d) Aggregate Total (a+b+c) | \$ 600,000,000 | \$ 600,000,000 | \$ - | \$ 600,529,053 |

b. Maximum Amount During Reporting Period (Current Year)

| | 1 | 2 | 3 |
|----------------------------|----------------|----------------|----------|
| | Total 2+3 | General | Separate |
| | | Account | Accounts |
| 1. Debt | \$ - | \$ - | \$ - |
| 2. Funding Agreements | 810,000,000 | 810,000,000 | - |
| 3. Other | - | - | - |
| 4. Aggregate Total (1+2+3) | \$ 810,000,000 | \$ 810,000,000 | \$ - |

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)

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

A. Defined Benefit Plan
During 2009 and prior, the Company sponsored a qualified non-contributory defined benefit pension plan covering substantially all employees age 21 or over with more than one year of service with the Company or its affiliates. The Company funds pension costs in accordance with the requirements of ERISA. 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.

During 2009 and prior, the Company also 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.

In October 2018, the Board of Directors of the Company approved the termination of the pension plan. The pension plan termination consists of the process of settling all benefit obligations to plan participants. In conjunction with the pension plan termination, in August 2019, for those pension plan participants who elected to receive their benefit in the form of monthly payments, the Company purchased a nonparticipating single premium group annuity contract from a third party insurance company. Additionally, lump sum payments to pension plan participants who elected to receive their benefit in this form were made in September 2019. The Company recognized \$11,744,217 of expenses related to the termination of the pension plan. After all of the final administrative expenses were paid, the pension plan had \$7,219,361 of excess plan assets remaining. In March 2020, with the approval of the Board of Directors of the Company, the excess plan assets were contributed to the Company's tax-deferred retirement savings plan.

In addition to pension benefits, 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. Not Applicable.

C. Not Applicable.

D. Not Applicable

E. Defined Contribution Plan

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, 2020, 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. Multiemployer Plans
Not Applicable.

G. Consolidated/Holding Company Plans
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

- H. Postemployment Benefits and Compensated Absences
Not Applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
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. Surplus at December 31, 2020 was \$1,577,174,284 and net income was \$584,349,079. Therefore, the maximum total of dividends available for payout in 2020 without prior approval will be equal to \$157,717,428.
- D. On March 20, 2020, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On July 1, 2020, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On December 16, 2020, the Company declared an ordinary dividend on its preferred stock totaling \$2,000,000. The payment date of this dividend occurred on January 4, 2021.
- 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. During the year ended December 31, 2020 the Company recorded an estimate of its Affordable Care Act fee assessment in the amount of \$712,734 which increased special surplus funds and reduced unassigned surplus.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 150,175,322

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 |
| 0001 | 12/15/2015 | 5.000% | \$ 100,000,000 | Yes | \$ 100,000,000 | \$ 100,000,000 | 2,038,889 |
| Total | XXX | XXX | \$ 100,000,000 | XXX | \$ 100,000,000 | \$ 100,000,000 | 2,038,889 |

* Total should agree with Page 3, Line 32.

| 1 | 9 | 10 | 11 | 12 | 13 | 14 |
|-------------|--|--|--|-----------------------------|-----------------------------|------------------|
| Item Number | Current Year Interest Expense Recognized | Life-To-Date Interest Expense Recognized | Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider) | Current Year Principal Paid | Life-To-Date Principal Paid | Date of Maturity |
| 0001 | \$ 5,083,333 | \$ 23,249,801 | 0.000% | \$ - | \$ - | 01/04/2036 |
| Total | \$ 5,083,333 | \$ 23,249,801 | XXX | \$ - | \$ - | XXX |

| 1 | 15 | 16 | 17 | 18 | 19 |
|-------------|---|--|--|---------------------------------------|---------------------------------------|
| Item Number | Are Surplus Note Payments Contractually Linked? (Y/N) | Surplus Note Payments Subject to Administrative Offsetting Provisions? (Y/N) | Were Surplus Note Proceeds Used to Purchase an Asset Directly From the Holder of the Surplus Note? (Y/N) | Is Asset Issuer a Related Party (Y/N) | Type of Assets Received Upon Issuance |
| 0001 | Yes | No | No | No | Cash |
| Total | XXX | XXX | XXX | XXX | XXX |

NOTES TO FINANCIAL STATEMENTS

| 1 | 20 | 21 | 22 |
|----------------|--|---|---|
| Item Number | Principal Amount of Assets Received Upon Issuance | Book/Adjusted Carry Value of Assets | Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N) |
| 0001 | \$ - | \$ - | 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. Not Applicable
- M. Not Applicable.

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not Applicable.
- B. Assessments
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
Not Applicable.
- E. Joint and Several Liabilities
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 2020 and 2019 was approximately \$9,057,572 and \$10,411,486 respectively.
 - (2) a. At December 31, 2020, the minimum aggregate rental commitments are as follows:

| | |
|----------|---------------------|
| | Operating Leases |
| 1. 2021 | \$ 8,588,370 |
| 2. 2022 | \$ 8,338,973 |
| 3. 2023 | \$ 7,950,088 |
| 4. 2024 | \$ 7,448,827 |
| 5. 2025 | \$ 35,943,181 |
| 6. Total | \$ 68,269,439 |
 - (3) The Company does not have any material sales-leaseback transactions.
- B. Lessor Leases
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 | |
|------------|-----------------------|-----------------------|---------------------|---------------------|
| | 2020 | 2019 | 2020 | 2019 |
| a. Swaps | \$ - | \$ - | \$ - | \$ 2,294,130 |
| b. Futures | 109,890 | 880,720 | 5,276,961 | 2,770,237 |
| c. Options | 175,576,316 | 136,060,796 | - | - |
| d. Total | <u>\$ 175,686,206</u> | <u>\$ 136,941,516</u> | <u>\$ 5,276,961</u> | <u>\$ 5,064,367</u> |

(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

Not Applicable.

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

Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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, 2020.

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.

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.

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 Miscellaneous | \$ - | \$ 62,305,378 | \$ 7,337,253 | \$ - | \$ 69,642,631 |
| Common stock - Industrial and Miscellaneous | 99,570,851 | - | 11,185,937 | - | 110,756,788 |
| Preferred stock - Industrial and Miscellaneous | - | - | 1,426,519 | - | 1,426,519 |
| Short term investments | - | - | 14,183 | - | 14,183 |
| Derivatives - Options | - | - | 175,576,318 | - | 175,576,318 |
| Derivatives - Forwards | - | - | 109,890 | - | 109,890 |
| Separate account assets | 88,608,883 | - | 131,013,719 | - | 219,622,602 |
| Total assets at fair value/NAV | \$ 188,179,734 | \$ 62,305,378 | \$ 326,663,819 | \$ - | \$ 577,148,931 |

| 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 - Forwards | \$ - | \$ - | \$ (5,276,961) | \$ - | \$ (5,276,961) |
| Total liabilities at fair value | \$ - | \$ - | \$ (5,276,961) | \$ - | \$ (5,276,961) |

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

| Description | Beginning Balance at 01/01/2020 | 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 12/31/2020 |
|--|---------------------------------|------------------------|--------------------------|---|--|-------------|-----------|---------------|-------------|------------------------------|
| a. Assets | | | | | | | | | | |
| Bonds - Industrial and Miscellaneous | 28,642,802 | 6,322,559 | (29,073,697) | (1,495,840) | (257,894) | 3,436,742 | - | (237,419) | - | 7,337,253 |
| Common stock - Industrial and Miscellaneous | 4,307,069 | 896,083 | (110,760) | 562,198 | (99,496) | 7,605,099 | - | (1,974,256) | - | 11,185,937 |
| Preferred stock - Industrial and Miscellaneous | - | 2,631,207 | - | (981,164) | (129,774) | - | - | (93,750) | - | 1,426,519 |
| Short term investments | 417,019 | - | (400,667) | (27,505) | 41,030 | - | - | (15,694) | - | 14,183 |
| Derivatives - Options | 136,042,036 | - | - | 46,668,116 | 29,584,543 | 89,593,147 | - | (126,311,524) | - | 175,576,318 |
| Derivatives - Forwards | 18,760 | - | - | 8,427,837 | 91,129 | - | - | (8,427,836) | - | 109,890 |
| Separate account assets | 112,803,943 | - | - | 20,457,674 | - | 2,871,574 | - | (5,119,472) | - | 131,013,719 |
| Total Assets | 282,231,629 | 9,849,849 | (29,585,124) | 73,611,316 | 29,229,538 | 103,506,562 | - | (142,179,951) | - | 326,663,819 |

NOTES TO FINANCIAL STATEMENTS

| Description | Beginning Balance at 01/01/2020 | 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 12/31/2020 |
|---|------------------------------------|------------------------------|--------------------------------|--|---|-----------|-----------|---------------|-------------|---------------------------------|
| b. Liabilities Derivatives - Forwards | \$ (5,064,367) | \$ - | \$ - | \$ 1,033,493 | \$ 1,121,590 | \$ - | \$ - | \$(2,367,677) | \$ - | \$ (5,276,961) |
| Total Liabilities | \$ (5,064,367) | \$ - | \$ - | \$ 1,033,493 | \$ 1,121,590 | \$ - | \$ - | \$(2,367,677) | \$ - | \$ (5,276,961) |

(3) Not Applicable.

(4) Not Applicable.

(5) Not Applicable.

- B. Not applicable.
- C. Aggregate fair value for all 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 | 10,614,196,920 | 9,852,066,946 | 33,300,015 | 9,174,294,977 | 1,406,601,928 | - | - |
| Common stock | 26,000,000 | 26,000,000 | - | - | - | - | 26,000,000 |
| Preferred stock | 34,693,333 | 35,931,387 | 34,693,333 | - | - | - | - |
| Mortgage loans | 5,713,525,793 | 5,742,236,978 | - | - | 5,713,525,793 | - | - |
| Real Estate | 26,330,736 | 26,330,736 | - | - | 26,330,736 | - | - |
| Cash, cash equivalents, short-term investments | 284,411,724 | 284,402,278 | 245,160,811 | 2,476,946 | 36,773,967 | - | - |
| Other invested assets | 180,889,301 | 162,140,517 | - | 140,889,301 | - | - | 40,000,000 |
| Total assets | 16,880,047,807 | 16,129,108,842 | 313,154,159 | 9,317,661,224 | 7,183,232,424 | - | 66,000,000 |
| Liabilities: | - | - | - | - | - | - | - |
| Policyholder account balances | 11,904,268,378 | 11,077,298,817 | - | - | 11,904,268,378 | - | - |
| Separate account liabilities | 219,622,602 | 219,622,602 | 88,608,883 | - | 131,013,719 | - | - |
| Total Liabilities | 12,123,890,980 | 11,296,921,419 | 88,608,883 | - | 12,035,282,097 | - | - |

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 | \$ 26,000,000 | 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. Unusual or Infrequent Items
Not applicable.
- B. Troubled Debt Restructuring: Debtors
Not applicable.
- C. Other Disclosures
In March 2020, the World Health Organization declared the novel strain of coronavirus (COVID-19) a global pandemic and recommended containment and mitigation measures worldwide. While the COVID-19 pandemic has been impacting the global economy and the Company for quite some time now, its ultimate size, depth, course and duration remain unknown, and the governmental and private responses to the pandemic continue to evolve. Consequently, and due to the nature of the Company's business, all of the direct and indirect consequences of COVID-19 on the Company are not yet fully known to the Company, and still may not emerge for some time.

NOTES TO FINANCIAL STATEMENTS

- D. Business Interruption Insurance Recoveries
Not applicable.
- E. State Transferable and Non-transferable Tax Credits
Not applicable.
- F. Subprime Mortgage Related Risk Exposure

(1) The Company generally characterizes its subprime mortgage underlying mortgage loans to borrowers with weighted average Fair Issac & 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 | \$ 501,261,026 | \$ 514,621,884 | \$ 645,155,461 | \$ (3,095,973) |
| b. Commercial mortgage backed securities | \$ - | \$ - | \$ - | \$ - |
| c. Collateralized debt obligations | \$ - | \$ - | \$ - | \$ - |
| d. Structured securities | \$ - | \$ - | \$ - | \$ - |
| e. Equity investment in SCAs * | \$ - | \$ - | \$ - | \$ - |
| f. Other assets | \$ - | \$ - | \$ - | \$ - |
| g. Total | \$ 501,261,026 | \$ 514,621,884 | \$ 645,155,461 | \$ (3,095,973) |

* 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 2020, 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.

(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 | 516 | 12,131,015 | 579 | 13,555,131 |
| g. Total | 516 | \$ 12,131,015 | 579 | \$ 13,555,131 |

(3)

| | Individual | | Group | |
|---|------------|-----------------|--------|-----------------|
| | Number | Balance/ Amount | Number | Balance/ Amount |
| a. Number/balance of retained asset accounts at the beginning of the year | 579 | \$ 13,555,131 | - | \$ - |
| b. Number/amount of retained asset accounts issued/added during the year | - | - | - | - |
| c. Investment earnings credited to retained asset accounts during the year | XXX | 129,022 | XXX | - |
| d. Fees and other charges assessed to retained asset account during the year | XXX | 81 | XXX | - |
| e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year | - | 36 | - | - |
| f. Number/amount of retained asset accounts closed/withdrawn during the year | 63 | 1,552,985 | - | - |
| g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f) | 516 | \$ 12,131,051 | - | \$ - |

- H. Insurance-Linked Securities (ILS) Contracts
Not applicable.

- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy
Not applicable.

NOTE 22 Events Subsequent

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, 2021, the date the December 31, 2020 financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS

On January 5, 2021, the Company issued a funding agreement in the principal amount of \$175,000,000 to the FHLB Chicago with a maturity of 3 months.

On February 4, 2021, the Company issued a funding agreement in the principal amount of \$50,000,000 to the FHLB Chicago with a maturity of 5 years.

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.

Section 2 - Ceded Reinsurance Report - Part A

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

(2)Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts 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. Uncollectible Reinsurance
Not Applicable.
- C. Commutation of Reinsurance Reflected in Income and Expenses.
Not applicable
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
Not Applicable.
- E. Not Applicable.
- F. Not Applicable.
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework
Not Applicable.
- H. Reinsurance Credit
Not Applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Not Applicable.
- B. Not Applicable.
- 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 | \$ - | \$ - | \$ - | \$ 2,467,279 | \$ 2,467,279 |
| (2) Medical loss ratio rebates paid | \$ - | \$ - | \$ - | \$ 3,019,655 | \$ 3,019,655 |
| (3) Medical loss ratio rebates unpaid | \$ - | \$ - | \$ - | \$ 2,595,568 | \$ 2,595,568 |
| (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 | \$ 2,595,568 |
| Current Reporting Year-to-Date | | | | | |
| (7) Medical loss ratio rebates incurred | \$ - | \$ - | \$ - | \$ 1,635,762 | \$ 1,635,762 |
| (8) Medical loss ratio rebates paid | \$ - | \$ - | \$ - | \$ 2,242,646 | \$ 2,242,646 |
| (9) Medical loss ratio rebates unpaid | \$ - | \$ - | \$ - | \$ 1,988,684 | \$ 1,988,684 |
| (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 | \$ 1,988,684 |

- E. Risk Sharing Provisions of the Affordable Care Act
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

The Company made certain changes in its methodologies used to calculate reserves on its assumed LTD business to be consistent with the methodologies used to calculate reserves on its direct LTD business. These changes implemented by the Company did not impact the Company's net income or surplus.

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, 2020, premiums under ordinary life participating policies were \$22,259 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
- 12/31/2020
3. Was anticipated investment income utilized in the calculation?
- Yes [X] No []

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) 1. The Company waives deduction of deferred fractional premiums upon death of insurers 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) 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, 2020, 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 | \$ 2,698,709,637 | \$ - | \$ - | \$ 2,698,709,637 | 34.2% |
| b. At book value less current surrender charge of 5% or more | 3,839,007,539 | - | - | 3,839,007,539 | 48.7% |
| c. At fair value | - | - | - | - | 0.0% |
| d. Total with market value adjustment or at fair value (total of a through c) | 6,537,717,176 | - | - | 6,537,717,176 | 82.9% |
| e. At book value without adjustment (minimal or no charge or adjustment) | 1,332,842,190 | - | - | 1,332,842,190 | 16.9% |
| (2) Not subject to discretionary withdrawal | 18,303,055 | - | - | 18,303,055 | 0.2% |
| (3) Total (gross: direct + assumed) | 7,888,862,421 | - | - | 7,888,862,421 | 100.0% |
| (4) Reinsurance ceded | 28,444,186 | - | - | 28,444,186 | |
| (5) Total (net)* (3) - (4) | \$ 7,860,418,235 | \$ - | \$ - | \$ 7,860,418,235 | |
| (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: | \$ 400,988,680 | \$ - | \$ - | \$ 400,988,680 | |

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

NOTES TO FINANCIAL STATEMENTS

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 | \$ 694,694,908 | \$ - | \$ - | \$ 694,694,908 | 64.8% |
| b. At book value less current surrender charge of 5% or more | 13,512,795 | - | - | 13,512,795 | 1.3% |
| c. At fair value | - | - | - | - | 0.0% |
| d. Total with market value adjustment or at fair value (total of a through c) | 708,207,703 | - | - | 708,207,703 | 66.0% |
| e. At book value without adjustment (minimal or no charge or adjustment) | 339,498,504 | - | - | 339,498,504 | 31.7% |
| (2) Not subject to discretionary withdrawal | 24,550,578 | - | - | 24,550,578 | 2.3% |
| (3) Total (gross: direct + assumed) | 1,072,256,785 | - | - | 1,072,256,785 | 100.0% |
| (4) Reinsurance ceded | - | - | - | - | |
| (5) Total (net)* (3) - (4) | \$ 1,072,256,785 | \$ - | \$ - | \$ 1,072,256,785 | |
| (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: | \$ 5,504,743 | \$ - | \$ - | \$ 5,504,743 | |

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 | 3,871,978,448 | - | - | 3,871,978,448 | 100.0% |
| (3) Total (gross: direct + assumed) | 3,871,978,448 | - | - | 3,871,978,448 | 100.0% |
| (4) Reinsurance ceded | 1,727,354,651 | - | - | 1,727,354,651 | |
| (5) Total (net)* (3) - (4) | \$ 2,144,623,797 | \$ - | \$ - | \$ 2,144,623,797 | |
| (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) | 8,916,718,591 |
| (2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net) | 15,956,429 |
| (3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1 | 2,144,623,797 |
| (4) Subtotal | 11,077,298,817 |
| Separate Accounts Annual Statement: | |
| (5) Exhibit 3, Line 02999999, Column 2 | - |
| (6) Exhibit 3, Line 03999999, Column 2 | - |
| (7) Policyholder dividend and coupon accumulations | - |
| (8) Policyholder premiums | - |
| (9) Guaranteed interest contracts | - |
| (10) Other contract deposit funds | - |
| (11) Subtotal | - |
| (12) Combined Total | 11,077,298,817 |

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 loans: | | | |
| a. Term Policies with Cash Value | \$ - | \$ 33,928,879 | \$ 36,194,267 |
| b. Universal Life | 21,338,907 | 21,463,948 | 19,288,301 |
| 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 | - | 3,048,884 | 3,489,180 |
| 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 | 9,939,192 |
| b. Accidental Death Benefits | XXX | XXX | 10,341 |
| c. Disability - Active Lives | XXX | XXX | 541,136 |
| d. Disability - Disabled Lives | XXX | XXX | 112,248,916 |
| e. Miscellaneous Reserves | XXX | XXX | 4,413,754 |
| (3) Total (gross: direct + assumed) | 21,338,907 | 58,441,711 | 186,125,087 |
| (4) Reinsurance ceded | - | - | 73,677,767 |
| (5) Total (net) (3) - (4) | \$ 21,338,907 | \$ 58,441,711 | \$ 112,447,320 |

NOTES TO FINANCIAL STATEMENTS

| | | Account Value | Cash Value | Reserve |
|-----------------------------|--|----------------|----------------|----------------|
| B. | Separate Account with Guarantees | | | |
| (1) | Subject to discretionary withdrawal, surrender values or policy loans: | | | |
| a. | Term Policies with Cash Value | \$ - | \$ - | \$ - |
| b. | Universal Life | - | - | - |
| c. | Universal Life with Secondary Guarantees | - | - | - |
| d. | Indexed Universal Life | - | - | - |
| e. | Indexed Universal Life with Secondary Guarantees | - | - | - |
| f. | Indexed Life | - | - | - |
| g. | Other Permanent Cash Value Life Insurance | - | - | - |
| h. | Variable Life | - | - | - |
| i. | Variable Universal Life | - | - | - |
| j. | Miscellaneous Reserves | - | - | - |
| (2) | Not subject to discretionary withdrawal or no cash values: | | | |
| a. | Term Policies without Cash Value | XXX | XXX | - |
| b. | Accidental Death Benefits | XXX | XXX | - |
| c. | Disability - Active Lives | XXX | XXX | - |
| d. | Disability - Disabled Lives | XXX | XXX | - |
| e. | Miscellaneous Reserves | XXX | XXX | - |
| (3) | Total (gross: direct + assumed) | - | - | - |
| (4) | Reinsurance ceded | - | - | - |
| (5) | Total (net) (3) - (4) | \$ - | \$ - | \$ - |
| | | | | |
| | | Account Value | Cash Value | Reserve |
| C. | Separate Account Nonguaranteed | | | |
| (1) | Subject to discretionary withdrawal, surrender values or policy loans: | | | |
| a. | Term Policies with Cash Value | \$ - | \$ - | \$ - |
| b. | Universal Life | - | - | - |
| c. | Universal Life with Secondary Guarantees | - | - | - |
| d. | Indexed Universal Life | - | - | - |
| e. | Indexed Universal Life with Secondary Guarantees | - | - | - |
| f. | Indexed Life | - | - | - |
| g. | Other Permanent Cash Value Life Insurance | - | - | - |
| h. | Variable Life | 219,323,116 | 219,323,116 | 219,323,116 |
| i. | Variable Universal Life | - | - | - |
| j. | Miscellaneous Reserves | - | - | - |
| (2) | Not subject to discretionary withdrawal or no cash values: | | | |
| a. | Term Policies without Cash Value | XXX | XXX | - |
| b. | Accidental Death Benefits | XXX | XXX | - |
| c. | Disability - Active Lives | XXX | XXX | - |
| d. | Disability - Disabled Lives | XXX | XXX | - |
| e. | Miscellaneous Reserves | XXX | XXX | - |
| (3) | Total (gross: direct + assumed) | 219,323,116 | 219,323,116 | 219,323,116 |
| (4) | Reinsurance ceded | - | - | - |
| (5) | Total (net) (3) - (4) | \$ 219,323,116 | \$ 219,323,116 | \$ 219,323,116 |
| | | | | |
| D. | Life & Accident & Health Annual Statement: | | Amount | |
| (1) | Exhibit 5, Life Insurance Section, Total (net) | | \$ 14,860,798 | |
| (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) | | 96,191,034 | |
| (5) | Exhibit 5, Miscellaneous reserves Section, Total (net) | | 1,395,488 | |
| (6) | Subtotal | | 112,447,320 | |
| | | | | |
| Separate Accounts Statement | | | | |
| (7) | Exhibit 3, Line 0199999, Column 2 | | 219,323,116 | |
| (8) | Exhibit 3, Line 0499999, Column 2 | | - | |
| (9) | Exhibit 3, Line 0599999, Column 2 | | - | |
| (10) | Subtotal (Lines (7) through (9)) | | 219,323,116 | |
| (11) | Combined Total (6) and (10)) | | \$ 331,770,436 | |

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 | 350,929 | 275,734 |
| (4) Credit Life | - | - |
| (5) Group Life | 24,675,600 | 20,563,092 |
| (6) Group Annuity | - | - |
| (7) Totals | \$ 25,026,529 | \$ 20,838,826 |

NOTES TO FINANCIAL STATEMENTS

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.

(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 Universal Life Insurance | \$ 219,622,602 | \$ - |
| Total | \$ 219,622,602 | \$ - |

(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 2020.

(4) The separate account did not engage in any securities lending transactions during 2020.

B. Separate Accounts

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

| | Index | Nonindexed 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 | \$ - | \$ - | \$ - | \$ (488,364) | \$ (488,364) |
| Reserves as of the end of current period | | | | | |
| (2) For accounts with assets at: | | | | | |
| a. Fair value | - | - | - | 219,622,602 | 219,622,602 |
| b. Amortized cost | - | - | - | - | - |
| c. Total reserves | - | - | - | 219,622,602 | 219,622,602 |
| (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 | - | - | - | 219,622,602 | 219,622,602 |
| 4. At book value without market value adjustment and with current surrender charge less than 5% | - | - | - | - | - |
| 5. Subtotal | - | - | - | 219,622,602 | 219,622,602 |
| b. Not subject to discretionary withdrawal | - | - | - | - | - |
| c. Total | \$ - | \$ - | \$ - | \$ 219,622,602 | \$ 219,622,602 |
| *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) | \$ (488,364) |
| b. Transfers from Separate Accounts (Page 4, Line 10) | - |
| c. Net transfers to or (From) Separate Accounts (a) - (b) | (488,364) |

(2) Reconciling Adjustments:

| | |
|----------------------------|---------|
| Premiums paid to reinsurer | 483,862 |
|----------------------------|---------|

(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)

\$ (4,502)

NOTES TO FINANCIAL STATEMENTS

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2020 and 2019 was \$39,648,834 and \$40,030,904 respectively.

The Company incurred \$11,108,731 of claim adjustment expenses in the current year, of which \$3,476,108 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 \$11,490,801 of claim adjustment expenses in the current year, of which \$11,490,801 was attributable to insured or covered events of the current year and \$7,895,137 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?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes ☒ No ☐

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.

12/31/2017

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.

12/31/2017

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).

06/27/2019

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?
4.12 renewals?

Yes ☒ No ☐
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?
4.22 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes ☐ No ☒

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

100.0 %

| | |
|------------------|---------------------|
| 1 Nationality | 2 Type of Entity |
| Japanese | Corporation |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

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

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

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

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

PricewaterhouseCoopers 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 1701 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

Blue Ash Investment Trust

12.12

Number of parcels involved

14

12.13

Total book/adjusted carrying value

\$ 13,751,193

12.2

If, yes provide explanation:

The named trust holds indirect interests in fourteen 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).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$0

20.12 To stockholders not officers\$0

20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 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\$0

20.22 To stockholders not officers\$0

20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 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\$0

21.22 Borrowed from others\$0

21.23 Leased from others\$0

21.24 Other\$0
- 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\$0

22.22 Amount paid as expenses\$290,904

22.23 Other amounts paid\$0
- 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:\$11,907

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03). Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For 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)
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.\$0
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs.\$0
- 24.06 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]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.08 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]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

24.09 For the reporting entity’s securities lending program state the amount of the following as of December 31 of the current year:

| | | | |
|--------|---|----------|---|
| 24.091 | Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ | 0 |
| 24.092 | Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ | 0 |
| 24.093 | Total payable for securities lending reported on the liability page | \$ | 0 |

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

| | | | | |
|------|--|--|----------|---------------|
| 25.2 | If yes, state the amount thereof at December 31 of the current year: | 25.21 Subject to repurchase agreements | \$ | 0 |
| | | 25.22 Subject to reverse repurchase agreements | \$ | 0 |
| | | 25.23 Subject to dollar repurchase agreements | \$ | 0 |
| | | 25.24 Subject to reverse dollar repurchase agreements | \$ | 0 |
| | | 25.25 Placed under option agreements | \$ | 0 |
| | | 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock | \$ | 0 |
| | | 25.27 FHLB Capital Stock | \$ | 26,000,000 |
| | | 25.28 On deposit with states | \$ | 13,605,978 |
| | | 25.29 On deposit with other regulatory bodies | \$ | 0 |
| | | 25.30 Pledged as collateral - excluding collateral pledged to an FHLB | \$ | 412,545,497 |
| | | 25.31 Pledged as collateral to FHLB - including assets backing funding agreements | \$ | 2,395,641,649 |
| | | 25.32 Other | \$ | 5,792,572 |

25.3 For category (25.26) provide the following:

| 1 Nature of Restriction | 2 Description | 3 Amount |
|----------------------------|------------------|-------------|
| | | |

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

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

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

| | | | |
|------|--|--|----------------|
| 26.4 | If the response to 26.3 is YES, does the reporting entity utilize: | 26.41 Special accounting provision of SSAP No. 108 | Yes [] No [] |
| | | 26.42 Permitted accounting practice | Yes [] No [] |
| | | 26.43 Other accounting guidance | Yes [] No [] |

26.5 By responding YES to 26.41 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.

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

27.2 If yes, state the amount thereof at December 31 of the current year. \$0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

| 1 Name of Firm or Individual | 2 Affiliation |
|---|------------------|
| ACORE Capital, LP | U..... |
| ACRES Capital, LLC | U..... |
| Bain Capital Credit, LP | U..... |
| Canyon Capital Realty Advisors, LLC | U..... |
| CBF-D Manager, LLC | U..... |
| CQS (US), LLC | U..... |
| Delphi Capital Management, Inc. | A..... |
| DoubleLine Capital, LP | U..... |
| Eagle Point Credit Management | U..... |
| EARNEST Partner Limited, 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..... |
| Kayne Senior Credit II Manager, L.P. | U..... |
| Medley SMA Advisors, LLC | U..... |
| New England Asset Management | U..... |
| Oceanview Asset Management, LLC | U..... |
| PGIM, INC. | U..... |
| Prophet Capital Asset Management, LP | U..... |
| RCG Longview Management, LLC | U..... |
| Reams Asset Management | U..... |
| SIT Fixed Income Advisors II, LLC | U..... |
| Tennenbaum Capital Partners, LLC | U..... |
| TCW ASSET MANAGEMENT COMPANY LLC | U..... |
| Wells Capital Management, Inc. | U..... |
| Western Asset Management Company | U..... |
| | |

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

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

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

| 1 Central Registration Depository Number | 2 Name of Firm or Individual | 3 Legal Entity Identifier (LEI) | 4 Registered With | 5 Investment Management Agreement (IMA) Filed |
|--|---|------------------------------------|---|---|
| 175054 | ACORE Capital, LP | N/A | Securities Exchange Commission | DS..... |
| 281190 | ACRES Capital, LLC | N/A | Securities Exchange Commission | NO..... |
| 134852 | Bain Capital Credit, LP | N/A | Securities Exchange Commission | NO..... |
| 107880 | Canyon Capital Realty Advisors, LLC | N/A | Securities Exchange Commission | NO..... |
| N/A | CBF-D Manager, LLC | N/A | N/A | NO..... |
| 147329 | CQS (US), LLC | 549300QM10ECON1FZZ53 | Securities Exchange Commission | NO..... |
| N/A | Delphi Capital Management, Inc. | 549300LALC1WP300QJ68 | N/A | DS..... |
| N/A | DoubleLine Capital, LP | 549300AQKG3ZYRYGH003 | Securities Exchange Commission | DS..... |
| N/A | Eagle Point Credit Management | 549300JTV07DRG00U053 | Securities Exchange Commission | NO..... |
| 107926 | EARNEST Partners Limited, LLC | N/A | Securities Exchange Commission | NO..... |
| 15499 | Flaherty & Crumrine Incorporated | N/A | Securities Exchange Commission | NO..... |
| N/A | GC Advisors, LLC | N/A | Securities Exchange Commission | NO..... |
| 137432 | Guggenheim Partners Asset Management, LLC | 549300XWQLVNUK615E79 | Securities Exchange Commission | NO..... |
| 171608 | Verde Asset Management | 54930038E4QEIW4ROCF13 | Securities Exchange Commission | NO..... |
| 160711 | H.I.G. Capital, LLC | N/A | Securities Exchange Commission | NO..... |

ANNUAL STATEMENT FOR THE YEAR 2020 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 |
| 282125 | Highbridge Principal Strategies, LLC | 5493001W7540H8HMH8F38 | Securities Exchange Commission | NO..... |
| 104536 | Kayne Senior Credit II Manager, L.P. | 5493001WLH6CGZ0JVX22 | Securities Exchange Commission | NO..... |
| 167354 | Medley SMA Advisors, LLC | N/A | Securities Exchange Commission | NO..... |
| 105900 | New England Asset Management | KUR85E5PS4GQFZTFC130 | Securities Exchange Commission | NO..... |
| 157053 | Oceanview Asset Management, LLC | 254900QHWPWK8S1FY179 | Securities Exchange Commission | NO..... |
| 105676 | PGIM, INC. | 5493009SX8QJBZY1GB87 | Securities Exchange Commission | NO..... |
| 150683 | Prophet Capital Asset Management, LP | 5493008GXEU8NXVCP011 | Securities Exchange Commission | NO..... |
| 165252 | RCG Longview Management, LLC | N/A | Securities Exchange Commission | NO..... |
| 111787 | Reams Asset Management | DZ466HY86D4U5HRY0D72 | Securities Exchange Commission | DS..... |
| 105725 | SIT Fixed Income Advisors II, LLC | N/A | Securities Exchange Commission | NO..... |
| 113203 | Tennenbaum Capital Partners, LLC | N/A | Securities Exchange Commission | NO..... |
| 105742 | TCW ASSET MANAGEMENT COMPANY LLC | 549300LFK257DF2RVN05 | Securities Exchange Commission | NO..... |
| 104973 | Wells Capital Management, Inc. | 549300B3H21002L85190 | Securities Exchange Commission | NO..... |
| 110441 | Western Asset Management Company | N/A | Securities Exchange Commission | DS..... |

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

| 1 | 2 | 3 |
|-----------------|---------------------|---------------------------------|
| CUSIP # | Name of Mutual Fund | Book/Adjusted Carrying Value |
| 29.2999 - Total | | 0 |

- 29.3 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 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

| | 1 | 2 | 3 |
|-----------------------------|-------------------------------|----------------|--|
| | Statement (Admitted) Value | Fair Value | Excess of Statement over Fair Value (-), or Fair Value over Statement (+) |
| 30.1 Bonds | 9,960,934,940 | 10,683,839,672 | 722,904,732 |
| 30.2 Preferred stocks | 37,357,906 | 40,131,395 | 2,773,489 |
| 30.3 Totals | 9,998,292,846 | 10,723,971,067 | 725,678,221 |

30.4 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.

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

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

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

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

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [X] No []

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [X] No []

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

36. 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 36.a - 36.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 []

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$1,538,450

37.2 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 |
|---------------------------------|------------------|
| Moody's Investors Service | 1,300,500 |
| | |

38.1 Amount of payments for legal expenses, if any?\$1,164,843

38.2 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 |
|-------------------------|------------------|
| Duane Morris, LLP | 388,060 |
| Sidley Austin LLP | 380,355 |
| | |

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$0

39.2 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 |
|-----------|------------------|
| | |
| | |

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\$0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$0

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.\$0

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 lives0

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 lives0

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 lives0

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 lives0

2. Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator49,737,38652,761,273

2.2 Premium Denominator2,291,935,6842,355,953,854

2.3 Premium Ratio (2.1/2.2)0.0220.022

2.4 Reserve Numerator482,712,573495,262,887

2.5 Reserve Denominator10,930,935,3849,805,609,662

2.6 Reserve Ratio (2.4/2.5)0.0440.051

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?\$0

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)"?\$0

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:\$0

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

P&C Insurance Company And Location

2

Statement Value on Purchase Date of Annuities (i.e., Present Value)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

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.\$0
- 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.\$0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] 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\$2,945,985
- 7.2 Total Incurred Claims\$7,537,606
- 7.3 Number of Covered Lives15,971

| *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 guranteee) |
| Universal Life (with or without secondary guranteee) |
| Variable Universal Life (with or without secondary guranteee) |

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

Life, Accident and Health Companies Only:

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

9.21 Paid\$34,805,560

9.22 Received\$14,828,603
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$0

10.22 Page 4, Line 1\$0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$227,876,387
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$922,288,556

12.12 Stock\$45,384,025
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] 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.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

| | 1 Reinsurance Assumed | 2 Reinsurance Ceded | 3 Net Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium |0 |0 |0 |
| 13.32 Paid claims |0 |0 |0 |
| 13.33 Claim liability and reserve (beginning of year) |0 |0 |0 |
| 13.34 Claim liability and reserve (end of year) |0 |0 |0 |
| 13.35 Incurred claims |0 |0 |0 |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

| | Attachment Point | 1 Earned Premium | 2 Claim Liability and Reserve |
|-------|---------------------|---------------------|----------------------------------|
| 13.41 | <\$25,000 |0 |0 |
| 13.42 | \$25,000 - 99,999 |0 |0 |
| 13.43 | \$100,000 - 249,999 |0 |0 |
| 13.44 | \$250,000 - 999,999 |0 |0 |
| 13.45 | \$1,000,000 or more |0 |0 |

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$0

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []

15. How often are meetings of the subordinate branches required to be held?
.....

16. How are the subordinate branches represented in the supreme or governing body?
.....

17. What is the basis of representation in the governing body?
.....

18.1 How often are regular meetings of the governing body held?
.....

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?
.....

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?
.....

20. When and by whom are the officers and directors elected?
.....

21. What are the qualifications for membership?
.....

22. What are the limiting ages for admission?
.....

23. What is the minimum and maximum insurance that may be issued on any one life?
.....

24. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []

26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year %
27.12 Subsequent Years %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []

28.2 If so, what amount and for what purpose? \$

29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []

30.2 If yes, when?
.....

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []

32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []

32.3 If yes, explain
.....

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []

35.2 If yes, what is the date of the original lien and the outstanding balance of the liens that remain in surplus?

| Date | Outstanding Lien Amount |
|-------|-------------------------|
| | |
| | |

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 2020 | 2 2019 | 3 2018 | 4 2017 | 5 2016 |
|--|----------------|----------------|----------------|----------------|----------------|
| Life Insurance in Force (Exhibit of Life Insurance) | | | | | |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4) | 218,761 | 240,855 | 229,143 | 249,181 | 228,098 |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) | 30,395 | 32,273 | 61,041 | 67,639 | 110,220 |
| 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) | 224,044,196 | 219,716,927 | 221,279,297 | 212,644,495 | 196,716,538 |
| 5. Industrial (Line 21, Col. 2) | 2,600 | 2,729 | 2,855 | 3,026 | 3,123 |
| 6. FEGLI/SGLI (Lines 43 & 44, Col. 4) | 0 | 0 | 0 | 0 | 0 |
| 7. Total (Line 21, Col. 10) | 224,295,952 | 219,992,784 | 221,572,336 | 212,964,341 | 197,057,979 |
| 7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated | 0 | 0 | 0 | 0 | XXX |
| New Business Issued (Exhibit of Life Insurance) | | | | | |
| 8. Ordinary - whole life and endowment (Line 34, Col. 2) | 2,192 | 3,941 | 2,142 | 4,491 | 3,915 |
| 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) | 30,330,027 | 29,669,943 | 25,934,175 | 24,822,984 | 29,825,877 |
| 12. Industrial (Line 2, Col. 2) | 0 | 0 | 0 | 0 | 0 |
| 13. Total (Line 2, Col. 10) | 30,332,219 | 29,673,884 | 25,936,317 | 24,827,476 | 29,829,792 |
| Premium Income - Lines of Business (Exhibit 1 - Part 1) | | | | | |
| 14. Industrial life (Line 20.4, Col. 2) | 0 | 0 | 0 | 0 | 0 |
| 15.1 Ordinary-life insurance (Line 20.4, Col. 3) | 398,702 | 1,212,039 | 283,589 | 1,379,065 | 1,009,637 |
| 15.2 Ordinary-individual annuities (Line 20.4, Col. 4) | 1,221,796,326 | 1,300,983,986 | 2,017,662,916 | 1,152,084,553 | 714,028,666 |
| 16. Credit life (group and individual) (Line 20.4, Col. 5) | 0 | 0 | 0 | 0 | 0 |
| 17.1 Group life insurance (Line 20.4, Col. 6) | 175,019,297 | 186,864,142 | 193,405,250 | 175,975,348 | 176,923,979 |
| 17.2 Group annuities (Line 20.4, Col. 7) | 127,139,226 | 113,699,006 | 144,773,293 | 86,888,289 | 118,260,289 |
| 18.1 A & H-group (Line 20.4, Col. 8) | 767,503,775 | 753,071,223 | 804,220,941 | 786,310,084 | 790,786,123 |
| 18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) | 0 | 0 | 0 | 0 | 0 |
| 18.3 A & H-other (Line 20.4, Col. 10) | 78,359 | 123,458 | 124,739 | 133,723 | 130,922 |
| 19. Aggregate of all other lines of business (Line 20.4,Col. 11) | 0 | 0 | 0 | 0 | 0 |
| 20. Total | 2,291,935,685 | 2,355,953,854 | 3,160,470,728 | 2,202,771,062 | 1,801,139,616 |
| Balance Sheet (Pages 2 & 3) | | | | | |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) | 17,308,895,767 | 15,716,305,289 | 13,711,659,882 | 12,007,555,614 | 10,736,364,519 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) | 15,731,721,487 | 14,199,176,691 | 12,433,391,836 | 10,855,518,281 | 9,670,273,456 |
| 23. Aggregate life reserves (Page 3, Line 1) | 9,045,122,340 | 7,923,941,407 | 7,114,693,002 | 5,605,877,625 | 4,751,490,326 |
| 23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 | 0 | 0 | 0 | 0 | XXX |
| 24. Aggregate A & H reserves (Page 3, Line 2) | 1,288,677,623 | 1,304,170,538 | 1,144,414,815 | 1,069,269,470 | 1,010,938,207 |
| 25. Deposit-type contract funds (Page 3, Line 3) | 2,144,623,797 | 2,023,337,556 | 1,709,256,889 | 2,552,500,943 | 2,550,224,191 |
| 26. Asset valuation reserve (Page 3, Line 24.01) | 322,591,887 | 299,983,545 | 162,256,067 | 162,234,161 | 95,704,629 |
| 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) | 1,521,171,167 | 1,461,125,485 | 1,222,264,933 | 1,096,034,220 | 1,010,087,950 |
| Cash Flow (Page 5) | | | | | |
| 29. Net Cash from Operations (Line 11) | 1,279,593,141 | 1,035,677,900 | 1,855,729,273 | 1,073,223,402 | 717,639,429 |
| Risk-Based Capital Analysis | | | | | |
| 30. Total adjusted capital | 1,900,669,254 | 1,818,699,130 | 1,441,871,287 | 1,315,633,054 | 1,162,847,697 |
| 31. Authorized control level risk - based capital | 252,886,137 | 216,249,477 | 199,638,078 | 170,279,253 | 139,938,173 |
| 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) | 58.3 | 58.5 | 71.3 | 68.4 | 69.7 |
| 33. Stocks (Lines 2.1 and 2.2) | 2.2 | 2.7 | 2.3 | 2.5 | 3.3 |
| 34. Mortgage loans on real estate(Lines 3.1 and 3.2) | 33.7 | 31.8 | 21.9 | 23.2 | 20.1 |
| 35. Real estate (Lines 4.1, 4.2 and 4.3) | 0.2 | 0.2 | 0.0 | 0.0 | 0.0 |
| 36. Cash, cash equivalents and short-term investments (Line 5) | 1.7 | 4.0 | 2.3 | 2.9 | 4.2 |
| 37. Contract loans (Line 6) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 38. Derivatives (Page 2, Line 7) | 1.0 | 0.9 | 0.2 | 0.6 | 0.3 |
| 39. Other invested assets (Line 8) | 1.9 | 1.8 | 1.8 | 2.2 | 2.4 |
| 40. Receivables for securities (Line 9) | 1.0 | 0.2 | 0.2 | 0.2 | 0.1 |
| 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 |

FIVE-YEAR HISTORICAL DATA

(Continued)

| | 1 2020 | 2 2019 | 3 2018 | 4 2017 | 5 2016 |
|--|----------------|----------------|----------------|----------------|----------------|
| Investments in Parent, Subsidiaries and Affiliates | | | | | |
| 44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) | 0 | 0 | 0 | 0 | 0 |
| 45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) | 0 | 0 | 0 | 0 | 0 |
| 46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), | 192,752,018 | 169,183,956 | 149,820,036 | 133,488,291 | 131,460,825 |
| 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 | 0 | 0 | 0 | 0 | 0 |
| 49. All other affiliated | 54,759,825 | 41,857,005 | 42,955,051 | 49,796,235 | 51,748,854 |
| 50. Total of above Lines 44 to 49 | 247,511,843 | 211,040,961 | 192,775,087 | 183,284,526 | 183,209,679 |
| 51. Total Investment in Parent included in Lines 44 to 49 above | 107,628,497 | 99,184,334 | 88,781,344 | 62,926,198 | 0 |
| Total Nonadmitted and Admitted Assets | | | | | |
| 52. Total nonadmitted assets (Page 2, Line 28, Col. 2) | 159,077,252 | 76,948,021 | 70,663,568 | 44,612,613 | 51,969,440 |
| 53. Total admitted assets (Page 2, Line 28, Col. 3) | 17,528,518,369 | 15,902,859,022 | 13,875,026,234 | 12,172,528,694 | 10,889,433,720 |
| Investment Data | | | | | |
| 54. Net investment income (Exhibit of Net Investment Income) | 749,097,790 | 779,629,447 | 700,038,993 | 595,865,633 | 549,997,942 |
| 55. Realized capital gains (losses) (Page 4, Line 34, Column 1) | (81,567,948) | (19,577,364) | 17,381,742 | (12,802,063) | (67,067,108) |
| 56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) | 29,522,544 | 110,960,192 | (57,558,243) | 17,470,236 | 7,113,984 |
| 57. Total of above Lines 54, 55 and 56 | 697,052,386 | 871,012,275 | 659,862,492 | 600,533,806 | 490,044,818 |
| 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) | 605,564,185 | 940,974,521 | 833,215,523 | 574,060,776 | 480,204,592 |
| 59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) | 516,231,060 | 359,805,304 | 607,762,991 | 620,266,538 | 581,269,605 |
| 60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) | 1,224,580 | 372,536 | (192,466) | 358,073 | (49,437) |
| 61. Increase in A & H reserves (Line 19, Col. 6) | (16,099,800) | 159,203,348 | 78,293,289 | 100,554,432 | 30,422,848 |
| 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 | 18.4 | 17.5 | 13.8 | 17.7 | 19.6 |
| 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 | 6.0 | 4.6 | 4.9 | 5.4 | 5.9 |
| 65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) | 66.8 | 70.4 | 85.9 | 87.9 | 78.1 |
| 66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) | 1.5 | 1.4 | 1.0 | 0.7 | 0.7 |
| 67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) | 33.4 | 32.2 | 29.7 | 28.8 | 27.6 |
| A & H Claim Reserve Adequacy | | | | | |
| 68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) | 1,756,469,396 | 1,817,888,664 | 1,813,909,420 | 1,646,681,592 | 1,523,594,827 |
| 69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) | 1,785,264,716 | 1,830,347,087 | 1,716,433,785 | 1,585,333,748 | 1,570,206,161 |
| 70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) | 0 | 0 | 0 | 29,765 | 87,823 |
| 71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) | 0 | 0 | 0 | 0 | 0 |
| Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33) | | | | | |
| 72. Industrial life (Page 6.1, Col. 2) | 0 | 0 | 0 | 0 | 0 |
| 73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) | (1,987,015) | (827,626) | (596,028) | (1,787,600) | (620,783) |
| 74. Ordinary - individual annuities (Page 6, Col. 4) | 38,670,573 | 68,689,306 | 129,708,922 | 65,218,072 | 63,977,834 |
| 75. Ordinary-supplementary contracts | XXX | XXX | 949,011 | 791,407 | 958,603 |
| 76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) | 0 | 0 | 0 | 0 | 0 |
| 77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) | 4,350,189 | 20,073,175 | 4,147,397 | 10,615,714 | 27,992,509 |
| 78. Group annuities (Page 6, Col. 5) | 10,340,504 | 22,667,893 | 23,459,003 | 23,146,732 | 17,557,959 |
| 79. A & H-group (Page 6.5, Col. 3) | 0 | 0 | (1,616,726) | (39,608,688) | 58,251,538 |
| 80. A & H-credit (Page 6.5, Col. 10) | 0 | 0 | 0 | 0 | 0 |
| 81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) | 64,005,592 | 71,977,548 | 30,844 | 72,935 | 24,440 |
| 82. Aggregate of all other lines of business (Page 6, Col. 8) | 50,537,188 | 57,486,301 | 71,647,499 | 72,669,499 | 64,971,673 |
| 83. Fraternal (Page 6, Col. 7) | 0 | 0 | 0 | 0 | 0 |
| 84. Total (Page 6, Col. 1) | 165,917,031 | 240,066,597 | 227,729,922 | 131,118,071 | 233,113,773 |

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 2020 OF THE Reliance Standard Life Insurance Company

DIRECT BUSINESS IN THE STATE OF

DURING THE YEAR 2020

NAIC Group Code 3098

NAIC Company Code 68381

| LIFE INSURANCE | | | | | |
|--|---------------|---|------------|-----------------|------------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
| 1. Life insurance | | | | | |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | | | | | |
| DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | | | | | |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | | | | | |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | | | | | |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | | | | | |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | | | | | |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|-------------------------------|--------|--|--------|--------------------|--------|-------------------------------|--------|-------------------------------|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. of Pols. & Certifs. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. of Pols. & Certifs. | Amount | No. of Pols. & Certifs. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | | | | | | | | | | |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | | | | (a) | | | | | | |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | | | | | | | | | | |
| 23. In force December 31 of current year | | | | (a) | | | | | | |

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
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 \$

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|--|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies/certificates (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | | | | | |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | | | | | |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | | | | | |

(b) 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

ANNUAL STATEMENT FOR THE YEAR 2020 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 | Number of | | 9 | |
| | Number of Policies | Amount of Insurance | Number of Policies | Amount of Insurance | Number of Individual Policies and Group Certificates | Amount of Insurance | 7 Policies | 8 Certificates | Amount of Insurance | |
| 1. In force end of prior year | 4,388 | 2,729 | 16,994 | 273,128 | 0 | 0 | 17,229 | 2,695,016 | 219,716,927 | 219,992,784 |
| 2. Issued during year | 0 | 0 | 41 | 2,192 | 0 | 0 | 1,794 | 295,904 | 30,330,027 | 30,332,219 |
| 3. Reinsurance assumed | 0 | 0 | 1 | 100 | 0 | 0 | 0 | 0 | 0 | 100 |
| 4. Revived during year | 0 | 0 | 166 | 2,605 | 0 | 0 | 239 | 29,528 | 1,758,311 | 1,760,916 |
| 5. Increased during year (net) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 394,978 | 394,978 |
| 6. Subtotals, Lines 2 to 5 | 0 | 0 | 208 | 4,897 | 0 | 0 | 2,033 | 325,432 | 32,483,316 | 32,488,213 |
| 7. Additions by dividends during year | XXX | 0 | XXX | 29 | XXX | 0 | XXX | XXX | 0 | 29 |
| 8. Aggregate write-ins for increases | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9. Totals (Lines 1 and 6 to 8) | 4,388 | 2,729 | 17,202 | 278,054 | 0 | 0 | 19,262 | 3,020,448 | 252,200,243 | 252,481,026 |
| Deductions during year: | | | | | | | | | | |
| 10. Death | 94 | 58 | 435 | 5,534 | 0 | 0 | XXX | 5,680 | 333,801 | 339,393 |
| 11. Maturity | 68 | 34 | 127 | 142 | 0 | 0 | XXX | 0 | 0 | 176 |
| 12. Disability | 0 | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 |
| 13. Expiry | 37 | 29 | 139 | 3,550 | 0 | 0 | 0 | 0 | 0 | 3,579 |
| 14. Surrender | 11 | 8 | 252 | 7,709 | 0 | 0 | 0 | 0 | 0 | 7,717 |
| 15. Lapse | 0 | 0 | 112 | 7,995 | 0 | 0 | 2,137 | 321,417 | 27,822,246 | 27,830,241 |
| 16. Conversion | 0 | 0 | 166 | 2,669 | 0 | 0 | XXX | XXX | XXX | 2,669 |
| 17. Decreased (net) | 0 | 0 | 0 | 1,299 | 0 | 0 | 0 | 50,025 | 0 | 1,299 |
| 18. Reinsurance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19. Aggregate write-ins for decreases | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20. Totals (Lines 10 to 19) | 210 | 129 | 1,231 | 28,898 | 0 | 0 | 2,137 | 377,122 | 28,156,047 | 28,185,074 |
| 21. In force end of year (b) (Line 9 minus Line 20) | 4,178 | 2,600 | 15,971 | 249,156 | 0 | 0 | 17,125 | 2,643,326 | 224,044,196 | 224,295,952 |
| 22. Reinsurance ceded end of year | XXX | 2,600 | XXX | 228,028 | XXX | 0 | XXX | XXX | 181,190,963 | 181,421,591 |
| 23. Line 21 minus Line 22 | XXX | 0 | XXX | 21,128 | XXX | (a) 0 | XXX | XXX | 42,853,233 | 42,874,361 |
| 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 thru 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 thru 1903 plus 1998) (Line 19 above) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Life, Accident and Health Companies Only:
(a) Group \$0 ; Individual \$0

Fraternal Benefit Societies Only:
(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates0 , Amount \$0

Additional accidental death benefits included in life certificates were in amount \$0 , 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?
.....

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 | 0 | XXX | 930 |
| 25. Other paid-up insurance | 0 | 0 | 7,798 | 17,987 |
| 26. Debit ordinary insurance | XXX | XXX | 0 | 0 |

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 | 0 | 0 | 248 | 4,287 |
| 28. Term policies - other | 0 | 0 | 324 | 15,452 |
| 29. Other term insurance - decreasing | XXX | 0 | XXX | 180 |
| 30. Other term insurance | XXX | 0 | XXX | 2,599 |
| 31. Totals (Lines 27 to 30) | 0 | 0 | 572 | 22,518 |
| Reconciliation to Lines 2 and 21: | | | | |
| 32. Term additions | XXX | 0 | XXX | 0 |
| 33. Totals, extended term insurance | XXX | XXX | 824 | 7,812 |
| 34. Totals, whole life and endowment | 41 | 2,192 | 14,575 | 218,761 |
| 35. Totals (Lines 31 to 34) | 41 | 2,192 | 15,971 | 249,091 |

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 | 0 | 2,600 | 0 |
| 37. Ordinary | 2,192 | 0 | 245,968 | 3,123 |
| 38. Credit Life (Group and Individual) | 0 | 0 | 0 | 0 |
| 39. Group | 30,330,027 | 0 | 224,044,196 | 0 |
| 40. Totals (Lines 36 to 39) | 30,332,219 | 0 | 224,292,764 | 3,123 |

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 | 0 | XXX | 24,639,755 |
| 42. Number in force end of year if the number under shared groups is counted on a pro-rata basis | 0 | XXX | 2,643,326 | XXX |
| 43. Federal Employees' Group Life Insurance included in Line 21 | 0 | 0 | 0 | 0 |
| 44. Servicemen's Group Life Insurance included in Line 21 | 0 | 0 | 0 | 0 |
| 45. Group Permanent Insurance included in Line 21 | 0 | 0 | 0 | 0 |

ADDITIONAL ACCIDENTAL DEATH BENEFITS

| | |
|---|--------|
| 46. Amount of additional accidental death benefits in force end of year under ordinary policies | 21,482 |
|---|--------|

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

| | |
|--|--|
| 47. State basis of calculation of (47.1) decreasing term insurance contracts 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 included in Line 21 | |
| 47.1 | |
| 47.2 | |

POLICIES WITH DISABILITY PROVISIONS

| | Industrial | | Ordinary | | Credit | | Group | |
|-----------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-----------------------------|--------------------------|
| | 1 Number of Policies | 2 Amount of Insurance | 3 Number of Policies | 4 Amount of Insurance | 5 Number of Policies | 6 Amount of Insurance | 7 Number of Certificates | 8 Amount of Insurance |
| 48. Waiver of Premium | 0 | 0 | 732 | 24,069 | 0 | 0 | 4,207,947 | 176,651,203 |
| 49. Disability Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50. Extended Benefits | 0 | 0 | XXX | XXX | 0 | 0 | 4,739 | 118,634 |
| 51. Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 52. Total | 0 | (a) 0 | 732 | (a) 24,069 | 0 | (a) 0 | 4,212,686 | (a) 176,769,837 |

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 379 | 1,875 | 0 | 0 |
| 2. Issued during year | 14 | 529 | 0 | 0 |
| 3. Reinsurance assumed | 0 | 0 | 0 | 0 |
| 4. Increased during year (net) | 0 | 0 | 0 | 0 |
| 5. Total (Lines 1 to 4) | 393 | 2,404 | 0 | 0 |
| Deductions during year: | | | | |
| 6. Decreased (net) | 29 | 255 | 0 | 0 |
| 7. Reinsurance ceded | 0 | 0 | 0 | 0 |
| 8. Totals (Lines 6 and 7) | 29 | 255 | 0 | 0 |
| 9. In force end of year (line 5 minus line 8) | 364 | 2,149 | 0 | 0 |
| 10. Amount on deposit | 0 | (a) 57,277,992 | 0 | (a) 0 |
| 11. Income now payable | 0 | 296 | 0 | 0 |
| 12. Amount of income payable | (a) 3,088,572 | (a) 9,528,724 | (a) 0 | (a) 0 |

| ANNUITIES | | | | |
|---|----------------|-------------------|----------------|-------------------|
| | Ordinary | | Group | |
| | 1 Immediate | 2 Deferred | 3 Contracts | 4 Certificates |
| 1. In force end of prior year | 66 | 90,488 | 14,926 | 3,093 |
| 2. Issued during year | 0 | 12,285 | 1,443 | 0 |
| 3. Reinsurance assumed | 0 | 0 | 0 | 0 |
| 4. Increased during year (net) | 0 | 0 | 0 | 0 |
| 5. Totals (Lines 1 to 4) | 66 | 102,773 | 16,369 | 3,093 |
| Deductions during year: | | | | |
| 6. Decreased (net) | 31 | 4,678 | 1,021 | 3 |
| 7. Reinsurance ceded | 0 | 0 | 0 | 0 |
| 8. Totals (Lines 6 and 7) | 31 | 4,678 | 1,021 | 3 |
| 9. In force end of year (line 5 minus line 8) | 35 | 98,095 | 15,348 | 3,090 |
| Income now payable: | | | | |
| 10. Amount of income payable | (a) 309,375 | XXX | XXX | (a) 1,419,131 |
| Deferred fully paid: | | | | |
| 11. Account balance | XXX | (a) 8,071,030,120 | XXX | (a) 1,048,775,037 |
| Deferred not fully paid: | | | | |
| 12. Account balance | XXX | (a) 66,171,906 | XXX | (a) 43,524,087 |

| 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 | 3,476,723 | 794,801,578 | 0 | 0 | 0 | 0 |
| 2. Issued during year | 521,928 | 123,264,729 | 0 | 0 | 0 | 0 |
| 3. Reinsurance assumed | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Increased during year (net) | 0 | XXX | 0 | XXX | 0 | XXX |
| 5. Totals (Lines 1 to 4) | 3,998,651 | XXX | 0 | XXX | 0 | XXX |
| Deductions during year: | | | | | | |
| 6. Conversions | 0 | XXX | XXX | XXX | XXX | XXX |
| 7. Decreased (net) | 0 | XXX | 0 | XXX | 0 | XXX |
| 8. Reinsurance ceded | 0 | XXX | 0 | XXX | 0 | XXX |
| 9. Totals (Lines 6 to 8) | 0 | XXX | 0 | XXX | 0 | XXX |
| 10. In force end of year (line 5 minus line 9) | 3,998,651 | (a) 822,297,783 | 0 | (a) 0 | 0 | (a) 0 |

| DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS | | | |
|---|-------------------|-----|---------------|
| | 1 | | 2 |
| | Deposit Funds | | Dividend |
| | Contracts | | Accumulations |
| 1. In force end of prior year | 13 | | 0 |
| 2. Issued during year | 11 | | 0 |
| 3. Reinsurance assumed | 0 | | 0 |
| 4. Increased during year (net) | 0 | | 0 |
| 5. Totals (Lines 1 to 4) | 24 | | 0 |
| Deductions During Year: | | | |
| 6. Decreased (net) | 8 | | 0 |
| 7. Reinsurance ceded | 0 | | 0 |
| 8. Totals (Lines 6 and 7) | 8 | | 0 |
| 9. In force end of year (line 5 minus line 8) | 16 | | 0 |
| 10. Amount of account balance | (a) 2,067,984,470 | (a) | 0 |

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 | | 84,666,962 |
| 2. Current year's realized pre-tax capital gains/(losses) of \$16,678,099 transferred into the reserve net of taxes of \$3,502,401 | | 13,175,700 |
| 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) | | 97,842,662 |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) | | 13,270,980 |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5) | | 84,571,682 |

| 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. 2020 | 15,046,327 | (1,775,347) | 0 | 13,270,980 |
| 2. 2021 | 12,384,043 | (1,138,205) | 0 | 11,245,838 |
| 3. 2022 | 9,544,834 | 226,030 | 0 | 9,770,864 |
| 4. 2023 | 7,176,937 | 677,523 | 0 | 7,854,460 |
| 5. 2024 | 5,711,811 | 1,143,707 | 0 | 6,855,518 |
| 6. 2025 | 4,932,082 | 1,625,905 | 0 | 6,557,987 |
| 7. 2026 | 4,537,615 | 1,761,287 | 0 | 6,298,902 |
| 8. 2027 | 4,072,409 | 1,522,833 | 0 | 5,595,242 |
| 9. 2028 | 3,501,792 | 1,280,032 | 0 | 4,781,824 |
| 10. 2029 | 2,887,136 | 1,026,405 | 0 | 3,913,541 |
| 11. 2030 | 2,439,213 | 767,986 | 0 | 3,207,199 |
| 12. 2031 | 2,115,892 | 616,900 | 0 | 2,732,792 |
| 13. 2032 | 1,850,270 | 576,338 | 0 | 2,426,608 |
| 14. 2033 | 1,565,179 | 534,071 | 0 | 2,099,250 |
| 15. 2034 | 1,344,857 | 482,822 | 0 | 1,827,679 |
| 16. 2035 | 1,171,686 | 439,952 | 0 | 1,611,638 |
| 17. 2036 | 991,089 | 400,965 | 0 | 1,392,054 |
| 18. 2037 | 791,043 | 374,182 | 0 | 1,165,225 |
| 19. 2038 | 586,538 | 341,472 | 0 | 928,010 |
| 20. 2039 | 413,165 | 314,745 | 0 | 727,910 |
| 21. 2040 | 270,644 | 276,552 | 0 | 547,196 |
| 22. 2041 | 147,548 | 258,884 | 0 | 406,432 |
| 23. 2042 | 128,119 | 244,542 | 0 | 372,661 |
| 24. 2043 | 134,693 | 237,478 | 0 | 372,171 |
| 25. 2044 | 166,010 | 220,491 | 0 | 386,501 |
| 26. 2045 | 215,754 | 214,527 | 0 | 430,281 |
| 27. 2046 | 244,072 | 184,316 | 0 | 428,388 |
| 28. 2047 | 145,975 | 146,615 | 0 | 292,590 |
| 29. 2048 | 111,072 | 104,725 | 0 | 215,797 |
| 30. 2049 | 39,155 | 67,024 | 0 | 106,179 |
| 31. 2050 and Later | 0 | 20,945 | 0 | 20,945 |
| 32. Total (Lines 1 to 31) | 84,666,960 | 13,175,700 | 0 | 97,842,660 |

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 | 112,520,736 | 106,894,785 | 219,415,521 | 52,256,263 | 28,311,760 | 80,568,023 | 299,983,544 |
| 2. Realized capital gains/(losses) net of taxes - General Account | 244,107 | (13,023,202) | (12,779,095) | (42,593,380) | (14,656,207) | (57,249,587) | (70,028,682) |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Unrealized capital gains/(losses) net of deferred taxes - General Account | 19,164,412 | 0 | 19,164,412 | (7,977,028) | 0 | (7,977,028) | 11,187,384 |
| 5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7. Basic contribution | 49,002,543 | 32,613,158 | 81,615,701 | 0 | 588,820 | 588,820 | 82,204,521 |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) | 180,931,798 | 126,484,741 | 307,416,539 | 1,685,855 | 14,244,373 | 15,930,228 | 323,346,767 |
| 9. Maximum reserve | 222,207,981 | 118,903,122 | 341,111,104 | 39,377,808 | 32,917,001 | 72,294,809 | 413,405,913 |
| 10. Reserve objective | 156,551,242 | 91,622,456 | 248,173,698 | 39,284,208 | 32,114,461 | 71,398,669 | 319,572,367 |
| 11. 20% of (Line 10 - Line 8) | (4,876,111) | (6,972,457) | (11,848,568) | 7,519,671 | 3,574,018 | 11,093,688 | (754,880) |
| 12. Balance before transfers (Lines 8 + 11) | 176,055,686 | 119,512,284 | 295,567,971 | 9,205,526 | 17,818,391 | 27,023,917 | 322,591,887 |
| 13. Transfers | 609,162 | (609,162) | 0 | 0 | 0 | 0 | 0 |
| 14. Voluntary contribution | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15. Adjustment down to maximum/up to zero | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) | 176,664,848 | 118,903,122 | 295,567,971 | 9,205,526 | 17,818,391 | 27,023,917 | 322,591,887 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| LONG-TERM BONDS | | | | | | | | | | | | |
| 1. | | Exempt Obligations | 41,008,412 | XXX | XXX | 41,008,412 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 2.1 | 1 | NAIC Designation Category 1.A | 246,189,221 | XXX | XXX | 246,189,221 | 0.0005 | 123,095 | 0.0016 | 393,903 | 0.0033 | 812,424 |
| 2.2 | 1 | NAIC Designation Category 1.B | 100,746,134 | XXX | XXX | 100,746,134 | 0.0005 | 50,373 | 0.0016 | 161,194 | 0.0033 | 332,462 |
| 2.3 | 1 | NAIC Designation Category 1.C | 347,937,934 | XXX | XXX | 347,937,934 | 0.0005 | 173,969 | 0.0016 | 556,701 | 0.0033 | 1,148,195 |
| 2.4 | 1 | NAIC Designation Category 1.D | 2,041,794,186 | XXX | XXX | 2,041,794,186 | 0.0005 | 1,020,897 | 0.0016 | 3,266,871 | 0.0033 | 6,737,921 |
| 2.5 | 1 | NAIC Designation Category 1.E | 261,264,268 | XXX | XXX | 261,264,268 | 0.0005 | 130,632 | 0.0016 | 418,023 | 0.0033 | 862,172 |
| 2.6 | 1 | NAIC Designation Category 1.F | 1,049,490,118 | XXX | XXX | 1,049,490,118 | 0.0005 | 524,745 | 0.0016 | 1,679,184 | 0.0033 | 3,463,317 |
| 2.7 | 1 | NAIC Designation Category 1.G | 761,747,846 | XXX | XXX | 761,747,846 | 0.0005 | 380,874 | 0.0016 | 1,218,797 | 0.0033 | 2,513,768 |
| 2.8 | | Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) | 4,809,169,707 | XXX | XXX | 4,809,169,707 | XXX | 2,404,585 | XXX | 7,694,672 | XXX | 15,870,260 |
| 3.1 | 2 | NAIC Designation Category 2.A | 592,540,558 | XXX | XXX | 592,540,558 | 0.0021 | 1,244,335 | 0.0064 | 3,792,260 | 0.0106 | 6,280,930 |
| 3.2 | 2 | NAIC Designation Category 2.B | 962,467,867 | XXX | XXX | 962,467,867 | 0.0021 | 2,021,183 | 0.0064 | 6,159,794 | 0.0106 | 10,202,159 |
| 3.3 | 2 | NAIC Designation Category 2.C | 1,592,017,918 | XXX | XXX | 1,592,017,918 | 0.0021 | 3,343,238 | 0.0064 | 10,188,915 | 0.0106 | 16,875,390 |
| 3.4 | | Subtotal NAIC 2 (3.1+3.2+3.3) | 3,147,026,343 | XXX | XXX | 3,147,026,343 | XXX | 6,608,755 | XXX | 20,140,969 | XXX | 33,358,479 |
| 4.1 | 3 | NAIC Designation Category 3.A | 260,399,282 | XXX | XXX | 260,399,282 | 0.0099 | 2,577,953 | 0.0263 | 6,848,501 | 0.0376 | 9,791,013 |
| 4.2 | 3 | NAIC Designation Category 3.B | 321,502,944 | XXX | XXX | 321,502,944 | 0.0099 | 3,182,879 | 0.0263 | 8,455,527 | 0.0376 | 12,088,511 |
| 4.3 | 3 | NAIC Designation Category 3.C | 303,703,402 | XXX | XXX | 303,703,402 | 0.0099 | 3,006,664 | 0.0263 | 7,987,399 | 0.0376 | 11,419,248 |
| 4.4 | | Subtotal NAIC 3 (4.1+4.2+4.3) | 885,605,627 | XXX | XXX | 885,605,627 | XXX | 8,767,496 | XXX | 23,291,428 | XXX | 33,298,772 |
| 5.1 | 4 | NAIC Designation Category 4.A | 89,082,700 | XXX | XXX | 89,082,700 | 0.0245 | 2,182,526 | 0.0572 | 5,095,530 | 0.0817 | 7,278,057 |
| 5.2 | 4 | NAIC Designation Category 4.B | 504,575,373 | XXX | XXX | 504,575,373 | 0.0245 | 12,362,097 | 0.0572 | 28,861,711 | 0.0817 | 41,223,808 |
| 5.3 | 4 | NAIC Designation Category 4.C | 73,204,821 | XXX | XXX | 73,204,821 | 0.0245 | 1,793,518 | 0.0572 | 4,187,316 | 0.0817 | 5,980,834 |
| 5.4 | | Subtotal NAIC 4 (5.1+5.2+5.3) | 666,862,894 | XXX | XXX | 666,862,894 | XXX | 16,338,141 | XXX | 38,144,558 | XXX | 54,482,698 |
| 6.1 | 5 | NAIC Designation Category 5.A | 17,288,242 | XXX | XXX | 17,288,242 | 0.0630 | 1,089,159 | 0.1128 | 1,950,114 | 0.1880 | 3,250,190 |
| 6.2 | 5 | NAIC Designation Category 5.B | 157,701,626 | XXX | XXX | 157,701,626 | 0.0630 | 9,935,202 | 0.1128 | 17,788,743 | 0.1880 | 29,647,906 |
| 6.3 | 5 | NAIC Designation Category 5.C | 30,993,123 | XXX | XXX | 30,993,123 | 0.0630 | 1,952,567 | 0.1128 | 3,496,024 | 0.1880 | 5,826,707 |
| 6.4 | | Subtotal NAIC 5 (6.1+6.2+6.3) | 205,982,992 | XXX | XXX | 205,982,992 | XXX | 12,976,928 | XXX | 23,234,881 | XXX | 38,724,802 |
| 7. | 6 | NAIC 6 | 166,053,602 | XXX | XXX | 166,053,602 | 0.0000 | 0 | 0.2370 | 39,354,704 | 0.2370 | 39,354,704 |
| 8. | | Total Unrated Multi-class Securities Acquired by Conversion | 0 | 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) | 9,921,709,577 | XXX | XXX | 9,921,709,577 | XXX | 47,095,905 | XXX | 151,861,211 | XXX | 215,089,715 |
| PREFERRED STOCKS | | | | | | | | | | | | |
| 10. | 1 | Highest Quality | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 11. | 2 | High Quality | 17,546,137 | XXX | XXX | 17,546,137 | 0.0021 | 36,847 | 0.0064 | 112,295 | 0.0106 | 185,989 |
| 12. | 3 | Medium Quality | 18,385,250 | XXX | XXX | 18,385,250 | 0.0099 | 182,014 | 0.0263 | 483,532 | 0.0376 | 691,285 |
| 13. | 4 | Low Quality | 133,332 | XXX | XXX | 133,332 | 0.0245 | 3,267 | 0.0572 | 7,627 | 0.0817 | 10,893 |
| 14. | 5 | Lower Quality | 1,293,188 | XXX | XXX | 1,293,188 | 0.0630 | 81,471 | 0.1128 | 145,872 | 0.1880 | 243,119 |
| 15. | 6 | In or Near Default | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.2370 | 0 | 0.2370 | 0 |
| 16. | | Affiliated Life with AVR | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 17. | | Total Preferred Stocks (Sum of Lines 10 through 16) | 37,357,906 | XXX | XXX | 37,357,906 | XXX | 303,598 | XXX | 749,325 | XXX | 1,131,287 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|------------------------|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| SHORT-TERM BONDS | | | | | | | | | | | | |
| 18. | | Exempt Obligations | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 19.1 | 1 | NAIC Designation Category 1.A | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 19.2 | 1 | NAIC Designation Category 1.B | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 19.3 | 1 | NAIC Designation Category 1.C | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 19.4 | 1 | NAIC Designation Category 1.D | 9,155 | XXX | XXX | 9,155 | 0.0005 | 5 | 0.0016 | 15 | 0.0033 | 30 |
| 19.5 | 1 | NAIC Designation Category 1.E | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 19.6 | 1 | NAIC Designation Category 1.F | 54,117 | XXX | XXX | 54,117 | 0.0005 | 27 | 0.0016 | 87 | 0.0033 | 179 |
| 19.7 | 1 | NAIC Designation Category 1.G | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 19.8 | | Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) | 63,271 | XXX | XXX | 63,271 | XXX | 32 | XXX | 101 | XXX | 209 |
| 20.1 | 2 | NAIC Designation Category 2.A | 0 | XXX | XXX | 0 | 0.0021 | 0 | 0.0064 | 0 | 0.0106 | 0 |
| 20.2 | 2 | NAIC Designation Category 2.B | 1,697,476 | XXX | XXX | 1,697,476 | 0.0021 | 3,565 | 0.0064 | 10,864 | 0.0106 | 17,993 |
| 20.3 | 2 | NAIC Designation Category 2.C | 520,000 | XXX | XXX | 520,000 | 0.0021 | 1,092 | 0.0064 | 3,328 | 0.0106 | 5,512 |
| 20.4 | | Subtotal NAIC 2 (20.1+20.2+20.3) | 2,217,476 | XXX | XXX | 2,217,476 | XXX | 4,657 | XXX | 14,192 | XXX | 23,505 |
| 21.1 | 3 | NAIC Designation Category 3.A | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 21.2 | 3 | NAIC Designation Category 3.B | 1,798,366 | XXX | XXX | 1,798,366 | 0.0099 | 17,804 | 0.0263 | 47,297 | 0.0376 | 67,619 |
| 21.3 | 3 | NAIC Designation Category 3.C | 100,196 | XXX | XXX | 100,196 | 0.0099 | 992 | 0.0263 | 2,635 | 0.0376 | 3,767 |
| 21.4 | | Subtotal NAIC 3 (21.1+21.2+21.3) | 1,898,562 | XXX | XXX | 1,898,562 | XXX | 18,796 | XXX | 49,932 | XXX | 71,386 |
| 22.1 | 4 | NAIC Designation Category 4.A | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 22.2 | 4 | NAIC Designation Category 4.B | 13,458,016 | XXX | XXX | 13,458,016 | 0.0245 | 329,721 | 0.0572 | 769,798 | 0.0817 | 1,099,520 |
| 22.3 | 4 | NAIC Designation Category 4.C | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 22.4 | | Subtotal NAIC 4 (22.1+22.2+22.3) | 13,458,016 | XXX | XXX | 13,458,016 | XXX | 329,721 | XXX | 769,798 | XXX | 1,099,520 |
| 23.1 | 5 | NAIC Designation Category 5.A | 2,306,144 | XXX | XXX | 2,306,144 | 0.0630 | 145,287 | 0.1128 | 260,133 | 0.1880 | 433,555 |
| 23.2 | 5 | NAIC Designation Category 5.B | 16,138,149 | XXX | XXX | 16,138,149 | 0.0630 | 1,016,703 | 0.1128 | 1,820,383 | 0.1880 | 3,033,972 |
| 23.3 | 5 | NAIC Designation Category 5.C | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 23.4 | | Subtotal NAIC 5 (23.1+23.2+23.3) | 18,444,294 | XXX | XXX | 18,444,294 | XXX | 1,161,990 | XXX | 2,080,516 | XXX | 3,467,527 |
| 24. | 6 | NAIC 6 | 3,143,745 | XXX | XXX | 3,143,745 | 0.0000 | 0 | 0.2370 | 745,068 | 0.2370 | 745,068 |
| 25. | | Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) | 39,225,363 | XXX | XXX | 39,225,363 | XXX | 1,515,196 | XXX | 3,659,608 | XXX | 5,407,215 |
| DERIVATIVE INSTRUMENTS | | | | | | | | | | | | |
| 26. | | Exchange Traded | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 27. | 1 | Highest Quality | 175,686,207 | XXX | XXX | 175,686,207 | 0.0005 | 87,843 | 0.0016 | 281,098 | 0.0033 | 579,764 |
| 28. | 2 | High Quality | 0 | XXX | XXX | 0 | 0.0021 | 0 | 0.0064 | 0 | 0.0106 | 0 |
| 29. | 3 | Medium Quality | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 30. | 4 | Low Quality | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 31. | 5 | Lower Quality | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 32. | 6 | In or Near Default | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.2370 | 0 | 0.2370 | 0 |
| 33. | | Total Derivative Instruments | 175,686,207 | XXX | XXX | 175,686,207 | XXX | 87,843 | XXX | 281,098 | XXX | 579,764 |
| 34. | | Total (Lines 9 + 17 + 25 + 33) | 10,173,979,053 | XXX | XXX | 10,173,979,053 | XXX | 49,002,543 | XXX | 156,551,242 | XXX | 222,207,981 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| | | MORTGAGE LOANS | | | | | | | | | | |
| | | In Good Standing: | | | | | | | | | | |
| 35. | | Farm Mortgages - CM1 - Highest Quality | 0 | 0 | XXX | 0 | 0.0011 | 0 | 0.0057 | 0 | 0.0074 | 0 |
| 36. | | Farm Mortgages - CM2 - High Quality | 0 | 0 | XXX | 0 | 0.0040 | 0 | 0.0114 | 0 | 0.0149 | 0 |
| 37. | | Farm Mortgages - CM3 - Medium Quality | 0 | 0 | XXX | 0 | 0.0069 | 0 | 0.0200 | 0 | 0.0257 | 0 |
| 38. | | Farm Mortgages - CM4 - Low Medium Quality | 0 | 0 | XXX | 0 | 0.0120 | 0 | 0.0343 | 0 | 0.0428 | 0 |
| 39. | | Farm Mortgages - CM5 - Low Quality | 0 | 0 | XXX | 0 | 0.0183 | 0 | 0.0486 | 0 | 0.0628 | 0 |
| 40. | | Residential Mortgages - Insured or Guaranteed | 363,778,189 | 0 | XXX | 363,778,189 | 0.0003 | 109,133 | 0.0007 | 254,645 | 0.0011 | 400,156 |
| 41. | | Residential Mortgages - All Other | 677,928,281 | 0 | XXX | 677,928,281 | 0.0015 | 1,016,892 | 0.0034 | 2,304,956 | 0.0046 | 3,118,470 |
| 42. | | Commercial Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0003 | 0 | 0.0007 | 0 | 0.0011 | 0 |
| 43. | | Commercial Mortgages - All Other - CM1 - Highest Quality | 586,452,603 | 0 | XXX | 586,452,603 | 0.0011 | 645,098 | 0.0057 | 3,342,780 | 0.0074 | 4,339,749 |
| 44. | | Commercial Mortgages - All Other - CM2 - High Quality | 596,484,727 | 0 | XXX | 596,484,727 | 0.0040 | 2,385,939 | 0.0114 | 6,799,926 | 0.0149 | 8,887,622 |
| 45. | | Commercial Mortgages - All Other - CM3 - Medium Quality | 2,254,534,339 | 0 | XXX | 2,254,534,339 | 0.0069 | 15,556,287 | 0.0200 | 45,090,687 | 0.0257 | 57,941,533 |
| 46. | | Commercial Mortgages - All Other - CM4 - Low Medium Quality | 747,543,451 | 0 | XXX | 747,543,451 | 0.0120 | 8,970,521 | 0.0343 | 25,640,740 | 0.0428 | 31,994,860 |
| 47. | | Commercial Mortgages - All Other - CM5 - Low Quality | 34,588,560 | 0 | XXX | 34,588,560 | 0.0183 | 632,971 | 0.0486 | 1,681,004 | 0.0628 | 2,172,162 |
| | | Overdue, Not in Process: | | | | | | | | | | |
| 48. | | Farm Mortgages | 0 | 0 | XXX | 0 | 0.0480 | 0 | 0.0868 | 0 | 0.1371 | 0 |
| 49. | | Residential Mortgages - Insured or Guaranteed | 319,216,295 | 0 | XXX | 319,216,295 | 0.0006 | 191,530 | 0.0014 | 446,903 | 0.0023 | 734,197 |
| 50. | | Residential Mortgages - All Other | 0 | 0 | XXX | 0 | 0.0029 | 0 | 0.0066 | 0 | 0.0103 | 0 |
| 51. | | Commercial Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0006 | 0 | 0.0014 | 0 | 0.0023 | 0 |
| 52. | | Commercial Mortgages - All Other | 64,683,056 | 0 | XXX | 64,683,056 | 0.0480 | 3,104,787 | 0.0868 | 5,614,489 | 0.1371 | 8,868,047 |
| | | In Process of Foreclosure: | | | | | | | | | | |
| 53. | | Farm Mortgages | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.1942 | 0 | 0.1942 | 0 |
| 54. | | Residential Mortgages - Insured or Guaranteed | 97,027,479 | 0 | XXX | 97,027,479 | 0.0000 | 0 | 0.0046 | 446,326 | 0.0046 | 446,326 |
| 55. | | Residential Mortgages - All Other | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.0149 | 0 | 0.0149 | 0 |
| 56. | | Commercial Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.0046 | 0 | 0.0046 | 0 |
| 57. | | Commercial Mortgages - All Other | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.1942 | 0 | 0.1942 | 0 |
| 58. | | Total Schedule B Mortgages (Sum of Lines 35 through 57) | 5,742,236,979 | 0 | XXX | 5,742,236,979 | XXX | 32,613,158 | XXX | 91,622,456 | XXX | 118,903,122 |
| 59. | | Schedule DA Mortgages | 0 | 0 | XXX | 0 | 0.0034 | 0 | 0.0114 | 0 | 0.0149 | 0 |
| 60. | | Total Mortgage Loans on Real Estate (Lines 58 + 59) | 5,742,236,979 | 0 | XXX | 5,742,236,979 | XXX | 32,613,158 | XXX | 91,622,456 | XXX | 118,903,122 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| COMMON STOCK | | | | | | | | | | | | |
| 1. | | Unaffiliated - Public | 105,110,921 | XXX | XXX | 105,110,921 | 0.0000 | 0 | 0.2000 (a) | 21,022,184 | 0.2000 (a) | 21,022,184 |
| 2. | | Unaffiliated - Private | 5,645,867 | XXX | XXX | 5,645,867 | 0.0000 | 0 | 0.1945 | 1,098,121 | 0.1945 | 1,098,121 |
| 3. | | Federal Home Loan Bank | 26,000,000 | XXX | XXX | 26,000,000 | 0.0000 | 0 | 0.0061 | 158,600 | 0.0097 | 252,200 |
| 4. | | Affiliated - Life with AVR | 85,123,521 | XXX | XXX | 85,123,521 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| Affiliated - Investment Subsidiary: | | | | | | | | | | | | |
| 5. | | Fixed Income - Exempt Obligations | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 6. | | Fixed Income - Highest Quality | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 7. | | Fixed Income - High Quality | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 8. | | Fixed Income - Medium Quality | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 9. | | Fixed Income - Low Quality | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 10. | | Fixed Income - Lower Quality | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 11. | | Fixed Income - In/Near Default | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 12. | | Unaffiliated Common Stock - Public | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0.2000 (a) | 0 | 0.2000 (a) | 0 |
| 13. | | Unaffiliated Common Stock - Private | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0.1945 | 0 | 0.1945 | 0 |
| 14. | | Real Estate | 0 | 0 | 0 | 0 | 0.0000 (b) | 0 | 0.0000 (b) | 0 | 0.0000 (b) | 0 |
| 15. | | Affiliated - Certain Other (See SVO Purposes and Procedures Manual) | 107,628,498 | XXX | XXX | 107,628,498 | 0.0000 | 0 | 0.1580 | 17,005,303 | 0.1580 | 17,005,303 |
| 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) | 329,508,807 | 0 | 0 | 329,508,807 | XXX | 0 | XXX | 39,284,208 | XXX | 39,377,808 |
| REAL ESTATE | | | | | | | | | | | | |
| 18. | | Home Office Property (General Account only) | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0.0912 | 0 | 0.0912 | 0 |
| 19. | | Investment Properties | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0.0912 | 0 | 0.0912 | 0 |
| 20. | | Properties Acquired in Satisfaction of Debt | 26,330,736 | 0 | 0 | 26,330,736 | 0.0000 | 0 | 0.1337 | 3,520,419 | 0.1337 | 3,520,419 |
| 21. | | Total Real Estate (Sum of Lines 18 through 20) | 26,330,736 | 0 | 0 | 26,330,736 | XXX | 0 | XXX | 3,520,419 | XXX | 3,520,419 |
| 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 | 142,123,641 | XXX | XXX | 142,123,641 | 0.0005 | 71,062 | 0.0016 | 227,398 | 0.0033 | 469,008 |
| 24. | 2 | High Quality | 19,982,326 | XXX | XXX | 19,982,326 | 0.0021 | 41,963 | 0.0064 | 127,887 | 0.0106 | 211,813 |
| 25. | 3 | Medium Quality | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 26. | 4 | Low Quality | 19,215,048 | XXX | XXX | 19,215,048 | 0.0245 | 470,769 | 0.0572 | 1,099,101 | 0.0817 | 1,569,869 |
| 27. | 5 | Lower Quality | 34,551 | XXX | XXX | 34,551 | 0.0630 | 2,177 | 0.1128 | 3,897 | 0.1880 | 6,496 |
| 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) | 181,355,565 | XXX | XXX | 181,355,565 | XXX | 585,970 | XXX | 1,458,283 | XXX | 2,257,186 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS | | | | | | | | | | |
| 30. | 1 | Highest Quality | 0 | XXX | XXX | 0 | 0.0005 | 0 | 0.0016 | 0 | 0.0033 | 0 |
| 31. | 2 | High Quality | 0 | XXX | XXX | 0 | 0.0021 | 0 | 0.0064 | 0 | 0.0106 | 0 |
| 32. | 3 | Medium Quality | 0 | XXX | XXX | 0 | 0.0099 | 0 | 0.0263 | 0 | 0.0376 | 0 |
| 33. | 4 | Low Quality | 0 | XXX | XXX | 0 | 0.0245 | 0 | 0.0572 | 0 | 0.0817 | 0 |
| 34. | 5 | Lower Quality | 0 | XXX | XXX | 0 | 0.0630 | 0 | 0.1128 | 0 | 0.1880 | 0 |
| 35. | 6 | In or Near Default | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.2370 | 0 | 0.2370 | 0 |
| 36. | | Affiliated Life with AVR | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 37. | | Total with Preferred Stock Characteristics (Sum of Lines 30 through 36) | 0 | XXX | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS | | | | | | | | | | |
| | | In Good Standing Affiliated: | | | | | | | | | | |
| 38. | | Mortgages - CM1 - Highest Quality | 0 | 0 | XXX | 0 | 0.0011 | 0 | 0.0057 | 0 | 0.0074 | 0 |
| 39. | | Mortgages - CM2 - High Quality | 0 | 0 | XXX | 0 | 0.0040 | 0 | 0.0114 | 0 | 0.0149 | 0 |
| 40. | | Mortgages - CM3 - Medium Quality | 0 | 0 | XXX | 0 | 0.0069 | 0 | 0.0200 | 0 | 0.0257 | 0 |
| 41. | | Mortgages - CM4 - Low Medium Quality | 0 | 0 | XXX | 0 | 0.0120 | 0 | 0.0343 | 0 | 0.0428 | 0 |
| 42. | | Mortgages - CM5 - Low Quality | 0 | 0 | XXX | 0 | 0.0183 | 0 | 0.0486 | 0 | 0.0628 | 0 |
| 43. | | Residential Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0003 | 0 | 0.0007 | 0 | 0.0011 | 0 |
| 44. | | Residential Mortgages - All Other | 0 | XXX | XXX | 0 | 0.0015 | 0 | 0.0034 | 0 | 0.0046 | 0 |
| 45. | | Commercial Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0003 | 0 | 0.0007 | 0 | 0.0011 | 0 |
| | | Overdue, Not in Process Affiliated: | | | | | | | | | | |
| 46. | | Farm Mortgages | 0 | 0 | XXX | 0 | 0.0480 | 0 | 0.0868 | 0 | 0.1371 | 0 |
| 47. | | Residential Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0006 | 0 | 0.0014 | 0 | 0.0023 | 0 |
| 48. | | Residential Mortgages - All Other | 982,882 | 0 | XXX | 982,882 | 0.0029 | 2,850 | 0.0066 | 6,487 | 0.0103 | 10,124 |
| 49. | | Commercial Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0006 | 0 | 0.0014 | 0 | 0.0023 | 0 |
| 50. | | Commercial Mortgages - All Other | 0 | 0 | XXX | 0 | 0.0480 | 0 | 0.0868 | 0 | 0.1371 | 0 |
| | | In Process of Foreclosure Affiliated: | | | | | | | | | | |
| 51. | | Farm Mortgages | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.1942 | 0 | 0.1942 | 0 |
| 52. | | Residential Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.0046 | 0 | 0.0046 | 0 |
| 53. | | Residential Mortgages - All Other | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.0149 | 0 | 0.0149 | 0 |
| 54. | | Commercial Mortgages - Insured or Guaranteed | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.0046 | 0 | 0.0046 | 0 |
| 55. | | Commercial Mortgages - All Other | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.1942 | 0 | 0.1942 | 0 |
| 56. | | Total Affiliated (Sum of Lines 38 through 55) | 982,882 | 0 | XXX | 982,882 | XXX | 2,850 | XXX | 6,487 | XXX | 10,124 |
| 57. | | Unaffiliated - In Good Standing With Covenants | 0 | 0 | XXX | 0 | 0.0000 (c) | 0 | 0.0000 (c) | 0 | 0.0000 (c) | 0 |
| 58. | | Unaffiliated - In Good Standing Defeased With Government Securities | 0 | 0 | XXX | 0 | 0.0011 | 0 | 0.0057 | 0 | 0.0074 | 0 |
| 59. | | Unaffiliated - In Good Standing Primarily Senior | 0 | 0 | XXX | 0 | 0.0040 | 0 | 0.0114 | 0 | 0.0149 | 0 |
| 60. | | Unaffiliated - In Good Standing All Other | 0 | 0 | XXX | 0 | 0.0069 | 0 | 0.0200 | 0 | 0.0257 | 0 |
| 61. | | Unaffiliated - Overdue, Not in Process | 0 | 0 | XXX | 0 | 0.0480 | 0 | 0.0868 | 0 | 0.1371 | 0 |
| 62. | | Unaffiliated - In Process of Foreclosure | 0 | 0 | XXX | 0 | 0.0000 | 0 | 0.1942 | 0 | 0.1942 | 0 |
| 63. | | Total Unaffiliated (Sum of Lines 57 through 62) | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 64. | | Total with Mortgage Loan Characteristics (Lines 56 + 63) | 982,882 | 0 | XXX | 982,882 | XXX | 2,850 | XXX | 6,487 | XXX | 10,124 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|--|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK | | | | | | | | | | | | |
| 65. | | Unaffiliated Public | .0 | XXX | XXX | .0 | 0.0000 | .0 | 0.1580 (a) | .0 | 0.1580 (a) | .0 |
| 66. | | Unaffiliated Private | 130,029,499 | XXX | XXX | 130,029,499 | 0.0000 | .0 | 0.1945 | 25,290,738 | 0.1945 | 25,290,738 |
| 67. | | Affiliated Life with AVR | .0 | XXX | XXX | .0 | 0.0000 | .0 | 0.0000 | .0 | 0.0000 | .0 |
| 68. | | Affiliated Certain Other (See SVO Purposes & Procedures Manual) | .0 | XXX | XXX | .0 | 0.0000 | .0 | 0.1580 | .0 | 0.1580 | .0 |
| 69. | | Affiliated Other - All Other | 0 | XXX | XXX | 0 | 0.0000 | 0 | 0.1945 | 0 | 0.1945 | 0 |
| 70. | | Total with Common Stock Characteristics (Sum of Lines 65 through 69) | 130,029,499 | XXX | XXX | 130,029,499 | XXX | 0 | XXX | 25,290,738 | XXX | 25,290,738 |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE | | | | | | | | | | | | |
| 71. | | Home Office Property (General Account only) | .0 | .0 | .0 | .0 | 0.0000 | .0 | 0.0912 | .0 | 0.0912 | .0 |
| 72. | | Investment Properties | .0 | .0 | .0 | .0 | 0.0000 | .0 | 0.0912 | .0 | 0.0912 | .0 |
| 73. | | Properties Acquired in Satisfaction of Debt | 13,751,193 | 0 | 0 | 13,751,193 | 0.0000 | 0 | 0.1337 | 1,838,534 | 0.1337 | 1,838,534 |
| 74. | | Total with Real Estate Characteristics (Sum of Lines 71 through 73) | 13,751,193 | 0 | 0 | 13,751,193 | XXX | 0 | XXX | 1,838,534 | XXX | 1,838,534 |
| LOW INCOME HOUSING TAX CREDIT INVESTMENTS | | | | | | | | | | | | |
| 75. | | Guaranteed Federal Low Income Housing Tax Credit | .0 | .0 | .0 | .0 | 0.0003 | .0 | 0.0006 | .0 | 0.0010 | .0 |
| 76. | | Non-guaranteed Federal Low Income Housing Tax Credit | .0 | .0 | .0 | .0 | 0.0063 | .0 | 0.0120 | .0 | 0.0190 | .0 |
| 77. | | Guaranteed State Low Income Housing Tax Credit | .0 | .0 | .0 | .0 | 0.0003 | .0 | 0.0006 | .0 | 0.0010 | .0 |
| 78. | | Non-guaranteed State Low Income Housing Tax Credit | .0 | .0 | .0 | .0 | 0.0063 | .0 | 0.0120 | .0 | 0.0190 | .0 |
| 79. | | All Other Low Income Housing Tax Credit | 0 | 0 | 0 | 0 | 0.0273 | 0 | 0.0600 | 0 | 0.0975 | 0 |
| 80. | | Total LIHTC (Sum of Lines 75 through 79) | 0 | 0 | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| ALL OTHER INVESTMENTS | | | | | | | | | | | | |
| 81. | | NAIC 1 Working Capital Finance Investments | .0 | XXX | .0 | .0 | 0.0000 | .0 | 0.0042 | .0 | 0.0042 | .0 |
| 82. | | NAIC 2 Working Capital Finance Investments | .0 | XXX | .0 | .0 | 0.0000 | .0 | 0.0137 | .0 | 0.0137 | .0 |
| 83. | | Other Invested Assets - Schedule BA | .0 | XXX | .0 | .0 | 0.0000 | .0 | 0.1580 | .0 | 0.1580 | .0 |
| 84. | | Other Short-Term Invested Assets - Schedule DA | 0 | XXX | 0 | 0 | 0.0000 | 0 | 0.1580 | 0 | 0.1580 | 0 |
| 85. | | Total All Other (Sum of Lines 81, 82, 83 and 84) | 0 | XXX | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 86. | | Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85) | 326,119,139 | 0 | 0 | 326,119,139 | XXX | 588,820 | XXX | 28,594,042 | XXX | 29,396,581 |

(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
N O N E

Schedule F - Claims
N O N E

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

| | Total | | Group Accident and Health | | Credit Accident and Health (Group and Individual) | | Collectively Renewable | | Other Individual Contracts | | | | | | | | | |
|--|-------------|--------|---------------------------|--------|---|--------|------------------------|--------|----------------------------|---------|----------------------|---------|---------------------------------------|---------|---------------------|---------|--------------|---------|
| | | | | | | | | | Non-Cancelable | | Guaranteed Renewable | | Non-Renewable for Stated Reasons Only | | Other Accident Only | | All Other | |
| | 1 Amount | 2 % | 3 Amount | 4 % | 5 Amount | 6 % | 7 Amount | 8 % | 9 Amount | 10 % | 11 Amount | 12 % | 13 Amount | 14 % | 15 Amount | 16 % | 17 Amount | 18 % |
| PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS | | | | | | | | | | | | | | | | | | |
| 1. Premiums written | 767,582,134 | XXX | 767,503,775 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 78,359 | XXX | 0 | XXX |
| 2. Premiums earned | 769,187,303 | XXX | 769,108,944 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 78,359 | XXX | 0 | XXX |
| 3. Incurred claims | 502,212,681 | 65.3 | 502,191,084 | 65.3 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 21,597 | 27.6 | 0 | 0.0 |
| 4. Cost containment expenses | 11,490,801 | 1.5 | 11,490,801 | 1.5 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 5. Incurred claims and cost containment expenses (Lines 3 and 4) | 513,703,482 | 66.8 | 513,681,885 | 66.8 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 21,597 | 27.6 | 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 | 0 | 0.0 | 0 | 0.0 |
| 7. Commissions (a) | 83,814,801 | 10.9 | 83,814,801 | 10.9 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 8. Other general insurance expenses | 145,857,318 | 19.0 | 145,857,318 | 19.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 9. Taxes, licenses and fees | 27,248,394 | 3.5 | 27,072,289 | 3.5 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 176,105 | 224.7 | 0 | 0.0 |
| 10. Total other expenses incurred | 256,920,513 | 33.4 | 256,744,408 | 33.4 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 176,105 | 224.7 | 0 | 0.0 |
| 11. Aggregate write-ins for deductions | 1,380,315 | 0.2 | 1,380,315 | 0.2 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 12. Gain from underwriting before dividends or refunds | (2,817,007) | (0.4) | (2,697,664) | (0.4) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | (119,343) | (152.3) | 0 | 0.0 |
| 13. Dividends or refunds | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 14. Gain from underwriting after dividends or refunds | (2,817,007) | (0.4) | (2,697,664) | (0.4) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | (119,343) | (152.3) | 0 | 0.0 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | |
| 1101. Change in Loading | 1,317,139 | 0.2 | 1,317,139 | 0.2 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 1102. Incresae on policy funds | 63,176 | 0.0 | 63,176 | 0.0 | 0 | 0.0 | 0 | 0.0 | 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 | 0 | 0.0 | 0 | 0.0 |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) | 1,380,315 | 0.2 | 1,380,315 | 0.2 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

| | 1 | 2 | 3 | 4 | Other Individual Contracts | | | | |
|---|---------------|------------------------------|--|---------------------------|----------------------------|-------------------------|---|------------------------|-----------|
| | | | | | 5 | 6 | 7 | 8 | 9 |
| | Total | Group Accident and Health | Credit Accident and Health (Group and Individual) | Collectively Renewable | Non-Cancelable | Guaranteed Renewable | Non-Renewable for Stated Reasons Only | Other Accident Only | All Other |
| PART 2. - RESERVES AND LIABILITIES | | | | | | | | | |
| A. Premium Reserves: | | | | | | | | | |
| 1. Unearned premiums | 5,577,835 | 5,577,835 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Advance premiums | 75,763 | 75,763 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Reserve for rate credits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Total premium reserves, current year | 5,653,598 | 5,653,598 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Total premium reserves, prior year | 7,197,929 | 7,197,929 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6. Increase in total premium reserves | (1,544,331) | (1,544,331) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| B. Contract Reserves: | | | | | | | | | |
| 1. Additional reserves (a) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Reserve for future contingent benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Total contract reserves, current year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Total contract reserves, prior year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5. Increase in contract reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| C. Claim Reserves and Liabilities: | | | | | | | | | |
| 1. Total current year | 1,760,191,394 | 1,760,191,394 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Total prior year | 1,785,264,716 | 1,785,264,716 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Increase | (25,073,322) | (25,073,322) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | |
|--|---------------|---------------|---|---|---|---|---|--------|---|
| PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES | | | | | | | | | |
| 1. Claims paid during the year: | | | | | | | | | |
| 1.1 On claims incurred prior to current year | 361,726,288 | 361,726,288 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1.2 On claims incurred during current year | 165,559,715 | 165,538,118 | 0 | 0 | 0 | 0 | 0 | 21,597 | 0 |
| 2. Claim reserves and liabilities, December 31, current year: | | | | | | | | | |
| 2.1 On claims incurred prior to current year | 1,394,743,108 | 1,394,743,108 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2.2 On claims incurred during current year | 365,448,286 | 365,448,286 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Test: | | | | | | | | | |
| 3.1 Lines 1.1 and 2.1 | 1,756,469,396 | 1,756,469,396 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.2 Claim reserves and liabilities, December 31, prior year | 1,785,264,716 | 1,785,264,716 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3.3 Line 3.1 minus Line 3.2 | (28,795,320) | (28,795,320) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | |
|------------------------------|------------|------------|---|---|---|---|---|---|---|
| PART 4. - REINSURANCE | | | | | | | | | |
| A. Reinsurance Assumed: | | | | | | | | | |
| 1. Premiums written | 713,900 | 713,900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Premiums earned | 713,900 | 713,900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Incurred claims | 591,331 | 591,331 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Commissions | 162,938 | 162,938 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| B. Reinsurance Ceded: | | | | | | | | | |
| 1. Premiums written | 73,529,629 | 73,529,629 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Premiums earned | 73,522,059 | 73,522,059 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. Incurred claims | 49,409,490 | 49,409,490 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4. Commissions | 4,345,657 | 4,345,657 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

(a) Includes \$0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

| | 1 Medical | 2 Dental | 3 Other | 4 Total |
|---|--------------|-------------|---------------|---------------|
| A. Direct: | | | | |
| 1. Incurred Claims | 0 | 30,458,572 | 520,572,266 | 551,030,838 |
| 2. Beginning Claim Reserves and Liabilities | 0 | 6,732,577 | 1,669,759,224 | 1,676,491,801 |
| 3. Ending Claim Reserves and Liabilities | 0 | 7,149,833 | 1,667,934,078 | 1,675,083,911 |
| 4. Claims Paid | 0 | 30,041,316 | 522,397,412 | 552,438,728 |
| B. Assumed Reinsurance: | | | | |
| 5. Incurred Claims..... | 0 | 0 | 591,331 | 591,331 |
| 6. Beginning Claim Reserves and Liabilities | 0 | 0 | 227,931,077 | 227,931,077 |
| 7. Ending Claim Reserves and Liabilities | 0 | 0 | 193,778,147 | 193,778,147 |
| 8. Claims Paid | 0 | 0 | 34,744,261 | 34,744,261 |
| C. Ceded Reinsurance: | | | | |
| 9. Incurred Claims..... | 0 | 22,036,743 | 27,372,747 | 49,409,490 |
| 10. Beginning Claim Reserves and Liabilities | 0 | 4,910,179 | 118,842,341 | 123,752,520 |
| 11. Ending Claim Reserves and Liabilities | 0 | 4,859,500 | 109,973,676 | 114,833,176 |
| 12. Claims Paid | 0 | 22,087,422 | 36,241,412 | 58,328,834 |
| D. Net: | | | | |
| 13. Incurred Claims..... | 0 | 8,421,829 | 493,790,850 | 502,212,679 |
| 14. Beginning Claim Reserves and Liabilities | 0 | 1,822,398 | 1,778,847,960 | 1,780,670,358 |
| 15. Ending Claim Reserves and Liabilities | 0 | 2,290,333 | 1,751,738,549 | 1,754,028,882 |
| 16. Claims Paid | 0 | 7,953,894 | 520,900,261 | 528,854,155 |
| E. Net Incurred Claims and Cost Containment Expenses: | | | | |
| 17. Incurred Claims and Cost Containment Expenses | 0 | 8,421,829 | 505,260,056 | 513,681,885 |
| 18. Beginning Reserves and Liabilities | 0 | 1,822,398 | 1,778,847,959 | 1,780,670,357 |
| 19. Ending Reserves and Liabilities | 0 | 2,290,333 | 1,751,738,549 | 1,754,028,882 |
| 20. Paid Claims and Cost Containment Expenses | 0 | 7,953,894 | 532,369,466 | 540,323,360 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 0 | 200,479,306 | 0 | 0 | 0 | 0 |
| 0299999. General Account - U.S. Affiliates - Other | | | | | | | 0 | 200,479,306 | 0 | 0 | 0 | 0 |
| 0399999. Total General Account - U.S. Affiliates | | | | | | | 0 | 200,479,306 | 0 | 0 | 0 | 0 |
| 0699999. Total General Account - Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 0799999. Total General Account - Affiliates | | | | | | | 0 | 200,479,306 | 0 | 0 | 0 | 0 |
| 60488 | 25-0598210 | 06/30/1990 | American General Life Insurance Company | TX | CO/I | FA | 0 | 16,294,926 | 344,949 | 0 | 0 | 0 |
| 60488 | 25-0598210 | 10/31/1990 | American General Life Insurance Company | TX | CO/I | FA | 0 | 14,989,517 | 194,526 | 0 | 0 | 0 |
| 66133 | 41-1760577 | 12/31/1992 | Wilton Reassurance Co | MN | CO/I | FA | 0 | 1,077,294 | 0 | 0 | 0 | 0 |
| 66133 | 41-1760577 | 12/31/1992 | Wilton Reassurance Co | MN | CO/G | FA | 0 | 2,769,441 | 0 | 0 | 0 | 0 |
| 65498 | 23-1503749 | 06/01/1991 | Life Insurance Co. of North America | PA | YRT/I | OL | 9,938,084 | 5,155,784 | 98,102 | 0 | 0 | 0 |
| 62103 | 15-0274455 | 03/31/1992 | Columbian Mutual Life Insurance Co | NY | CO/I | FA | 0 | 4,159,339 | 0 | 0 | 0 | 0 |
| 62103 | 15-0274455 | 08/31/2008 | Columbian Mutual Life Insurance Co | NY | CO/I | FA | 0 | 65,207,866 | 450,640 | 0 | 0 | 0 |
| 62103 | 15-0274455 | 08/31/2008 | Columbian Mutual Life Insurance Co | NY | CO/G | FA | 0 | 17,483,805 | 2,090,466 | 0 | 0 | 0 |
| 0899999. General Account - U.S. Non-Affiliates | | | | | | | 9,938,084 | 127,137,972 | 3,178,683 | 0 | 0 | 0 |
| 1099999. Total General Account - Non-Affiliates | | | | | | | 9,938,084 | 127,137,972 | 3,178,683 | 0 | 0 | 0 |
| 1199999. Total General Account | | | | | | | 9,938,084 | 327,617,278 | 3,178,683 | 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) | | | | | | | 9,938,084 | 327,617,278 | 3,178,683 | 0 | 0 | 0 |
| 2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999) | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 9999999 - Totals | | | | | | | 9,938,084 | 327,617,278 | 3,178,683 | 0 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 0 | 0 | 0 | 3,630,327 | 0 | 0 |
| 60895 | 35-0145825 | 01/01/1972 | American United Life Insurance Company | IN | OTH/G | OH | 0 | 0 | 0 | 321,147 | 0 | 0 |
| 60895 | 35-0145825 | 01/01/1972 | American United Life Insurance Company | IN | OTH/G | OH | 0 | 0 | 0 | 67,011 | 0 | 0 |
| 00000 | AA-9995055 | 11/01/1995 | A D R U S | ME | OTH/G | OH | 0 | 0 | 0 | 1,092,540 | 0 | 0 |
| 00000 | AA-9995055 | 01/01/2006 | A D R U S | ME | OTH/G | LTD I | 243,078 | 0 | 0 | 48,303,816 | 0 | 0 |
| 00000 | AA-9995050 | 01/01/1984 | P A R G | NJ | OTH/G | OH | 0 | 0 | 0 | 1,708,143 | 0 | 0 |
| 00000 | AA-9995074 | 01/01/1990 | S R R F 1 | MA | OTH/G | OH | 0 | 0 | 0 | 348,385 | 0 | 0 |
| 00000 | AA-9995103 | 01/01/1994 | S R R F 2 | MA | OTH/G | OH | 0 | 0 | 0 | 42,134 | 0 | 0 |
| 66583 | 39-0493780 | 10/01/2019 | National Guardian Life Insurance Company | WI | OTH/G | LTD I | 661,386 | 0 | 0 | 253,547 | 0 | 0 |
| 62413 | 36-0947200 | 11/01/1993 | Continental Assurance Co (DSU LLC SP) | IL | OTH/G | OH | 0 | 0 | 0 | 881,177 | 0 | 0 |
| 86231 | 39-0989781 | 01/01/1990 | TransAmerica Life Ins Co (RRM) | IA | OTH/G | OH | 0 | 0 | 0 | 132,209 | 0 | 0 |
| 67814 | 06-0493340 | 01/01/1992 | Phoenix Life Insurance Co | NY | OTH/G | OH | 0 | 0 | 0 | 1,184,700 | 0 | 0 |
| 20583 | 13-1290712 | 01/01/1999 | XL Reinsurance America Inc. | NY | OTH/G | OH | 0 | 0 | 0 | 9,515 | 0 | 0 |
| 62235 | 01-0278678 | 01/01/1999 | UNUM Life Ins (D & H dis fac) | ME | OTH/G | OH | 0 | 0 | 0 | 137,078 | 0 | 0 |
| 73814 | 66-0258488 | 04/01/2009 | Triple S Vida Inc | PR | OTH/G | OH | 0 | 0 | 0 | 664 | 0 | 0 |
| 62235 | 01-0278678 | 01/01/2004 | UNUM Life Ins | ME | OTH/G | OH | 0 | 0 | 0 | 1,047,075 | 0 | 0 |
| 73814 | 66-0258488 | 01/01/2012 | Triple S Vida Inc | PR | OTH/G | LTD I | 60 | 0 | 0 | 1,456,344 | 0 | 0 |
| 68551 | 99-0106597 | 04/01/2011 | Royal State Natl Ins Co Ltd | HI | OTH/G | LTD I | 0 | 0 | 0 | 122,575 | 0 | 0 |
| 60041 | 66-0502334 | 01/01/2012 | Universal Life Insurance Co | PR | OTH/G | LTD I | (29,857) | 0 | 0 | 1,293,012 | 0 | 0 |
| 0899999. U.S. Non-Affiliates | | | | | | | 874,667 | 0 | 0 | 62,031,399 | 0 | 0 |
| 00000 | AA-1560035 | 01/01/2007 | Reliable Life Ins Co | CAN | OTH/G | OH | 0 | 0 | 0 | 54,139 | 0 | 0 |
| 0999999. Non-U.S. Non-Affiliates | | | | | | | 0 | 0 | 0 | 54,139 | 0 | 0 |
| 1099999. Total - Non-Affiliates | | | | | | | 874,667 | 0 | 0 | 62,085,538 | 0 | 0 |
| 1199999. Total U.S. (Sum of 0399999 and 0899999) | | | | | | | 874,667 | 0 | 0 | 62,031,399 | 0 | 0 |
| 1299999. Total Non-U.S. (Sum of 0699999 and 0999999) | | | | | | | 0 | 0 | 0 | 54,139 | 0 | 0 |
| 9999999 - Totals | | | | | | | 874,667 | 0 | 0 | 62,085,538 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 0 | 1,354,019 |
| 70815 | 06-0838648 | 01/01/2004 | Hartford Life & Accident Ins Co | CT | 100,000 | 0 |
| 70815 | 06-0838648 | 01/01/2010 | Hartford Life & Accident Ins Co | CT | 0 | 0 |
| 93572 | 43-1235868 | 01/01/2010 | RGA Reinsurance Company | MO | 2,985,150 | 264,000 |
| 97071 | 13-3126819 | 07/01/2020 | SCOR Global Life USA Reinsurance | DE | 872,000 | 3,907,593 |
| 0899999. Life and Annuity - U.S. Non-Affiliates | | | | | 3,957,150 | 5,525,612 |
| 00000 | AA-1340015 | 01/01/1985 | Scor Global Life SE | DEU | 2,871 | 0 |
| 0999999. Life and Annuity - Non-U.S. Non-Affiliates | | | | | 2,871 | 0 |
| 1099999. Total Life and Annuity - Non-Affiliates | | | | | 3,960,021 | 5,525,612 |
| 1199999. Total Life and Annuity | | | | | 3,960,021 | 5,525,612 |
| 92711 | 35-1817054 | 01/01/2018 | HCC Life Insurance Company | IN | 1,186,392 | 1,087,808 |
| 1399999. Accident and Health - U.S. Affiliates - Other | | | | | 1,186,392 | 1,087,808 |
| 1499999. Total Accident and Health - U.S. Affiliates | | | | | 1,186,392 | 1,087,808 |
| 00000 | AA-1126510 | 01/01/2019 | Lloyd's Syndicate Number 510 | GBR | 0 | 0 |
| 1699999. Accident and Health - Non-U.S. Affiliates - Other | | | | | 0 | 0 |
| 1799999. Total Accident and Health - Non-U.S. Affiliates | | | | | 0 | 0 |
| 1899999. Total Accident and Health - Affiliates | | | | | 1,186,392 | 1,087,808 |
| 00000 | AA-9995055 | 01/01/1991 | ADRUS | ME | (1,393) | 89,072 |
| 62146 | 36-2136262 | 11/01/1992 | Combined Insurance Co. of America | IL | 77 | 6,399 |
| 39845 | 48-0921045 | 10/01/1999 | Westport Insurance Corporation | MO | 111,602 | 310,206 |
| 39845 | 48-0921045 | 10/01/2001 | Westport Insurance Corporation | MO | 516,878 | 2,959,107 |
| 39845 | 48-0921045 | 10/01/2000 | Westport Insurance Corporation | MO | 0 | 0 |
| 76694 | 23-2044256 | 02/01/1995 | London Life Reinsurance Co | PA | 70,398 | 323,164 |
| 76694 | 23-2044256 | 10/01/1997 | London Life Reinsurance Co | PA | 49,839 | 99,422 |
| 20583 | 13-1290712 | 01/01/1999 | XL Reinsurance America Inc | NY | 0 | 15,725 |
| 93572 | 43-1235868 | 10/01/2003 | RGA Reinsurance Company | MO | 3,964,157 | 20,263,784 |
| 93572 | 43-1235868 | 01/01/2004 | RGA Reinsurance Company | MO | 0 | 700,072 |
| 93572 | 43-1235868 | 01/01/2015 | RGA Reinsurance Company | MO | 33,325 | 92,573 |
| 66346 | 58-0828824 | 10/01/2019 | Munich American Reassurance Co | GA | 149,034 | 2,043,415 |
| 70815 | 06-0838648 | 07/01/2007 | Hartford Life & Accident Ins Co | CT | 62,000 | 0 |
| 82627 | 06-0839705 | 01/01/2016 | SwissRe Life & Health America | MO | 0 | 533,976 |
| 97071 | 13-3126819 | 07/01/2020 | SCOR Global Life USA Reinsurance | DE | 0 | 192,059 |
| 1999999. Accident and Health - U.S. Non-Affiliates | | | | | 4,955,917 | 27,628,975 |
| 00000 | AA-3190829 | 01/01/2000 | Markel Bermuda Limited | BMU | 20,204 | 255,766 |
| 00000 | AA-1126033 | 01/01/2019 | Lloyd's Syndicate Number 33 | GBR | 0 | 0 |
| 00000 | AA-1128001 | 01/01/2019 | Lloyd's Syndicate Number 2001 | GBR | 0 | 0 |
| 2099999. Accident and Health - Non-U.S. Non-Affiliates | | | | | 20,204 | 255,766 |
| 2199999. Total Accident and Health - Non-Affiliates | | | | | 4,976,121 | 27,884,741 |
| 2299999. Total Accident and Health | | | | | 6,162,513 | 28,972,549 |
| 2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999) | | | | | 10,099,459 | 34,242,395 |
| 2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999) | | | | | 23,075 | 255,766 |
| | | | | | | |
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| | | | | | | |
| 9999999 Totals - Life, Annuity and Accident and Health | | | | | 10,122,534 | 34,498,161 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 10 | | 12 | 13 | | |
| | | | | | | | | Current Year | Prior Year | | Current Year | Prior Year | | |
| 0399999. | Total General Account - Authorized U.S. Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-1126510 | ..01/01/2019 | Lloyd's Syndicate Number 510 | GBR | ..OTH/G | ..OL | 0 | 0 | 0 | 1,572 | 0 | 0 | 0 | 0 |
| 0599999. | General Account - Authorized Non-U.S. Affiliates - Other | | | | | | 0 | 0 | 0 | 1,572 | 0 | 0 | 0 | 0 |
| 0699999. | Total General Account - Authorized Non-U.S. Affiliates | | | | | | 0 | 0 | 0 | 1,572 | 0 | 0 | 0 | 0 |
| 0799999. | Total General Account - Authorized Affiliates | | | | | | 0 | 0 | 0 | 1,572 | 0 | 0 | 0 | 0 |
| ..68136 | ..63-0169720 | ..07/01/1994 | Protective Life Insurance | TN | ..CO/I | ..FA | 0 | 28,444,186 | 27,807,926 | 1,017,047 | 0 | 0 | 0 | 0 |
| ..68136 | ..63-0169720 | ..07/01/1994 | Protective Life Insurance | TN | ..OTH/I | ..ADB | 0 | 10,341 | 12,116 | 0 | 0 | 0 | 0 | 0 |
| ..68136 | ..63-0169720 | ..07/01/1994 | Protective Life Insurance | TN | ..CO/I | ..OL | 229,730,092 | 57,068,408 | 58,976,976 | 2,645,385 | 0 | 0 | 0 | 0 |
| ..68136 | ..63-0169720 | ..07/01/1994 | Protective Life Insurance | TN | ..OTH/I | ..DIS | 0 | 1,625,262 | 1,785,614 | 0 | 0 | 0 | 0 | 0 |
| ..68276 | ..48-1024691 | ..01/01/2001 | Employers Reassurance Corporation | KS | ..OTH/G | ..OL | 3,333,400 | 1,180,633 | 1,446,408 | 0 | 0 | 0 | 0 | 0 |
| ..82627 | ..06-0839705 | ..01/01/1982 | SwissRe Life & Health America | MO | ..OTH/G | ..OL | 203,200 | 98,163 | 111,953 | 0 | 0 | 0 | 0 | 0 |
| ..87572 | ..23-2038295 | ..01/01/1996 | Scottish Re US Inc | DE | ..YRT/I | ..OL | 898,190 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ..70815 | ..06-0838648 | ..01/01/2010 | Hartford Life & Accident Ins Co | CT | ..OTH/G | ..OL | 2,070,000 | 602,860 | 675,680 | 0 | 0 | 0 | 0 | 0 |
| ..70815 | ..06-0838648 | ..01/01/2004 | Hartford Life & Accident Ins Co | CT | ..OTH/G | ..OL | 9,436,363 | 3,659,697 | 4,265,337 | 0 | 0 | 0 | 0 | 0 |
| ..70815 | ..06-0838648 | ..01/01/2005 | Hartford Life & Accident Ins Co | CT | ..OTH/G | ..OL | 300,000 | 120,600 | 129,000 | 0 | 0 | 0 | 0 | 0 |
| ..66346 | ..58-0828824 | ..01/01/2007 | Munich American Reassurance Co | GA | ..OTH/G | ..OL | 370,000 | 146,567 | 161,616 | 0 | 0 | 0 | 0 | 0 |
| ..66346 | ..58-0828824 | ..01/01/2007 | Munich American Reassurance Co | GA | ..OTH/G | ..OL | 412,479 | 98,670 | 133,580 | 0 | 0 | 0 | 0 | 0 |
| ..93572 | ..43-1235868 | ..01/01/2010 | RGA Reinsurance Company | MO | ..OTH/G | ..OL | 31,323,979 | 8,949,054 | 10,678,254 | 0 | 0 | 0 | 0 | 0 |
| ..80659 | ..82-4533188 | ..12/01/2009 | The Canada Life Assurance Co | MI | ..YRT/G | ..OL | 171,050,181,507 | 0 | 0 | 243,781,090 | 0 | 0 | 0 | 0 |
| ..68446 | ..75-1222043 | ..12/18/2019 | Oceanview Life and Annuity Company | CO | ..COFW/I | ..OA | 0 | 651,923,696 | 500,350,278 | 0 | 0 | 0 | 0 | 682,194,383 |
| ..97071 | ..13-3126819 | ..07/01/2020 | SCOR Global Life USA Reinsurance | DE | ..OTH/G | ..OL | 10,090,631,871 | 0 | 0 | 22,667,299 | 0 | 0 | 0 | 0 |
| 0899999. | General Account - Authorized U.S. Non-Affiliates | | | | | | 181,418,891,081 | 753,928,137 | 606,534,738 | 270,110,821 | 0 | 0 | 0 | 682,194,383 |
| ..00000 | ..AA-1126033 | ..01/01/2019 | Lloyd's Syndicate Number 33 | GBR | ..OTH/G | ..OL | 0 | 0 | 0 | 1,572 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-1128001 | ..01/01/2019 | Lloyd's Syndicate Number 2001 | GBR | ..OTH/G | ..OL | 0 | 0 | 0 | 786 | 0 | 0 | 0 | 0 |
| 0999999. | General Account - Authorized Non-U.S. Non-Affiliates | | | | | | 0 | 0 | 0 | 2,358 | 0 | 0 | 0 | 0 |
| 1099999. | Total General Account - Authorized Non-Affiliates | | | | | | 181,418,891,081 | 753,928,137 | 606,534,738 | 270,113,179 | 0 | 0 | 0 | 682,194,383 |
| 1199999. | Total General Account Authorized | | | | | | 181,418,891,081 | 753,928,137 | 606,534,738 | 270,114,751 | 0 | 0 | 0 | 682,194,383 |
| 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 | ..COFW/I | ..OA | 0 | 757,024,950 | 755,414,347 | 0 | 0 | 0 | 0 | 757,024,950 |
| 1699999. | General Account - Unauthorized Non-U.S. Affiliates - Other | | | | | | 0 | 757,024,950 | 755,414,347 | 0 | 0 | 0 | 0 | 757,024,950 |
| 1799999. | Total General Account - Unauthorized Non-U.S. Affiliates | | | | | | 0 | 757,024,950 | 755,414,347 | 0 | 0 | 0 | 0 | 757,024,950 |
| 1899999. | Total General Account - Unauthorized Affiliates | | | | | | 0 | 757,024,950 | 755,414,347 | 0 | 0 | 0 | 0 | 757,024,950 |
| ..00000 | ..AA-1340015 | ..01/01/1997 | Scor Global Life SE | DEU | ..OTH/G | ..OL | 222,400 | 112,038 | 122,072 | 0 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-1340015 | ..01/01/1985 | Scor Global Life SE | DEU | ..OTH/G | ..OL | 2,477,500 | 5,475 | 7,925 | 61,692 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-1340015 | ..01/01/2002 | Scor Global Life SE | DEU | ..OTH/G | ..OL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-1340015 | ..01/01/1990 | Scor Global Life SE | DEU | ..OTH/G | ..OL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-3160036 | ..12/31/2016 | RGA Reinsurance Co (Barbados) LTD | BRB | ..COFW/I | ..OA | 0 | 318,406,004 | 318,406,004 | 0 | 0 | 0 | 0 | 318,406,004 |
| 2099999. | General Account - Unauthorized Non-U.S. Non-Affiliates | | | | | | 2,699,900 | 318,523,517 | 318,536,001 | 61,692 | 0 | 0 | 0 | 318,406,004 |
| 2199999. | Total General Account - Unauthorized Non-Affiliates | | | | | | 2,699,900 | 318,523,517 | 318,536,001 | 61,692 | 0 | 0 | 0 | 318,406,004 |
| 2299999. | Total General Account Unauthorized | | | | | | 2,699,900 | 1,075,548,467 | 1,073,950,348 | 61,692 | 0 | 0 | 0 | 1,075,430,954 |
| 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 | | | | | | 181,421,590,981 | 1,829,476,604 | 1,680,485,086 | 270,176,443 | 0 | 0 | 0 | 1,757,625,337 |
| 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 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 10 | | 12 | 13 | | |
| | | | | | | | | Current Year | Prior Year | | Current Year | Prior Year | | |
| 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 |
| 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) | | | | | | | 181,418,891,081 | 753,928,137 | 606,534,738 | 270,110,821 | 0 | 0 | 0 | 682,194,383 |
| 9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999) | | | | | | | 2,699,900 | 1,075,548,467 | 1,073,950,348 | 65,622 | 0 | 0 | 0 | 1,075,430,954 |
| 9999999 - Totals | | | | | | | 181,421,590,981 | 1,829,476,604 | 1,680,485,086 | 270,176,443 | 0 | 0 | 0 | 1,757,625,337 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 1,038,797 | 0 | 0 | 0 | 0 | 0 | 0 |
| 92711 | 35-1817054 | 01/01/2018 | HCC Life Insurance Company | IN | OTH/G | SLEL | 13,780,040 | 0 | 3,962,853 | 0 | 0 | 0 | 0 |
| 0299999. General Account - Authorized U.S. Affiliates - Other | | | | | | | 14,818,837 | 0 | 3,962,853 | 0 | 0 | 0 | 0 |
| 0399999. Total General Account - Authorized U.S. Affiliates | | | | | | | 14,818,837 | 0 | 3,962,853 | 0 | 0 | 0 | 0 |
| 00000 | AA-1126510 | 01/01/2019 | Lloyd's Syndicate Number 510 | GBR | OTH/G | A | 109,836 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0599999. General Account - Authorized Non-U.S. Affiliates - Other | | | | | | | 109,836 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0699999. Total General Account - Authorized Non-U.S. Affiliates | | | | | | | 109,836 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0799999. Total General Account - Authorized Affiliates | | | | | | | 14,928,673 | 0 | 3,962,853 | 0 | 0 | 0 | 0 |
| 61301 | 47-0098400 | 04/01/1993 | Ameritas Life Insurance Co | NE | OTH/G | D | 47,004,183 | 43,132 | 4,859,500 | 0 | 0 | 0 | 0 |
| 00000 | AA-9995055 | 01/01/1991 | ADRUS | NE | OTH/G | LTDI | 0 | 0 | 207,836 | 0 | 0 | 0 | 0 |
| 62146 | 36-2136262 | 11/01/1992 | Combined Insurance Co of America | IL | OTH/G | LTDI | 0 | 0 | 14,930 | 0 | 0 | 0 | 0 |
| 39845 | 48-0921045 | 10/01/1999 | Westport Insurance Corporation | MO | OTH/G | LTDI | 0 | 0 | 723,814 | 0 | 0 | 0 | 0 |
| 39845 | 48-0921045 | 10/01/2001 | Westport Insurance Corporation | MO | OTH/G | LTDI | 0 | 0 | 6,904,583 | 0 | 0 | 0 | 0 |
| 39845 | 48-0921045 | 10/01/2000 | Westport Insurance Corporation | MO | OTH/G | LTDI | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 76694 | 23-2044256 | 02/01/1995 | London Life Reinsurance Co | PA | OTH/G | LTDI | 0 | 0 | 754,049 | 0 | 0 | 0 | 0 |
| 76694 | 23-2044256 | 10/01/1997 | London Life Reinsurance Co | PA | OTH/G | LTDI | 0 | 0 | 231,984 | 0 | 0 | 0 | 0 |
| 20583 | 13-1290712 | 01/01/1999 | XL Reinsurance America Inc | NY | OTH/G | LTDI | 0 | 0 | 36,693 | 0 | 0 | 0 | 0 |
| 93572 | 43-1235868 | 10/01/2003 | RGA Reinsurance Company | MO | OTH/G | LTDI | 0 | 0 | 47,731,952 | 0 | 0 | 0 | 0 |
| 66346 | 58-0828824 | 10/01/2019 | Munich American Reassurance Co | GA | OTH/G | LTDI | 11,949,286 | 0 | 9,940,545 | 0 | 0 | 0 | 0 |
| 82627 | 06-0839705 | 01/01/2016 | Swiss Re Life & Health America | MO | OTH/G | LTDI | 0 | 0 | 1,245,945 | 0 | 0 | 0 | 0 |
| 70815 | 06-0838648 | 07/01/2007 | Hartford Life & Accident Ins Co | CT | OTH/G | LTDI | 0 | 0 | 637,138 | 0 | 0 | 0 | 0 |
| 93572 | 43-1235868 | 01/01/2013 | RGA Reinsurance Company | MO | OTH/G | SLEL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 93572 | 43-1235868 | 10/01/2011 | RGA Reinsurance Company | MO | OTH/G | SLEL | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 93572 | 43-1235868 | 01/01/2004 | RGA Reinsurance Company | MO | OTH/G | LTDI | 0 | 0 | 1,633,501 | 0 | 0 | 0 | 0 |
| 93572 | 43-1235868 | 01/01/2015 | RGA Reinsurance Company | MO | OTH/G | LTDI | 0 | 0 | 216,003 | 0 | 0 | 0 | 0 |
| 66346 | 58-0828824 | 10/01/2019 | Munich American Reassurance Co | GA | OTH/G | LTDI | 91,677 | 0 | 0 | 0 | 0 | 0 | 0 |
| 97071 | 13-3126819 | 07/01/2020 | SCOR Global Life USA Reinsurance | DE | OTH/G | LTDI | 1,333,701 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0899999. General Account - Authorized U.S. Non-Affiliates | | | | | | | 60,378,847 | 43,132 | 75,138,473 | 0 | 0 | 0 | 0 |
| 00000 | AA-1126033 | 01/01/2019 | Lloyd's Syndicate Number 33 | GBR | OTH/G | A | 109,836 | 0 | 0 | 0 | 0 | 0 | 0 |
| 00000 | AA-1128001 | 01/01/2019 | Lloyd's Syndicate Number 2001 | GBR | OTH/G | A | 54,918 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0999999. General Account - Authorized Non-U.S. Non-Affiliates | | | | | | | 164,754 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1099999. Total General Account - Authorized Non-Affiliates | | | | | | | 60,543,601 | 43,132 | 75,138,473 | 0 | 0 | 0 | 0 |
| 1199999. Total General Account Authorized | | | | | | | 75,472,274 | 43,132 | 79,101,326 | 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 | BMU | OTH/G | LTDI | 0 | 0 | 596,788 | 0 | 0 | 0 | 0 |
| 2099999. General Account - Unauthorized Non-U.S. Non-Affiliates | | | | | | | 0 | 0 | 596,788 | 0 | 0 | 0 | 0 |
| 2199999. Total General Account - Unauthorized Non-Affiliates | | | | | | | 0 | 0 | 596,788 | 0 | 0 | 0 | 0 |
| 2299999. Total General Account Unauthorized | | | | | | | 0 | 0 | 596,788 | 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 | | | | | | | 75,472,274 | 43,132 | 79,698,114 | 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 2020 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) | | | | | | | 75,197,684 | 43,132 | 79,101,326 | 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) | | | | | | | 274,590 | 0 | 596,788 | 0 | 0 | 0 | 0 |
| 9999999 - Totals | | | | | | | 75,472,274 | 43,132 | 79,698,114 | 0 | 0 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2020 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 | 757,024,950 | 0 | 0 | 757,024,950 | 0 | | 0 | 757,024,950 | 0 | 0 | 757,024,950 |
| 0599999. | General Account - Life and Annuity Non-U.S. Affiliates - Other | | | 757,024,950 | 0 | 0 | 757,024,950 | 0 | XXX | 0 | 757,024,950 | 0 | 0 | 757,024,950 |
| 0699999. | Total General Account - Life and Annuity Non-U.S. Affiliates | | | 757,024,950 | 0 | 0 | 757,024,950 | 0 | XXX | 0 | 757,024,950 | 0 | 0 | 757,024,950 |
| 0799999. | Total General Account - Life and Annuity Affiliates | | | 757,024,950 | 0 | 0 | 757,024,950 | 0 | XXX | 0 | 757,024,950 | 0 | 0 | 757,024,950 |
| ...00000 | AA-1340015 | 01/01/1997 | Scor Global Life SE | 112,038 | 0 | 0 | 112,038 | 112,038 | | 0 | 0 | 0 | 0 | 112,038 |
| ...00000 | AA-1340015 | 01/01/1985 | Scor Global Life SE | 5,475 | 0 | 0 | 5,475 | 5,475 | | 0 | 0 | 0 | 0 | 5,475 |
| ...00000 | AA-3160036 | 12/01/2016 | RGA Reinsurance Co (Barbados) LTD | 318,406,004 | 0 | 0 | 318,406,004 | 0 | | 0 | 318,406,004 | 0 | 0 | 318,406,004 |
| 0999999. | General Account - Life and Annuity Non-U.S. Non-Affiliates | | | 318,523,517 | 0 | 0 | 318,523,517 | 117,513 | XXX | 0 | 318,406,004 | 0 | 0 | 318,523,517 |
| 1099999. | Total General Account - Life and Annuity Non-Affiliates | | | 318,523,517 | 0 | 0 | 318,523,517 | 117,513 | XXX | 0 | 318,406,004 | 0 | 0 | 318,523,517 |
| 1199999. | Total General Account Life and Annuity | | | 1,075,548,467 | 0 | 0 | 1,075,548,467 | 117,513 | XXX | 0 | 1,075,430,954 | 0 | 0 | 1,075,548,467 |
| 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 | 596,788 | 275,970 | 0 | 872,758 | 0 | | 2,095,780 | 0 | 0 | 0 | 872,758 |
| 2099999. | General Account - Accident and Health Non-U.S. Non-Affiliates | | | 596,788 | 275,970 | 0 | 872,758 | 0 | XXX | 2,095,780 | 0 | 0 | 0 | 872,758 |
| 2199999. | Total General Account - Accident and Health Non-Affiliates | | | 596,788 | 275,970 | 0 | 872,758 | 0 | XXX | 2,095,780 | 0 | 0 | 0 | 872,758 |
| 2299999. | Total General Account Accident and Health | | | 596,788 | 275,970 | 0 | 872,758 | 0 | XXX | 2,095,780 | 0 | 0 | 0 | 872,758 |
| 2399999. | Total General Account | | | 1,076,145,255 | 275,970 | 0 | 1,076,421,225 | 117,513 | XXX | 2,095,780 | 1,075,430,954 | 0 | 0 | 1,076,421,225 |
| 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) | | | 1,076,145,255 | 275,970 | 0 | 1,076,421,225 | 117,513 | XXX | 2,095,780 | 1,075,430,954 | 0 | 0 | 1,076,421,225 |
| 9999999. | Totals | | | 1,076,145,255 | 275,970 | 0 | 1,076,421,225 | 117,513 | XXX | 2,095,780 | 1,075,430,954 | 0 | 0 | 1,076,421,225 |

| | | | | | |
|-----|---|---------------------------------|--|---------------------------------|-----------------------------|
| (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..... | 21000021 | | JPMORGAN CHASE BANK |117,513 |

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6

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

| | 1 2020 | 2 2019 | 3 2018 | 4 2017 | 5 2016 |
|--|-----------|-----------|-----------|-----------|-----------|
| A. OPERATIONS ITEMS | | | | | |
| 1. Premiums and annuity considerations for life and accident and health contracts | 345,649 | 336,266 | 335,908 | 345,940 | 352,804 |
| 2. Commissions and reinsurance expense allowances | 10,409 | 3,492 | 2,943 | 3,073 | 3,233 |
| 3. Contract claims | 323,724 | 317,052 | 317,613 | 329,295 | 331,676 |
| 4. Surrender benefits and withdrawals for life contracts | 2,875 | 2,552 | 2,689 | 2,379 | 2,545 |
| 5. Dividends to policyholders and refunds to members | 28 | 32 | 33 | 34 | 36 |
| 6. Reserve adjustments on reinsurance ceded | 0 | 0 | 0 | 0 | 0 |
| 7. Increase in aggregate reserve for life and accident and health contracts | (11,779) | 1,225 | 5,786 | 5,071 | (1,810) |
| B. BALANCE SHEET ITEMS | | | | | |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected | 9,024 | 10,394 | 11,588 | 11,344 | 9,411 |
| 9. Aggregate reserves for life and accident and health contracts | 1,909,218 | 193,642 | 192,417 | 186,566 | 181,495 |
| 10. Liability for deposit-type contracts | 1,727,355 | 1,574,171 | 1,074,048 | 273,663 | 273,663 |
| 11. Contract claims unpaid | 34,498 | 38,867 | 36,768 | 36,428 | 32,655 |
| 12. Amounts recoverable on reinsurance | 10,123 | 6,434 | 5,117 | 5,074 | 7,913 |
| 13. Experience rating refunds due or unpaid | 0 | 0 | 0 | 0 | 0 |
| 14. Policyholders' dividends and refunds to members (not included in Line 10) | 0 | 0 | 0 | 0 | 0 |
| 15. Commissions and reinsurance expense allowances due | 0 | 0 | 0 | 0 | 0 |
| 16. Unauthorized reinsurance offset | 0 | 0 | 0 | 0 | 0 |
| 17. Offset for reinsurance with Certified Reinsurers | 0 | 0 | 0 | 0 | 0 |
| C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 18. Funds deposited by and withheld from (F) | 1,075,431 | 1,073,820 | 1,074,048 | 273,663 | 273,663 |
| 19. Letters of credit (L) | 118 | 130 | 236 | 895 | 916 |
| 20. Trust agreements (T) | 2,096 | 2,207 | 2,297 | 2,431 | 2,626 |
| 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 | 0 |
| 23. Funds deposited by and withheld from (F) | 0 | 0 | 0 | 0 | 0 |
| 24. Letters of credit (L) | 0 | 0 | 0 | 0 | 0 |
| 25. Trust agreements (T) | 0 | 0 | 0 | 0 | 0 |
| 26. Other (O) | 0 | 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) | 17,021,461,367 | 0 | 17,021,461,367 |
| 2. Reinsurance (Line 16) | 11,319,342 | (11,319,342) | 0 |
| 3. Premiums and considerations (Line 15) | 60,344,002 | 9,024,290 | 69,368,292 |
| 4. Net credit for ceded reinsurance | XXX | 1,946,213,365 | 1,946,213,365 |
| 5. All other admitted assets (balance) | 215,771,056 | 0 | 215,771,056 |
| 6. Total assets excluding Separate Accounts (Line 26) | 17,308,895,767 | 1,943,918,313 | 19,252,814,080 |
| 7. Separate Account assets (Line 27) | 219,622,602 | 0 | 219,622,602 |
| 8. Total assets (Line 28) | 17,528,518,369 | 1,943,918,313 | 19,472,436,682 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 9. Contract reserves (Lines 1 and 2) | 10,333,799,963 | 181,863,199 | 10,515,663,162 |
| 10. Liability for deposit-type contracts (Line 3) | 2,144,623,797 | 1,727,354,651 | 3,871,978,448 |
| 11. Claim reserves (Line 4) | 598,530,909 | 34,498,161 | 633,029,070 |
| 12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) | 0 | 0 | 0 |
| 13. Premium & annuity considerations received in advance (Line 8) | 77,948 | 202,302 | 280,250 |
| 14. Other contract liabilities (Line 9) | 87,659,062 | 0 | 87,659,062 |
| 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) | 1,075,430,950 | 0 | 1,075,430,950 |
| 17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) | 0 | 0 | 0 |
| 18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) | 0 | 0 | 0 |
| 19. All other liabilities (balance) | 1,491,598,858 | 0 | 1,491,598,858 |
| 20. Total liabilities excluding Separate Accounts (Line 26) | 15,731,721,487 | 1,943,918,313 | 17,675,639,800 |
| 21. Separate Account liabilities (Line 27) | 219,622,602 | 0 | 219,622,602 |
| 22. Total liabilities (Line 28) | 15,951,344,089 | 1,943,918,313 | 17,895,262,402 |
| 23. Capital & surplus (Line 38) | 1,577,174,280 | XXX | 1,577,174,280 |
| 24. Total liabilities, capital & surplus (Line 39) | 17,528,518,369 | 1,943,918,313 | 19,472,436,682 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 25. Contract reserves | 181,863,199 | | |
| 26. Claim reserves | 34,498,161 | | |
| 27. Policyholder dividends/reserves | 0 | | |
| 28. Premium & annuity considerations received in advance | 202,302 | | |
| 29. Liability for deposit-type contracts | 1,727,354,651 | | |
| 30. Other contract liabilities | 0 | | |
| 31. Reinsurance ceded assets | 11,319,342 | | |
| 32. Other ceded reinsurance recoverables | 0 | | |
| 33. Total ceded reinsurance recoverables | 1,955,237,655 | | |
| 34. Premiums and considerations | 9,024,290 | | |
| 35. Reinsurance in unauthorized companies | 0 | | |
| 36. Funds held under reinsurance treaties with unauthorized reinsurers | 0 | | |
| 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 | 9,024,290 | | |
| 41. Total net credit for ceded reinsurance | 1,946,213,365 | | |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

| States, Etc. | | | 1 | | Direct Business Only | | | | |
|----------------------|--|-----|-------------------|-------------------------|------------------------|---|----------------------|-------------------------------|------------------------|
| | | | Active Status (a) | Life Insurance Premiums | Annuity Considerations | 4 | 5 | 6 | 7 |
| | | | | | | | | | |
| | | | | Life Contracts | | Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | Other Considerations | Total Columns 2 through 5 (b) | Deposit-Type Contracts |
| 1. | Alabama | AL | L | 5,833,457 | 30,992,285 | 9,392,437 | 0 | 46,218,179 | 0 |
| 2. | Alaska | AK | L | 1,475,697 | 0 | 3,313,861 | 0 | 4,789,558 | 0 |
| 3. | Arizona | AZ | L | 7,786,190 | 13,002,652 | 19,634,125 | 0 | 40,422,967 | 0 |
| 4. | Arkansas | AR | L | 1,221,151 | 7,133,296 | 2,829,210 | 0 | 11,183,657 | 0 |
| 5. | California | CA | L | 47,554,224 | 97,424,872 | 91,355,869 | 0 | 236,334,965 | 0 |
| 6. | Colorado | CO | L | 2,040,818 | 9,121,062 | 6,715,583 | 0 | 17,877,463 | 0 |
| 7. | Connecticut | CT | L | 11,476,809 | 44,930,868 | 16,865,334 | 0 | 73,273,011 | 0 |
| 8. | Delaware | DE | L | 2,686,567 | 6,384,720 | 4,233,654 | 0 | 13,304,941 | 1,100,000,000 |
| 9. | District of Columbia | DC | L | 1,613,411 | 130,500 | 4,454,891 | 0 | 6,198,802 | 0 |
| 10. | Florida | FL | L | 24,245,582 | 104,062,856 | 50,767,747 | 0 | 179,076,185 | 0 |
| 11. | Georgia | GA | L | 15,544,436 | 46,347,429 | 21,977,272 | 0 | 83,869,137 | 0 |
| 12. | Hawaii | HI | L | 2,280,006 | 11,766,898 | 3,443,347 | 0 | 17,490,251 | 0 |
| 13. | Idaho | ID | L | 570,094 | 8,402,730 | 5,493,226 | 0 | 14,466,050 | 0 |
| 14. | Illinois | IL | L | 31,175,493 | 35,524,274 | 33,259,137 | 0 | 99,958,904 | 1,136,000,000 |
| 15. | Indiana | IN | L | 15,254,146 | 37,467,812 | 34,769,129 | 0 | 87,491,087 | 0 |
| 16. | Iowa | IA | L | 8,903,320 | 11,674,556 | 11,899,065 | 0 | 32,476,941 | 0 |
| 17. | Kansas | KS | L | 7,594,395 | 5,356,342 | 12,099,128 | 0 | 25,049,865 | 0 |
| 18. | Kentucky | KY | L | 12,338,585 | 34,541,198 | 17,927,889 | 0 | 64,807,672 | 0 |
| 19. | Louisiana | LA | L | 5,890,925 | 14,484,947 | 17,425,118 | 0 | 37,800,990 | 0 |
| 20. | Maine | ME | L | 469,353 | 11,235,026 | 2,481,978 | 0 | 14,186,357 | 0 |
| 21. | Maryland | MD | L | 22,572,574 | 12,655,156 | 27,945,712 | 0 | 63,173,442 | 0 |
| 22. | Massachusetts | MA | L | 27,498,381 | 86,019,821 | 43,093,254 | 0 | 156,611,456 | 0 |
| 23. | Michigan | MI | L | 23,901,617 | 49,326,942 | 27,552,023 | 0 | 100,780,582 | 0 |
| 24. | Minnesota | MN | L | 4,264,105 | 12,054,029 | 21,462,198 | 0 | 37,780,332 | 0 |
| 25. | Mississippi | MS | L | 764,714 | 19,442,172 | 3,080,270 | 0 | 23,287,156 | 0 |
| 26. | Missouri | MO | L | 7,398,339 | 7,649,357 | 15,858,440 | 0 | 30,906,136 | 0 |
| 27. | Montana | MT | L | 654,203 | 190,552 | 3,347,488 | 0 | 4,192,243 | 0 |
| 28. | Nebraska | NE | L | 5,254,019 | 1,749,849 | 9,598,900 | 0 | 16,602,768 | 0 |
| 29. | Nevada | NV | L | 825,463 | 11,576,887 | 1,723,035 | 0 | 14,125,385 | 0 |
| 30. | New Hampshire | NH | L | 2,332,153 | 18,880,752 | 3,506,482 | 0 | 24,719,387 | 0 |
| 31. | New Jersey | NJ | L | 16,105,994 | 101,370,027 | 30,111,567 | 0 | 147,587,588 | 0 |
| 32. | New Mexico | NM | L | 1,490,863 | 649,942 | 2,991,233 | 0 | 5,132,038 | 0 |
| 33. | New York | NY | N | 75,128 | 4,049 | 61,631 | 0 | 140,808 | 0 |
| 34. | North Carolina | NC | L | 7,944,771 | 47,752,110 | 13,633,784 | 0 | 69,330,665 | 0 |
| 35. | North Dakota | ND | L | 204,782 | 3,987,731 | 571,848 | 0 | 4,764,361 | 0 |
| 36. | Ohio | OH | L | 10,271,148 | 80,456,314 | 31,598,855 | 0 | 122,326,317 | 0 |
| 37. | Oklahoma | OK | L | 1,403,901 | 4,417,224 | 4,726,864 | 0 | 10,547,989 | 0 |
| 38. | Oregon | OR | L | 2,303,480 | 2,703,884 | 6,543,959 | 0 | 11,551,323 | 0 |
| 39. | Pennsylvania | PA | L | 24,555,577 | 126,751,068 | 47,395,109 | 0 | 198,701,754 | 0 |
| 40. | Rhode Island | RI | L | 665,878 | 28,706,575 | 724,355 | 0 | 30,096,808 | 0 |
| 41. | South Carolina | SC | L | 1,828,494 | 19,741,864 | 8,522,902 | 0 | 30,093,260 | 0 |
| 42. | South Dakota | SD | L | 843,458 | 4,105,471 | 1,362,040 | 0 | 6,310,969 | 0 |
| 43. | Tennessee | TN | L | 22,205,936 | 34,536,683 | 44,430,378 | 0 | 101,172,997 | 0 |
| 44. | Texas | TX | L | 19,081,708 | 29,818,733 | 40,437,195 | 0 | 89,337,636 | 0 |
| 45. | Utah | UT | L | 2,790,209 | 6,175,419 | 5,678,429 | 0 | 14,644,057 | 0 |
| 46. | Vermont | VT | L | 2,373,149 | 6,185,644 | 5,866,952 | 0 | 14,425,745 | 0 |
| 47. | Virginia | VA | L | 11,524,126 | 31,635,407 | 20,081,983 | 0 | 63,241,516 | 0 |
| 48. | Washington | WA | L | 5,786,396 | 15,617,839 | 17,925,885 | 0 | 39,330,120 | 0 |
| 49. | West Virginia | WV | L | 711,854 | 13,794,451 | 1,522,493 | 0 | 16,028,798 | 0 |
| 50. | Wisconsin | WI | L | 11,190,238 | 33,382,312 | 24,471,671 | 0 | 69,044,221 | 0 |
| 51. | Wyoming | WY | L | 751,276 | 1,539,456 | 1,528,512 | 0 | 3,819,244 | 0 |
| 52. | American Samoa | AS | N | 0 | 0 | 0 | 0 | 0 | 0 |
| 53. | Guam | GU | L | 0 | 0 | 0 | 0 | 0 | 0 |
| 54. | Puerto Rico | PR | L | 0 | 4,009,975 | 9,709 | 0 | 4,019,684 | 0 |
| 55. | U.S. Virgin Islands | VI | L | 16,749 | 0 | 0 | 0 | 16,749 | 0 |
| 56. | Northern Mariana Islands | MP | N | 0 | 0 | 0 | 0 | 0 | 0 |
| 57. | Canada | CAN | N | 404 | 0 | 29,429 | 0 | 29,833 | 0 |
| 58. | Aggregate Other Alien | OT | XXX | 0 | 0 | 0 | 0 | 0 | 0 |
| 59. | Subtotal | XXX | | 445,545,746 | 1,346,872,018 | 837,732,585 | 0 | 2,630,150,349 | 2,236,000,000 |
| 90. | Reporting entity contributions for employee benefits plans | XXX | | 0 | 0 | 0 | 0 | 0 | 0 |
| 91. | Dividends or refunds applied to purchase paid-up additions and annuities | XXX | | 23,237 | 0 | 0 | 0 | 23,237 | 0 |
| 92. | Dividends or refunds applied to shorten endowment or premium paying period | XXX | | 0 | 0 | 0 | 0 | 0 | 0 |
| 93. | Premium or annuity considerations waived under disability or other contract provisions | XXX | | 112,192 | 0 | 0 | 0 | 112,192 | 0 |
| 94. | Aggregate or other amounts not allocable by State | XXX | | 0 | 0 | 0 | 0 | 0 | 0 |
| 95. | Totals (Direct Business) | XXX | | 445,681,175 | 1,346,872,018 | 837,732,585 | 0 | 2,630,285,778 | 2,236,000,000 |
| 96. | Plus reinsurance assumed | XXX | | 99,517 | 3,080,581 | 1,375,729 | 0 | 4,555,827 | 0 |
| 97. | Totals (All Business) | XXX | | 445,780,692 | 1,349,952,599 | 839,108,314 | 0 | 2,634,841,605 | 2,236,000,000 |
| 98. | Less reinsurance ceded | XXX | | 270,457,022 | 1,017,047 | 75,426,623 | 0 | 346,900,692 | 721,500,000 |
| 99. | Totals (All Business) less Reinsurance Ceded | XXX | | 175,323,670 | 1,348,935,552 | (c) 763,681,691 | 0 | 2,287,940,913 | 1,514,500,000 |
| 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:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....53 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0 Q - Qualified - Qualified or accredited reinsurer.....0
N - None of the above - Not allowed to write business in the state.....4

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
Ordinary life and individual accident and health premiums and annuity considerations are allocated to the last residence of each insured as shown by the Compay's records. Group life and accident and health premiums are allocated to the state in whichthe employer's place of business is located.

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

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

Allocated by States and Territories

| | | | Direct Business Only | | | | |
|--------------|--------------------------------|-----|--------------------------------|-------------------------------------|---|--|------------------------|
| | | | 1 | 2 | 3 | 4 | 5 |
| States, Etc. | | | Life (Group and Individual) | Annuities (Group and Individual) | Disability Income (Group and Individual) | Long-Term Care (Group and Individual) | Deposit-Type Contracts |
| | | | | | | | Totals |
| 1. | Alabama | AL | 5,833,457 | 30,992,285 | 7,091,630 | 0 | 0 |
| 2. | Alaska | AK | 1,475,697 | 0 | 2,435,042 | 0 | 0 |
| 3. | Arizona | AZ | 7,786,190 | 13,002,652 | 10,315,590 | 0 | 0 |
| 4. | Arkansas | AR | 1,221,151 | 7,133,296 | 2,137,774 | 0 | 0 |
| 5. | California | CA | 47,554,224 | 97,424,872 | 69,695,114 | 0 | 0 |
| 6. | Colorado | CO | 2,040,818 | 9,121,062 | 3,143,675 | 0 | 0 |
| 7. | Connecticut | CT | 11,476,809 | 44,930,868 | 13,018,487 | 0 | 0 |
| 8. | Delaware | DE | 2,686,567 | 6,384,720 | 3,762,711 | 0 | 1,100,000,000 |
| 9. | District of Columbia | DC | 1,613,411 | 130,500 | 4,135,557 | 0 | 0 |
| 10. | Florida | FL | 24,245,582 | 104,062,856 | 32,736,000 | 0 | 0 |
| 11. | Georgia | GA | 15,544,436 | 46,347,429 | 15,253,677 | 0 | 0 |
| 12. | Hawaii | HI | 2,280,006 | 11,766,898 | 3,134,168 | 0 | 0 |
| 13. | Idaho | ID | 570,094 | 8,402,730 | 2,536,295 | 0 | 0 |
| 14. | Illinois | IL | 31,175,493 | 35,524,274 | 23,192,237 | 0 | 1,136,000,000 |
| 15. | Indiana | IN | 15,254,146 | 37,467,812 | 23,179,428 | 0 | 0 |
| 16. | Iowa | IA | 8,903,320 | 11,674,556 | 10,181,569 | 0 | 0 |
| 17. | Kansas | KS | 7,594,395 | 5,356,342 | 8,028,684 | 0 | 0 |
| 18. | Kentucky | KY | 12,338,585 | 34,541,198 | 15,461,283 | 0 | 0 |
| 19. | Louisiana | LA | 5,890,925 | 14,484,947 | 10,073,894 | 0 | 0 |
| 20. | Maine | ME | 469,353 | 11,235,026 | 1,329,120 | 0 | 0 |
| 21. | Maryland | MD | 22,572,574 | 12,655,156 | 24,008,486 | 0 | 0 |
| 22. | Massachusetts | MA | 27,498,381 | 86,019,821 | 40,482,586 | 0 | 0 |
| 23. | Michigan | MI | 23,901,617 | 49,326,942 | 20,766,573 | 0 | 0 |
| 24. | Minnesota | MN | 4,264,105 | 12,054,029 | 19,805,206 | 0 | 0 |
| 25. | Mississippi | MS | 764,714 | 19,442,172 | 1,825,957 | 0 | 0 |
| 26. | Missouri | MO | 7,398,339 | 7,649,357 | 9,269,774 | 0 | 0 |
| 27. | Montana | MT | 654,203 | 190,552 | 664,315 | 0 | 0 |
| 28. | Nebraska | NE | 5,254,019 | 1,749,849 | 6,182,947 | 0 | 0 |
| 29. | Nevada | NV | 825,463 | 11,576,887 | 877,415 | 0 | 0 |
| 30. | New Hampshire | NH | 2,332,153 | 18,880,752 | 2,972,108 | 0 | 0 |
| 31. | New Jersey | NJ | 16,105,994 | 101,370,027 | 26,575,860 | 0 | 0 |
| 32. | New Mexico | NM | 1,490,863 | 649,942 | 1,762,138 | 0 | 0 |
| 33. | New York | NY | 75,128 | 4,049 | 240 | 0 | 0 |
| 34. | North Carolina | NC | 7,944,771 | 47,752,110 | 7,744,665 | 0 | 0 |
| 35. | North Dakota | ND | 204,782 | 3,987,731 | 281,621 | 0 | 0 |
| 36. | Ohio | OH | 10,271,148 | 80,456,314 | 23,262,902 | 0 | 0 |
| 37. | Oklahoma | OK | 1,403,901 | 4,417,224 | 1,813,887 | 0 | 0 |
| 38. | Oregon | OR | 2,303,480 | 2,703,884 | 3,858,263 | 0 | 0 |
| 39. | Pennsylvania | PA | 24,555,577 | 126,751,068 | 38,189,755 | 0 | 0 |
| 40. | Rhode Island | RI | 665,878 | 28,706,575 | 698,743 | 0 | 0 |
| 41. | South Carolina | SC | 1,828,494 | 19,741,864 | 3,872,406 | 0 | 0 |
| 42. | South Dakota | SD | 843,458 | 4,105,471 | 1,049,214 | 0 | 0 |
| 43. | Tennessee | TN | 22,205,936 | 34,536,683 | 31,938,636 | 0 | 0 |
| 44. | Texas | TX | 19,081,708 | 29,818,733 | 21,653,879 | 0 | 0 |
| 45. | Utah | UT | 2,790,209 | 6,175,419 | 1,903,442 | 0 | 0 |
| 46. | Vermont | VT | 2,373,149 | 6,185,644 | 5,060,443 | 0 | 0 |
| 47. | Virginia | VA | 11,524,126 | 31,635,407 | 15,536,060 | 0 | 0 |
| 48. | Washington | WA | 5,786,396 | 15,617,839 | 11,046,485 | 0 | 0 |
| 49. | West Virginia | WV | 711,854 | 13,794,451 | 976,623 | 0 | 0 |
| 50. | Wisconsin | WI | 11,190,238 | 33,382,312 | 18,764,462 | 0 | 0 |
| 51. | Wyoming | WY | 751,276 | 1,539,456 | 774,653 | 0 | 0 |
| 52. | American Samoa | AS | 0 | 0 | 0 | 0 | 0 |
| 53. | Guam | GU | 0 | 0 | 0 | 0 | 0 |
| 54. | Puerto Rico | PR | 0 | 4,009,975 | 9,709 | 0 | 0 |
| 55. | U.S. Virgin Islands | VI | 16,749 | 0 | 0 | 0 | 0 |
| 56. | Northern Mariana Islands | MP | 0 | 0 | 0 | 0 | 0 |
| 57. | Canada | CAN | 404 | 0 | 0 | 0 | 0 |
| 58. | Aggregate Other Alien | OT | 0 | 0 | 0 | 0 | 0 |
| 59. | Total | | 445,545,746 | 1,346,872,018 | 604,471,388 | 0 | 2,236,000,000 |
| | | | | | | | 4,632,889,152 |

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 | | |
| | 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 | |
| | Midlands Management Corporation | 100.0% | | Oklahoma | 73-1366980 | |

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 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 | | |
| | 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 | 82.7% | | Delaware | 52-2284613 | |
| | 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 | |
| | Chestnut Investors IV, Inc. | 100.0% | | Delaware | 23-2513246 | |
| | Tersk Investors LLC | 100.0% | | Delaware | 13-3439651 | |
| | Delphi CRE Funding LLC | 100.0% | | Delaware | 13-3427277 | |
| | Blue Ash Investment Trust | 100.0% | | Delaware | | |
| | Acorn Advisory Capital L.P. | 100.0% | | Delaware | | |
| | Pergamon Management, L.P. | 100.0% | | Delaware | | |
| | Pergamon Management, LLC | 100.0% | | Delaware | | |
| | Pergamon Offshore Advisors, L.P. | 100.0% | | Delaware | | |
| | Pergamon Offshore Advisors, LLC | 100.0% | | Delaware | | |
| | Acorn Advisory Capital Management LLC | 100.0% | | Delaware | | |
| | Build Capital Management LLC | 100.0% | | Delaware | | |
| | Tokio Marine Management (Canada) Ltd. | 100.0% | | Canada | | |
| | Tokio Marine Seguradora S.A. | 97.8% | | Brazil | | |
| | Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda. | 95.0% | | Brazil | | |
| | Tokio Marine Compañía de Seguros, S.A. de C.V. | 100.0% | | Mexico | | |
| | Tokio Marine Middle East Limited | 100.0% | | UAE | | |
| | 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 | | |
| | Tokio Marine Pacific Insurance Limited | 100.0% | 11216 | Guam | 66-0571597 | |
| | TM Claims Service Asia Pte. Limited | 100.0% | | Singapore | | |
| | Asia General Holdings Limited | 92.4% | | Singapore | | |
| | Tokio Marine Insurance Singapore Ltd. | 92.4% | | Singapore | | |
| | Tokio Marine Life Insurance Singapore Ltd. | 79.3% | | Singapore | | |
| | Tokio Marine Life Insurance Malaysia Bhd. | 79.3% | | Malaysia | | |

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 |
|------------|---|---------------------|-------------------|------------------------------------|-------------------|------------|
| | 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 |
| | Tokio Marine Europe Limited | 100.0% | | UK | | |
| | Kiln Underwriting (807) Limited | 100.0% | | UK | | |
| | Kiln Underwriting (807) No 2 Limited | 100.0% | | UK | | |
| | Kiln Underwriting (No. 308) Limited | 100.0% | | UK | | |
| | 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 | | |
| | WNC Insurance Holding Corp. | 100.0% | | Delaware | | |
| | WNC 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 | | |
| | Highland Insurance Solutions LLC | 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 |
| | Tokio Marine Kiln Hong Kong Limited | 100.0% | | Hong Kong | | |
| | R J Kiln & Co (No 1) Limited | 100.0% | | UK | | |
| | Tokio Marine Kiln Regional Underwriting 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 | | |
| | R J Kiln & Co (No 3) 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 | | |
| | Zhongsheng International Insurance Brokers Co., Ltd. | 7.3% | | China | | |
| | Tokio Marine Egypt General Takaful Company | 100.0% | | Egypt | | |
| | Tokio Marine Egypt Family Takaful Company | 25.0% | | Egypt | | |
| | Alinma Tokio Marine Company | 28.8% | | Saudi Arabia | | |
| | Edelweiss Tokio Life Insurance Company Limited | 49.0% | | India | | |

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 |
|------------|---|------------------------|----------------------|---------------------------------------|----------------------|------------|
| | 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 | |
| | HCC Life Insurance Company | 100.0% | 92711 | Indiana | 35-1817054 | |
| | HCC Risk Solutions Company | 100.0% | 16114 | Nevada | 46-0985967 | |
| | 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 | | |
| | IMT Services, LLC | 100.0% | | Rhode Island | | |
| | IMT Services Canada Limited | 100.0% | | Rhode Island | | |
| | 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 | |
| | 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 | |
| | 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 | |
| | Radius Underwriting Limited | 55.0% | | UK | 98-1358505 | |
| | 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 | |

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 |
|------------|---|------------------------|----------------------|---------------------------------------|----------------------|------------|
| | GCube Underwriting Limited | 100.0% | | UK | | |
| | Renewable Energy Loss Adjusters Limited | 100.0% | | UK | | |
| | 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 Ltd. | 100.0% | | UK | 98-0372607 | |
| | 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 | |
| | Producers Ag Insurance Group, Inc. | 100.0% | | Delaware | 20-4103791 | |
| | Pro Ag Transition Services, LLC | 100.0% | | Kansas | 35-2459750 | |
| | International Ag Insurance Solutions, LLC | 100.0% | | Delaware | 36-4714925 | |
| | 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 | |
| | Athenium Analytics LLC | 22.7% | | Delaware | 35-2450327 | |
| | 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 | |
| | Haven Art Group, LLC | 100.0% | | Delaware | 82-1436681 | |
| | Privilege Underwriters Reciprocal Exchange | 0% | 12873 | Florida | 20-8287105 | |
| | GCube Insurance Services, Inc. | 100.0% | | California | 33-0718415 | |
| | Renewable Energy Loss Adjusters, LLC | 100.0% | | California | 81-0967581 | |
| | Tokio Marine Newa Insurance Co., Ltd. | 48.9% | | 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 | | |

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 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 | 60.0% | | 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 | | |
| | PT Asuransi Parolamas | 100.0% | | Indonesia | | |
| | 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. | 100.0% | | 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 | | |

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 & 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 | | |
| | TMAP-SPV | 100.0% | | Cayman Islands | | |
| | Tokio Marine & Nichido Anshin Consulting Co., Ltd. | 100.0% | | Japan | | |
| | T&N Insurance Services Co., Ltd. | 100.0% | | Japan | | |
| Tokio Marine Technologies LLC | | 100.0% | | Delaware | | |
| 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 | | |
| | Governance for Owners Japan KK | 40.0% | | Japan | | |
| Nisshin Fire & Marine Insurance Co., Ltd. | | 100.0% | | Japan | | AA-1580070 |
| | Nisshin Information System Development Co., Ltd. | 100.0% | | Japan | | |
| | Universal Risk Solution Company, Limited | 100.0% | | Japan | | |
| | Nisshin Fire Insurance Service Co., Ltd. | 100.0% | | Japan | | |
| | Nisshin Fire Total Service Company, Limited | 100.0% | | Japan | | |
| Tokio Marine & Nichido Life Insurance Co., Ltd. | | 100.0% | | Japan | | AA-1580017 |
| | Tokio Marine Anshin Agency Corporation | 100.0% | | Japan | | |
| | Tokio Marine & Nichido Anshin Support Co.,Ltd. | 51.0% | | Japan | | |
| Tokio Marine & Nichido Career Service Co., Ltd. | | 100.0% | | Japan | | |
| 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. | | 100.0% | | Japan | | |
| Tokio Marine & Nichido Risk Consulting Co., Ltd. | | 100.0% | | Japan | | |
| Tokio Marine Millea SAST Insurance Co., Ltd. | | 100.0% | | Japan | | |
| Tokio Marine West SAST Insurance Co., Ltd. | | 100.0% | | Japan | | |
| E. design Insurance Co., Ltd. | | 92.4% | | Japan | | |
| Tokio Marine Business Support Co., Ltd. | | 100.0% | | Japan | | |
| Tokio Marine Assistance Co., Ltd. | | 80.1% | | Japan | | |
| Whitehealthcare Inc. | | 40.0% | | Japan | | |
| AlgoNaut Inc. | | 40.0% | | Japan | | |

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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | | | 0001169486 | Tokyo Stock Exchange | Tokio Marine Holdings, Inc. | JPN | UIP | | | 0.000 | | N | |
| | | | AA-1580100 | | | | Tokio Marine & Nichido Fire Insurance Co., Ltd. | JPN | UIP | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 13-3382776 | | | | TM Claims Service, Inc. | NY | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 45-2682016 | | | | Tokio Marine North America, Inc. | DE | UIP | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 45-2682309 | | | | TMNA Services, LLC | DE | NIA | Tokio Marine North America, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 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. | Y | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 32301 | 20-0940754 | | | | TNUS Insurance Company | NY | IA | Tokio Marine America Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | Y | |
| 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. | Y | |
| 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. | Y | |
| | | | 13-2871816 | | | | Tokio Marine Management, Inc. | NY | NIA | Tokio Marine America Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 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. | N | |
| | | | 13-4267947 | | | | First Risk Management Services, Inc. | HI | NIA | First Insurance Company of Hawaii, Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | First Fire and Casualty Insurance of Hawaii, Inc. | HI | IA | First Insurance Company of Hawaii, Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 41726 | 99-0218320 | | | | First Indemnity Insurance of Hawaii, Inc. | HI | IA | First Insurance Company of Hawaii, Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 41734 | 99-0218318 | | | | First Security Insurance of Hawaii, Inc. | HI | IA | First Insurance Company of Hawaii, Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 10938 | 99-0335740 | | | | J.M. Lydgate, Limited | HI | NIA | First Insurance Company of Hawaii, Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 99-0046912 | | | | | | | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 13-3427277 | | | | Delphi Financial Group, Inc. | DE | UIP | | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 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. | Y | |
| 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. | Y | |
| 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. | N | |
| | | | 23-2711230 | | | | Delphi Project Foundation | PA | NIA | Reliance Standard Life Insurance Company | Other | 0.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 52-2284613 | | | | TER I, LLC | DE | NIA | Reliance Standard Life Insurance Company | Ownership | 0.235 | Tokio Marine Holdings, Inc. | N | |
| | | | 52-2284613 | | | | TER I, LLC | DE | NIA | Safety National Casualty Corporation | Ownership | 0.251 | Tokio Marine Holdings, Inc. | N | |
| | | | 52-2284613 | | | | TER I, LLC | DE | NIA | Delphi Financial Group, Inc. | Ownership | 0.035 | Tokio Marine Holdings, Inc. | N | |
| | | | 52-2284613 | | | | TER I, LLC | DE | NIA | Philadelphia Indemnity Insurance Company | Ownership | 0.306 | Tokio Marine Holdings, Inc. | N | |
| | | | 36-0883760 | | | | Insurance Dedicated Fund LLC | DE | NIA | Reliance Standard Life Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 27-3562945 | | | | Fiat Rock Holdings LLC | DE | NIA | Reliance Standard Life Insurance Company | Ownership | 0.789 | Tokio Marine Holdings, Inc. | N | |
| | | | 27-3562945 | | | | Fiat Rock Mortgage Investment Trust | DE | NIA | Fiat Rock Holdings LLC | Ownership | 0.789 | Tokio Marine Holdings, Inc. | N | |
| | | | 27-3562945 | | | | Fiat Rock Properties LLC | DE | NIA | Fiat Rock Mortgage Investment Trust | Ownership | 0.789 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Quercus Mortgage Investment Trust | DE | NIA | Reliance Standard Life Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Riverview Mortgage Investment Trust | DE | NIA | Reliance Standard Life Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 51-0374001 | | | | SIG Holdings, Inc. | DE | NIA | Delphi Financial Group, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 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. | Y | |
| 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. | N | |
| | | | 73-1366980 | | | | Midlands Management Corporation | OK | NIA | Safety National Casualty Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 73-1446969 | | | | Midlands Claim Administrators, Inc. | OK | NIA | Midlands Management Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 75-1298078 | | | | Midlands Management of Texas, Inc. | TX | NIA | Midlands Management Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | AA-3770149 | | | | Safety National Re SPC | CYM | IA | Safety National Casualty Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Safety National Re PIC 1, Ltd. | CYM | IA | Safety National Re SPC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | AA-3770493 | | | | Tokio Marine RSL Re PIC, Ltd. | CYM | IA | Safety National Re SPC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| 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. | N | |
| | | | 22-3704234 | | | | Greenbrook LLC | DE | NIA | Safety National Casualty Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 45-3123432 | | | | Insurance Data Services Corporation | MO | NIA | Safety National Casualty Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 77-0493584 | | | | Matrix Absence Management, Inc. | DE | NIA | Delphi Financial Group, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 77-0246850 | | | | Matrix Payroll Services, Inc. | CA | NIA | Matrix Absence Management, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | 52-1658222 | | | | Delphi Capital Management, Inc. | DE | NIA | Delphi Financial Group, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |

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 Per-centage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | 23-2513246 | | | | Chestnut Investors IV, Inc. | ..DE | ..NIA | Delphi Financial Group, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | 13-3439651 | | | | Tersk Investors LLC | ..DE | ..NIA | Delphi Financial Group, Inc. | Ownership..... | 0.522 | Tokio Marine Holdings, Inc. | ..N | |
| | | | 13-3439651 | | | | Tersk Investors LLC | ..DE | ..NIA | Safety National Casualty Corporation | Ownership..... | 0.252 | Tokio Marine Holdings, Inc. | ..N | |
| | | | 13-3439651 | | | | Tersk Investors LLC | ..DE | ..NIA | Reliance Standard Life Insurance Company .. | Ownership..... | 0.226 | Tokio Marine Holdings, Inc. | ..N | |
| | | | 13-3427277 | | | | Delphi CRE Funding LLC | ..DE | ..NIA | Delphi Financial Group, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Blue Ash Investment Trust | ..DE | ..NIA | Delphi CRE Funding LLC | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Acorn Advisory Capital L.P. | ..DE | ..NIA | Delphi Financial Group, Inc. | Ownership..... | 0.999 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Acorn Advisory Capital L.P. | ..DE | ..NIA | Acorn Advisory Capital Management LLC | Ownership..... | 0.001 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Pergamon Management, L.P. | ..DE | ..NIA | Acorn Advisory Capital L.P. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Pergamon Management, LLC | ..DE | ..NIA | Acorn Advisory Capital L.P. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Pergamon Offshore Advisors, L.P. | ..DE | ..NIA | Acorn Advisory Capital L.P. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Pergamon Offshore Advisors, LLC | ..DE | ..NIA | Acorn Advisory Capital L.P. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Acorn Advisory Capital Management LLC | ..DE | ..NIA | Delphi Financial Group, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Build Capital Management LLC | ..DE | ..NIA | Delphi Financial Group, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Management (Canada) Ltd. | ..CAN | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Seguradora S.A. | ..BRA | ..IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.978 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda. | ..BRA | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.950 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Compañía de Seguros, S.A. de C.V. | ..MEX | ..IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Middle East Limited | ..ARE | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | TM Claims Service Europe Limited | ..GBR | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Technologies LLC | ..DE | ..NIA | Tokio Marine Holdings, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Management (Australasia) Pty. Ltd. | ..AUS | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Bond and Credit Company Pty Ltd | ..AUS | ..NIA | Tokio Marine Management (Australasia) Pty. Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | BCC Trade Credit Pty Ltd | ..AUS | ..NIA | Tokio Marine Management (Australasia) Pty. Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | BCC Surety Pty Ltd | ..AUS | ..NIA | Tokio Marine Management (Australasia) Pty. Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Accident & Health International Underwriting Pty Ltd | ..AUS | ..NIA | Tokio Marine Management (Australasia) Pty. Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| ..3098 | Tokio Marine Holdings, Inc. GRP | ..11216 | 66-0571597 | | | | Tokio Marine Pacific Insurance Limited | ..GU | ..IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | TM Claims Service Asia Pte. Limited | ..SGP | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Asia General Holdings Limited | ..SGP | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.924 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Insurance Singapore Ltd. | ..SGP | ..IA | Asia General Holdings Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Life Insurance Singapore Ltd. | ..SGP | ..IA | Asia General Holdings Limited | Ownership..... | 0.857 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Life Insurance Malaysia Bhd. | ..MYS | ..IA | Tokio Marine Life Insurance Singapore Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | AA-1121445 | | | | Tokio Marine Kiln Group Limited | ..GBR | ..NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Kiln Insurance Limited | ..GBR | ..IA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Kiln Underwriting (807) Limited | ..GBR | ..IA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Kiln Underwriting (807) No 2 Limited | ..GBR | ..IA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Kiln Underwriting (No. 308) Limited | ..GBR | ..IA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |

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 | Rela-tion-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 Per-centage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | | | | | Kiln Underwriting (510) Limited | .GBR | .IA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | R J Kiln & Co (No 2) Limited | .GBR | .NIA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | WNC GP, LLC | .CA | .NIA | R J Kiln & Co (No 2) Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | WNC Holding Company, LP | .DE | .NIA | R J Kiln & Co (No 2) Limited | Ownership..... | 0.990 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | WNC Holding Company, LP | .DE | .NIA | WNC GP, LLC | Ownership..... | 0.010 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | WNC Insurance Holding Corp. | .DE | .NIA | WNC Holding Company, LP | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | WNC Insurance Services, Inc. | .CA | .NIA | WNC Insurance Holding Corp. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Precise Adjustments, Inc. | .TX | .NIA | WNC Insurance Services, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Insurance Management Services, Inc. | .TX | .NIA | WNC Insurance Services, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | AMPAC Insurance Marketing, Inc. | .CA | .NIA | WNC Insurance Services, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Wilshire National Corporation | .CA | .NIA | WNC Insurance Services, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Highland Insurance Solutions LLC | .CA | .NIA | WNC Insurance Services, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Kiln Underwriting Limited | .GBR | .IA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Syndicates Limited | .GBR | .NIA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | AA-1126510 | | | | TMK Syndicate 510 | .GBR | .IA | Tokio Marine Kiln Syndicates Limited | Management..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | TMK Syndicate 308 | .GBR | .IA | Tokio Marine Kiln Syndicates Limited | Management..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | AA-1120096 | | | | TMK Syndicate 1880 | .GBR | .IA | Tokio Marine Kiln Syndicates Limited | Management..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | AA-1126557 | | | | TMK Syndicate 557 | .GBR | .IA | Tokio Marine Kiln Syndicates Limited | Management..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Hong Kong Limited | .HKG | .NIA | Tokio Marine Kiln Syndicates Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | R J Kiln & Co (No 1) Limited | .GBR | .NIA | Tokio Marine Kiln Syndicates Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Regional Underwriting Limited | .GBR | .NIA | Tokio Marine Kiln Syndicates Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Singapore Pte. Limited | .SGP | .NIA | Tokio Marine Kiln Syndicates Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Europe S.A. | .BEL | .NIA | Tokio Marine Kiln Group Limited | Ownership..... | 0.999 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Insurance Services Limited | | | Tokio Marine Kiln Insurance Services Limited | | | | | |
| | | | | | | | Tokio Marine Kiln Europe S.A. | .BEL | .NIA | Tokio Marine Kiln Insurance Services Limited | Ownership..... | 0.001 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Kiln Insurance Services Limited | | | Tokio Marine Kiln Insurance Services Limited | | | | | |
| | | | | | | | Kiln Pension Guarantee Limited | .GBR | .NIA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | R J Kiln & Co (No 4) Limited | .GBR | .NIA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | R J Kiln & Co (No 3) Limited | .GBR | .NIA | Tokio Marine Kiln Group Limited | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Underwriting Limited | .GBR | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Risk Management Rus, LLC | .RUS | .NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | 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. | .N | |
| | | | 23-2202671 | | | | Philadelphia Consolidated Holding Corp. | .PA | .NIA | Tokio Marine North America, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 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. | .N | |
| 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. | .N | |
| | | | 51-0385989 | | | | PCHC Investment Corp. | .DE | .NIA | Philadelphia Consolidated Holding Corp. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 23-1609281 | | | | Maguire Insurance Agency, Inc. | .PA | .NIA | Philadelphia Consolidated Holding Corp. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 84-1181504 | | | | PHLY E&S Insurance Solutions, Inc. | .CO | .NIA | Maguire Insurance Agency, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 13-1924482 | | | | The Allen J. Flood Companies, Inc. | .NY | .NIA | Maguire Insurance Agency, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 82-2604107 | | | | Select Communities Risk Purchasing Group, LLC | .DE | .NIA | Maguire Insurance Agency, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Zhongsheng International Insurance Brokers Co., Ltd. | .CHN | .NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Other..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Egypt General Takaful Company | .EGY | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Egypt General Takaful Company | .EGY | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Egypt General Takaful Company | .EGY | .IA | Tokio Marine Middle East Limited | Ownership..... | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Egypt Family Takaful Company | .EGY | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.250 | Tokio Marine Holdings, Inc. | .N | |

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 Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | | | | | Alinma Tokio Marine Company | .SAU | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.288 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Edelweiss Tokio Life Insurance Company Limited | .IND | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.490 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Allianz Hayat ve Emeklilik A.S. | .TUR | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Other | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Insurance Holdings, Inc. | .DE | .NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Illium, Inc. | .DE | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 42374 | 76-0336636 20-3853222 74-2195939 | | | | Houston Casualty Company | .TX | .IA | Illium, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | IMT Services, LLC | .RI | .NIA | Illium, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | IMT Services Canada Limited | .RI | .NIA | IMT Services, LLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 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. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 92711 | 35-1817054 | | | | HCC Life Insurance Company | .IN | .IA | Houston Casualty Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V. | .MEX | .IA | Houston Casualty Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 16114 | 46-0985967 23-2445410 | | | | HCC Risk Solutions Company | .NV | .IA | HCC Life Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | US Holdings, Inc. | .DE | .NIA | HCC Life Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 16805 | 83-4368150 95-3952981 | | | | HCC Captive Solutions Company | .TN | .IA | HCC Life Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | NAS Insurance Services, LLC | .CA | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Intermediate Holdings, Inc. | .DE | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Underwriting Agency Ltd. | .GBR | .NIA | HCC Intermediate Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Risk Management Corporation | .TX | .NIA | HCC Intermediate Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Lloyds Syndicate 4141 TMHCC | .GBR | .IA | HCC Underwriting Agency Ltd. | Management | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Legacy 777, LP | .TX | .NIA | HCC Intermediate Holdings, Inc. | Ownership | 0.250 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Namesco (No. 808) Limited | .GBR | .IA | HCC Intermediate Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Service Company, Inc. | .DE | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Service Delaware, LLC | .DE | .NIA | HCC Service Company, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | LDG Reinsurance Corporation | .MA | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Casualty Insurance Services, Inc. | .CA | .NIA | LDG Reinsurance Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | On Call International LLC | .DE | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | On Call International Services, LLC | .DE | .NIA | On Call International LLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Reinsurance Company Limited | .BMU | .IA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Re Agency Ltd. | .BMU | .NIA | HCC Reinsurance Company Limited | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Avemco Corporation | .DE | .NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 10367 | 52-0795746 | | | | Avemco Insurance Company | .MD | .IA | Avemco Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 11243 | 76-0699782 52-1008186 11-2514767 | | | | Tokio Marine GRV Re, Inc. | .OK | .IA | Tokio Marine North America, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Avemco Insurance Agency, Inc. | .MD | .NIA | Avemco Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Indemnity Guaranty Agency, Inc. | .NY | .NIA | Avemco Corporation | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine HCC Insurance Holdings (International) Limited | .GBR | .NIA | HCC Insurance Holdings, Inc. | Ownership | 0.988 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine HCC Insurance Holdings (International) Limited | .GBR | .NIA | HCC Global Financial Products, LLC | Ownership | 0.012 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Rattner Mackenzie Limited | .JOR | .NIA | Tokio Marine HCC Insurance Holdings (International) Limited | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Radius Underwriting Limited | .GBR | .NIA | Tokio Marine HCC Insurance Holdings (International) Limited | Ownership | 0.550 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC International Insurance Company PLC | .GBR | .IA | Tokio Marine HCC Insurance Holdings (International) Limited | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Europe S.A. | .LUX | .IA | HCC International Insurance Company PLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Credit Services Limited | .GBR | .NIA | HCC International Insurance Company PLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | HCC Diversificacion Y Soluciones S.L. | .ESP | .NIA | HCC International Insurance Company PLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Qdos Holdings Limited | .GBR | .NIA | HCC International Insurance Company PLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |

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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | 98-1461336 | | | | Qdos Broker and Underwriting Services Limited | .GBR | NIA | Qdos Holdings Limited | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | GCube Underwriting Limited | .GBR | NIA | HCC International Insurance Company PLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Renewable Energy Loss Adjusters Limited | .GBR | NIA | HCC International Insurance Company PLC | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 76-0695980 | | | | HCC Acquisition Sub, Inc. | .NY | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 13-2918810 | | | | Professional Indemnity Agency, Inc. | .NJ | NIA | HCC Acquisition Sub, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 04-2748570 | | | | HCC Specialty Underwriters, Inc. | .MA | NIA | HCC Acquisition Sub, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 98-0372607 | | | | HCC Specialty Ltd. | .GBR | NIA | HCC Specialty Underwriters, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 98-1161736 | | | | HCC Specialty Underwriters Ltd. | .CAN | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 04-3716615 | | | | MAG Acquisition Sub, Inc. | .DE | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 06-1504568 | | | | HCC Global Financial Products, LLC | .DE | NIA | MAG Acquisition Sub, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 93-1030249 | | | | Surety Associates Holding Co., Inc. | .NM | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 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. | .N | |
| | | | 20-2465160 | | | | Occidental Services, Inc. | .DE | NIA | Surety Associates Holding Co., Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 43-1997476 | | | | USSC Holdings, Inc. | .MD | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 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. | .N | |
| | | | 20-3021762 | | | | HCC Credit Group, Inc. | .NY | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 38-2554454 | | | | G.B. Kenrick & Associates, Inc. | .MI | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 38-3002556 | | | | HCC Public Risk Claim Service, Inc. | .MI | NIA | G.B. Kenrick & Associates, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 20-3384567 | | | | HCC Medical Insurance Services, LLC | .WI | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 47-1246008 | | | | Brooklyn Ventures, Inc. | .DE | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 26-4114320 | | | | Brooklyn Ventures, LLC | .MO | NIA | Brooklyn Ventures, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 20-4103791 | | | | Producers Ag Insurance Group, Inc. | .DE | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 35-2459750 | | | | Pro Ag Transition Services, LLC | .KS | NIA | Producers Ag Insurance Group, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 36-4714925 | | | | International Ag Insurance Solutions, LLC | .DE | NIA | Producers Ag Insurance Group, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 37-1108576 | | | | Pro Ag Management, Inc. | .IL | NIA | Producers Ag Insurance Group, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 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. | .N | |
| | | | 75-1493732 | | | | Crop Hail Management, Inc. | .TX | NIA | Producers Agriculture Insurance Company | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 33170 | 75-1494452 | | | | Producers Lloyds Insurance Company | .TX | .IA | Producers Agriculture Insurance Company | Management | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 35-2450327 | | | | Athenium Analytics LLC | .DE | NIA | HCC Insurance Holdings, Inc. | Ownership | 0.227 | Tokio Marine Holdings, Inc. | .N | |
| | | | 84-1699173 | | | | Privilege Underwriters, Inc. | .DE | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 13204 | 26-3109178 | | | | PURE Insurance Company | .FL | .IA | Privilege Underwriters, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 20-5625284 | | | | PURE Risk Management, LLC | .FL | NIA | Privilege Underwriters, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 81-2312376 | | | | PURE Programs, LLC | .DE | NIA | Privilege Underwriters, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 82-1436681 | | | | Haven Art Group, LLC | .DE | NIA | Privilege Underwriters, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| 3098 | Tokio Marine Holdings, Inc. GRP | 12873 | 20-8287105 | | | | Privilege Underwriters Reciprocal Exchange | .FL | .IA | Subscriber's Advisory Committee | Attorney-In-Fact | 0.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 33-0718415 | | | | GCube Insurance Services, Inc. | .CA | NIA | HCC Insurance Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | 81-0967581 | | | | Renewable Energy Loss Adjusters, LLC | .CA | NIA | Goube Insurance Services, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Asia Pte. Ltd. | .SGP | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | AA-5321001 | | | | The Tokio Marine and Fire Insurance Company (Hong Kong) Limited | .HKG | .IA | Tokio Marine Asia Pte. Ltd | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Newa Insurance Co., Ltd. | .TWN | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.489 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Insurance Vietnam Company Limited | .VNM | .IA | Tokio Marine Asia Pte. Ltd | Ownership | 0.510 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine South East Servicing Company Limited | .THA | NIA | Tokio Marine Asia Pte. Ltd | Ownership | 0.451 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine South East Servicing Company Limited | .THA | NIA | TMF Holding (Thailand) Limited | Ownership | 0.155 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Insurance Broker Co., Ltd. | .THA | NIA | Tokio Marine South East Servicing Company Limited | Ownership | 1.000 | Tokio Marine Holdings, Inc. | .N | |
| | | | | | | | Tokio Marine Insurance Broker Co., Ltd. | .THA | NIA | Tokio Management Services (Thailand) Co., Ltd. | Ownership | 0.000 | Tokio Marine Holdings, Inc. | .N | |

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 Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | | | | | Tokio Marine Insurance Broker Co., Ltd. | .THA | .NIA | TMF Holding (Thailand) Limited | Ownership..... | 0.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Management Services (Thailand) Co., Ltd. | .THA | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | TMF Holding (Thailand) Limited | .THA | .NIA | Tokio Management Service (Thailand) Co., Ltd. | Ownership..... | 0.510 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | TMF Holding (Thailand) Limited | .THA | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | NHCT Holding (Thailand) Company Limited | .THA | .NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | NHCT Holding (Thailand) Company Limited | .THA | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | NHCT Holding (Thailand) Company Limited | .THA | .NIA | TMF Holding (Thailand) Limited | Ownership..... | 0.510 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | NHCT Company Limited | .THA | .NIA | NHCT Holding (Thailand) Company Limited | Ownership..... | 0.510 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | NHCT Company Limited | .THA | .NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | NHCT Company Limited | .THA | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Safety Insurance (Thailand) Public Company Limited | .THA | .IA | NHCT Company Limited | Ownership..... | 0.252 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Safety Insurance (Thailand) Public Company Limited | .THA | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.488 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Safety Insurance (Thailand) Public Company Limited | .THA | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.001 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Safety Insurance (Thailand) Public Company Limited | .THA | .IA | TMF Holding (Thailand) Limited | Ownership..... | 0.252 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | PIM Holding (Thailand) Co., Ltd. | .THA | .NIA | TMF Holding (Thailand) Limited | Ownership..... | 0.510 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Pannasub Co., Ltd. | .THA | .NIA | Tokio Management Service (Thailand) Co., Ltd. | Ownership..... | 0.510 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Pannasub Co., Ltd. | .THA | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Life Insurance (Thailand) Public Company Limited | .THA | .IA | Pannasub Co., Ltd | Ownership..... | 0.510 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Life Insurance (Thailand) Public Company Limited | .THA | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Insurans (Malaysia) Berhad | .MYS | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | PT Asuransi Tokio Marine Indonesia | .IDN | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.600 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | IFFCO-TOKIO General Insurance Company Limited | .IND | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.490 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | IFFCO-TOKIO Insurance Services Limited | .IND | .NIA | IFFCO-TOKIO General Insurance Company, Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Malayan Insurance Company, Inc. | .PHL | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.194 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Hollard Holdings Proprietary Limited | .ZAF | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.225 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Hollard International Proprietary Limited | .ZAF | .NIA | Tokio Marine Asia Pte. Ltd | Ownership..... | 0.225 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | PT Asuransi Parolamas | .IDN | .IA | Tokio Marine Asia Pte. Ltd | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | PT Tokio Marine Life Insurance Indonesia | .IDN | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.978 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Grand Guardian Tokio Marine General Insurance Company Limited | .MMR | .IA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership..... | 0.150 | Tokio Marine Holdings, Inc. | ..N | |
| | | | AA-1580070 | | | | Nisshin Fire & Marine Insurance Co., Ltd. | .JPN | .IA | Tokio Marine Holdings, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Nisshin Information System Development Co., Ltd. | .JPN | .NIA | Nisshin Fire & Marine Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Universal Risk Solution Company, Limited | .JPN | .NIA | Nisshin Fire & Marine Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Nisshin Fire Insurance Service Co., Ltd. | .JPN | .NIA | Nisshin Fire & Marine Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Nisshin Fire Total Service Company, Limited | .JPN | .NIA | Nisshin Fire & Marine Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | AA-1580017 | | | | Tokio Marine & Nichido Life Insurance Co., Ltd. | .JPN | .IA | Tokio Marine Holdings, Inc. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |
| | | | | | | | Tokio Marine Anshin Agency Corporation | .JPN | .NIA | Tokio Marine & Nichido Life Insurance Co., Ltd. | Ownership..... | 1.000 | Tokio Marine Holdings, Inc. | ..N | |

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 Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | | | | | Tokio Marine & Nichido Anshin Consulting Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Anshin Support Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Life Insurance Co., Ltd. | Ownership | 0.510 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | T&N Insurance Services Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Career Service Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Facilities, Inc. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 0.750 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Facilities, Inc. | JPN | NIA | Nisshin Fire & Marine Insurance Co., Ltd. | Ownership | 0.025 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Facility Service, Inc. | JPN | NIA | Tokio Marine & Nichido Facilities, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Lec Service, Inc. | JPN | NIA | Tokio Marine & Nichido Facilities, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Medical Service Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Risk Consulting Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Millea SAST Insurance Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine West SAST Insurance Co., Ltd. | JPN | IA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | E. Design Insurance Co., Ltd. | JPN | IA | Tokio Marine Holdings, Inc. | Ownership | 0.924 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Business Support Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | The Shinko Building, Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.540 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Adjusting Services Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | The Tokio Marine Claims Service Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Systems Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Anshin 110 Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Human Resources Academy Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Asset Management Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Asset Management (London) Limited | GBR | NIA | Tokio Marine Asset Management Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Asset Management International Pte. Ltd. | SGP | NIA | Tokio Marine Asset Management Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Asset Management (USA) Ltd. | NY | NIA | Tokio Marine Asset Management Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Rogge Asset Management Ltd. | GBR | NIA | Tokio Marine Asset Management Co., Ltd. | Ownership | 0.500 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Governance for Owners Japan KK | JPN | NIA | Tokio Marine Asset Management Co., Ltd. | Ownership | 0.400 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Outsourcing Management Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | MMC Insurance Services Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.950 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Kudan Insurance Services Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.950 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | MHI Insurance Services, Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Better Life Services | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokai Nichido Partners Management Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |

ANNUAL STATEMENT FOR THE YEAR 2020 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 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 Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | Is an SCA Filing Re-quired? (Y/N) | * |
| | | | | | | | Tokio Marine & Nichido Partners TOKIO Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners Kansai Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners Hokkaido Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners Kyushu Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners Tohoku Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Partners EAST Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Magokoro Partners Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Finance Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine & Nichido Communications Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Nichido Auto-support Center Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | The Tokio Marine Research Institute | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine International Assistance Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | The Mitsubishi Asset Brains Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.250 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | MST Insurance Service Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.161 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Kaijyosyoji, Inc. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 0.284 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Mezzanine Co., Ltd. | JPN | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | TMAP-SPV | CYM | NIA | Tokio Marine & Nichido Fire Insurance Co., Ltd. | Ownership | 1.000 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Tokio Marine Assistance Co., Ltd. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 0.801 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | Whitehealthcare Inc. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 0.400 | Tokio Marine Holdings, Inc. | N | |
| | | | | | | | AlgoNaut Inc. | JPN | NIA | Tokio Marine Holdings, Inc. | Ownership | 0.400 | Tokio Marine Holdings, Inc. | N | |

| | |
|----------|--|
| Asterisk | |
| | |

NONE

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 | 128,000,000 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 128,000,000 | (415,715,971) |
| | 45-2682309 | TMNA SERVICES, LLC | .0 | .0 | .0 | .0 | 92,402,142 | .0 | .0 | .0 | 92,402,142 | .0 |
| | AA-1126510 | KILN/LLOYDS SYNDICATE - KILN 510 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (220,778,817) |
| | AA-1120096 | KILN/LLOYD'S SYNDICATE NUMBER 1880 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (10,659,824) |
| | 23-2202671 | PHILADELPHIA CONSOLIDATED HOLDING CORP. | 17,873,000 | (18,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | (127,000) | .0 |
| 18058 | 23-1738402 | PHILADELPHIA INDEMNITY INSURANCE COMPANY | .0 | .0 | .0 | .0 | (456,851,782) | .0 | .0 | .0 | (456,851,782) | 56,717,661 |
| 23850 | 23-2423138 | TOKIO MARINE SPECIALTY INSURANCE COMPANY | (17,873,000) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (17,873,000) | 40,382,000 |
| | 23-1609281 | MAGUIRE INSURANCE AGENCY, INC. | .0 | 18,000,000 | .0 | .0 | 364,449,640 | .0 | .0 | .0 | 382,449,640 | .0 |
| 41742 | 99-0218317 | FIRST INSURANCE COMPANY OF HAWAII, LTD. | (5,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (5,000,000) | (284,143) |
| 41238 | 13-3118700 | TRANS PACIFIC INSURANCE COMPANY | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 72,007,000 |
| 66575 | 74-2281123 | RELIANCE STANDARD LIFE INS COMPANY TX | 600,000 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 600,000 | (200,479,306) |
| 68381 | 36-0883760 | RELIANCE STANDARD LIFE INSURANCE COMPANY | (4,200,000) | .0 | (235,060,143) | .0 | .0 | .0 | .0 | .0 | (239,260,143) | (560,508,201) |
| 15105 | 43-0727872 | SAFETY NATIONAL CASUALTY CORPORATION | 6,600,000 | .0 | 235,060,143 | .0 | .0 | .0 | .0 | .0 | 241,660,143 | 429,110,193 |
| 11123 | 43-1901552 | SAFETY FIRST INSURANCE COMPANY | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 9,906,939 |
| | 13-3427277 | DELPHI FINANCIAL GROUP, INC. | (51,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (51,000,000) | .0 |
| | AA-3770149 | SAFETY NATIONAL RE SPC | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (442,405,619) |
| 10945 | 13-4032666 | TOKIO MARINE AMERICA INSURANCE COMPANY | (35,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (35,000,000) | 250,240,000 |
| 10738 | 91-1932966 | TM SPECIALTY INSURANCE COMPANY | (38,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (38,000,000) | 143,000 |
| | AA-1121445 | TOKIO MARINE KILN INSURANCE LIMITED | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (82,455,000) |
| 32301 | 20-0940754 | TNUS INSURANCE COMPANY | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 34,677,000 |
| | AA-1560076 | TOKIO MARINE & NICHIDO FIRE INSURANCE CO | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 220,720,339 |
| | AA-1580070 | NISSHIN FIRE & MARINE INSURANCE CO LTD | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (374,000) |
| 42374 | 74-2195939 | HOUSTON CASUALTY COMPANY | (67,249,648) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (67,249,648) | (787,602,665) |
| 13815 | 27-2237608 | SAFETY SPECIALTY INSURANCE COMPANY | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 89,446,637 |
| 10216 | 95-4290651 | AMERICAN CONTRACTORS INDEMNITY COMPANY | (14,441,686) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (14,441,686) | 27,266,000 |
| 10367 | 52-0795746 | AVEMCO INSURANCE COMPANY | (2,500,756) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (2,500,756) | 127,000 |
| 92711 | 35-1817054 | HCC LIFE INSURANCE COMPANY | (64,477,284) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (64,477,284) | 18,573,000 |
| 11243 | 76-0699782 | TOKIO MARINE GRV RE, INC | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 64,927,000 |
| | 76-0479419 | HCC REINSURANCE COMPANY LIMITED | .0 | 90,000,000 | .0 | .0 | .0 | .0 | .0 | .0 | 90,000,000 | (48,058,000) |
| 34312 | 81-0368291 | PRODUCERS AGRICULTURE INSURANCE COMPANY | .0 | .0 | .0 | (164,929,733) | .0 | .0 | .0 | .0 | (164,929,733) | 354,131,000 |
| 33170 | 75-1494452 | PRODUCERS LLOYDS INSURANCE COMPANY | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 87,000 |
| 29599 | 52-1504975 | U.S. SPECIALTY INSURANCE COMPANY | (76,863,441) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (76,863,441) | (42,777,000) |
| 10656 | 52-1976385 | UNITED STATES SURETY COMPANY | (2,122,610) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (2,122,610) | 5,151,000 |
| | 76-0336636 | HCC INSURANCE HOLDINGS, INC. | 377,655,425 | (147,396,100) | .0 | .0 | .0 | .0 | .0 | .0 | 230,259,325 | .0 |
| | 98-0413966 | HCC INTERNATIONAL INSURANCE COMPANY PLC | .0 | (20,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | (20,000,000) | (138,016,000) |
| | 04-2748570 | HCC SPECIALTY UNDERWRITERS, INC. | (12,000,000) | .0 | .0 | .0 | .0 | .0 | .0 | .0 | (12,000,000) | .0 |
| | 98-1009459 | NAMECO (NO. 808) LIMITED | .0 | 55,000,000 | .0 | .0 | .0 | .0 | .0 | .0 | 55,000,000 | 71,473,000 |
| | 37-1108576 | PRO AG MANAGEMENT, INC. | .0 | .0 | .0 | 164,929,733 | .0 | .0 | .0 | .0 | 164,929,733 | .0 |
| | | TOKIO MARINE SEGUADORA S.A. | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 58,000 |
| | AA-3770493 | TOKIO MARINE RSL RE PIC LTD | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 757,024,950 |
| | 20-3853222 | ILLIUM, INC | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 4,055,000 |
| | | TOKIO MARINE HCC MEXICO COMPANIA | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 |
| | | AFIANZADORA, S.A. DE C.V | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | .0 | 442,440,000 |
| | | TOKIO MARINE EUROPA SA | .0 | 20,000,000 | .0 | .0 | .0 | .0 | .0 | .0 | 20,000,000 | 221,000 |

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) |
| | 73-1366980 | MIDLANDS MANAGEMENT CORPORATION | (2,000,000) | 0 | 0 | 0 | 0 | 0 | | 0 | (2,000,000) | 714,000 |
| | 51-0374001 | SIG HOLDINGS, INC | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 384,000 |
| | 84-1699173 | PRIVILEGE UNDEWRITERS, INC. | (92,256,296) | 0 | 0 | 0 | 0 | 0 | | 0 | (92,256,296) | 0 |
| | AA-5764102 | TOKIO MARINE INSURANCE SINGAPORE LTD. | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 131,827 |
| | 20-4103791 | PRODUCERS AG INSURANCE GROUP, INC. | 0 | 2,396,100 | 0 | 0 | 0 | 0 | | 0 | 2,396,100 | 0 |
| | 26-3109178 | PURE Insurance Company | (33,243,704) | 0 | 0 | 0 | 0 | 0 | | 0 | (33,243,704) | 0 |
| | 81-2312376 | PURE Programs, LLC | (4,500,000) | 0 | 0 | 0 | 0 | 0 | | 0 | (4,500,000) | 0 |
| | 98-0372607 | HCC Specialty Ltd. | (8,000,000) | 0 | 0 | 0 | 0 | 0 | | 0 | (8,000,000) | 0 |
| 9999999 | Control Totals | | 0 | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 |

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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 Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) | YES |
| 7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) | YES |
| 8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? | YES |
| JUNE FILING | |
| 9. Will an audited financial report be filed by June 1? | YES |
| 10. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | YES |
| AUGUST FILING | |
| 11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? | YES |

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 | |
| 12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ... | NO |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 15. 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 |
| 16. 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 |
| 17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 18. 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 |
| 19. 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 |
| 20. 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 |
| 21. 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 |
| 22. 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 |
| 23. 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 |
| 24. 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 |
| 25. 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 |
| 26. 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 |






















ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

| | | |
|---------------|---|--|
| 27. | 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 |
| 28. | 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 |
| 29. | Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | |
| 30. | Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | |
| 31. | Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | |
| 32. | Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | |
| 33. | 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 |
| 34. | Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) | SEE EXPLANATION |
| 35. | Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 36. | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 37. | 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 |
| 38. | 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 |
| 39. | 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 |
| 40. | Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| APRIL FILING | | |
| 41. | 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 |
| 42. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 43. | 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 |
| 44. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |
| 45. | Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | YES |
| 46. | Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | YES |
| 47. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 48. | Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 49. | Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| 50. | Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 51. | Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 52. | Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| AUGUST FILING | | |
| 53. | Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | YES |
| Explanations: | | |
| 12. | The data for this supplement is not required to be filed. | |
| 13. | The data for this supplement is not required to be filed. | |
| 14. | The data for this supplement is not required to be filed. | |
| 15. | The Company's ordinary life policies are 100% reinsured. Accordingly, the Company does not account for or adminster policyholder dividends. | |
| 17. | The data for this supplement is not required to be filed. | |
| 18. | The data for this supplement is not required to be filed. | |
| 19. | The data for this supplement is not required to be filed. | |
| 20. | The data for this supplement is not required to be filed. | |
| 22. | The data for this supplement is not required to be filed. | |
| 23. | The data for this supplement is not required to be filed. | |
| 24. | 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 data for this supplement is not required to be filed. | |
| 33. | The data for this supplement is not required to be filed. | |
| 34. | The pool managers or the lead reinsurer of the facilities have not provided the information necessary to complete the Supplement. | |
| 36. | The data for this supplement is not required to be filed. | |
| 37. | 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. | |
| 40. | 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. | |
| 47. | The data for this supplement is not required to be filed. | |
| 48. | The data for this supplement is not required to be filed. | |
| 49. | The data for this supplement is not required to be filed. | |
| 50. | The data for this supplement is not required to be filed. | |
| 51. | The data for this supplement is not required to be filed. | |
| 52. | The data for this supplement is not required to be filed. | |
| Bar Codes: | | |
| 12. | SIS Stockholder Information Supplement [Document Identifier 420] |  |
| 13. | Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |  |
| 14. | Trusted Surplus Statement [Document Identifier 490] |  |
| 17. | Actuarial Opinion on X-Factors [Document Identifier 442] |  |
| 18. | Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] |  |
| 19. | Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] |  |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Reliance Standard Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

| | | |
|-----|---|--|
| 20. | Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445] |  <div>683812020445000000</div> |
| 22. | Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] |  <div>683812020447000000</div> |
| 23. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] |  <div>683812020448000000</div> |
| 24. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449] |  <div>683812020449000000</div> |
| 26. | C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451] |  <div>683812020451000000</div> |
| 27. | Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452] |  <div>683812020452000000</div> |
| 28. | Modified Guaranteed Annuity Model Regulation [Document Identifier 453] |  <div>683812020453000000</div> |
| 33. | 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] |  <div>683812020454000000</div> |
| 36. | Medicare Part D Coverage Supplement [Document Identifier 365] |  <div>683812020365000000</div> |
| 37. | Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] |  <div>683812020224000000</div> |
| 38. | Relief from the one-year cooling off period for independent CPA [Document Identifier 225] |  <div>683812020225000000</div> |
| 39. | Relief from the Requirements for Audit Committees [Document Identifier 226] |  <div>683812020226000000</div> |
| 40. | VM-20 Reserves Supplement [Document Identifier 456] |  <div>683812020456000000</div> |
| 42. | Long-Term Care Experience Reporting Forms [Document Identifier 306] |  <div>683812020306000000</div> |
| 43. | Credit Insurance Experience Exhibit [Document Identifier 230] |  <div>683812020230000000</div> |
| 47. | Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435] |  <div>683812020435000000</div> |
| 48. | Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345] |  <div>683812020345000000</div> |
| 49. | Variable Annuities Supplement [Document Identifier 286] |  <div>683812020286000000</div> |
| 50. | Executive Summary of the PBR Actuarial Report [Document Identifier 457] |  <div>683812020457000000</div> |
| 51. | Life Summary of the PBR Actuarial Report [Document Identifier 458] |  <div>683812020458000000</div> |
| 52. | Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459] |  <div>683812020459000000</div> |

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

| | | Current Year | | | Prior Year |
|-------|---|--------------|--------------------|--------------------------------------|------------------------|
| | | 1 | 2 | 3 | 4 |
| | | Assets | Nonadmitted Assets | Net Admitted Assets (Cols. 1 - 2) | Net Admitted Assets |
| 2504. | Other assets nonadmitted | 12,380 | 12,380 | 0 | 0 |
| 2597. | Summary of remaining write-ins for Line 25 from overflow page | 12,380 | 12,380 | 0 | 0 |

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year 7.1

Analysis of Operations By Lines of Business 6

Asset Valuation Reserve Default Component 30

Asset Valuation Reserve Equity 33

Asset Valuation Reserve Replications (Synthetic) Assets 36

Asset Valuation Reserve 29

Assets 2

Cash Flow 5

Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts 9

Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense 10

Exhibit 2 - General Expenses 11

Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes) 11

Exhibit 4 - Dividends or Refunds 11

Exhibit 5 - Aggregate Reserve for Life Contracts 12

Exhibit 5 - Interrogatories 13

Exhibit 5A - Changes in Bases of Valuation During The Year 13

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts 14

Exhibit 7 - Deposit-Type Contracts 15

Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1 16

Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2 17

Exhibit of Capital Gains (Losses) 8

Exhibit of Life Insurance 25

Exhibit of Net Investment Income 8

Exhibit of Nonadmitted Assets 18

Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values 27

Five-Year Historical Data 22

Form for Calculating the Interest Maintenance Reserve (IMR) 28

General Interrogatories 20

Jurat Page 1

Liabilities, Surplus and Other Funds 3

Life Insurance (State Page) 24

Notes To Financial Statements 19

Overflow Page For Write-ins 56

Schedule A - Part 1 E01

Schedule A - Part 2 E02

Schedule A - Part 3 E03

Schedule A - Verification Between Years SI02

Schedule B - Part 1 E04

Schedule B - Part 2 E05

Schedule B - Part 3 E06

Schedule B - Verification Between Years SI02

Schedule BA - Part 1 E07

Schedule BA - Part 2 E08

Schedule BA - Part 3 E09

Schedule BA - Verification Between Years SI03

Schedule D - Part 1 E10

Schedule D - Part 1A - Section 1 SI05

Schedule D - Part 1A - Section 2 SI08

Schedule D - Part 2 - Section 1 E11

Schedule D - Part 2 - Section 2 E12

Schedule D - Part 3 E13

Schedule D - Part 4 E14

Schedule D - Part 5 E15

Schedule D - Part 6 - Section 1 E16

Schedule D - Part 6 - Section 2 E16

Schedule D - Summary By Country SI04

Schedule D - Verification Between Years SI03

Schedule DA - Part 1 E17

Schedule DA - Verification Between Years SI10

ANNUAL STATEMENT BLANK (Continued)

| | |
|--|------|
| Schedule DB - Part A - Section 1 | E18 |
| Schedule DB - Part A - Section 2 | E19 |
| Schedule DB - Part A - Verification Between Years | SI11 |
| Schedule DB - Part B - Section 1 | E20 |
| Schedule DB - Part B - Section 2 | E21 |
| Schedule DB - Part B - Verification Between Years | SI11 |
| Schedule DB - Part C - Section 1 | SI12 |
| Schedule DB - Part C - Section 2 | SI13 |
| Schedule DB - Part D - Section 1..... | E22 |
| Schedule DB - Part D - Section 2..... | E23 |
| Schedule DB - Part E | E24 |
| Schedule DB - Verification | SI14 |
| Schedule DL - Part 1 | E25 |
| Schedule DL - Part 2 | E26 |
| Schedule E - Part 1 - Cash | E27 |
| Schedule E - Part 2 - Cash Equivalents | E28 |
| Schedule E - Part 2 - Verification Between Years | SI15 |
| Schedule E - Part 3 - Special Deposits | E29 |
| Schedule F | 37 |
| Schedule H - Accident and Health Exhibit - Part 1 | 38 |
| Schedule H - Part 2, Part 3 and Part 4 | 39 |
| Schedule H - Part 5 - Health Claims | 40 |
| Schedule S - Part 1 - Section 1 | 41 |
| Schedule S - Part 1 - Section 2 | 42 |
| Schedule S - Part 2 | 43 |
| Schedule S - Part 3 - Section 1 | 44 |
| Schedule S - Part 3 - Section 2 | 45 |
| Schedule S - Part 4 | 46 |
| Schedule S - Part 5 | 47 |
| Schedule S - Part 6..... | 48 |
| Schedule S - Part 7..... | 49 |
| Schedule T - Part 2 Interstate Compact | 51 |
| Schedule T - Premiums and Annuity Considerations | 50 |
| Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group | 52 |
| Schedule Y - Part 1A - Detail of Insurance Holding Company System | 53 |
| Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates | 54 |
| Summary Investment Schedule | SI01 |
| Summary of Operations | 4 |
| Supplemental Exhibits and Schedules Interrogatories | 55 |