

SCHEDULE S – PART 2

**REINSURANCE RECOVERABLE ON PAID AND UNPAID LOSSES LISTED BY REINSURING COMPANY
AS OF DECEMBER 31, CURRENT YEAR**

If the reporting entity has any detail lines reported for any of the following required groups, categories, or sub-categories report the subtotal amount of the corresponding group, category, or sub-category, with the specified subtotal line number appearing in the same manner and location as the pre-printed total line and number:

<u>Group or Category</u>	<u>Line Number</u>
Life and Annuity	
Affiliates	
U.S.	
Captive.....	0199999
Other	0299999
Total.....	0399999
Non-U.S.	
Captive.....	0499999
Other	0599999
Total.....	0699999
Total Affiliates	0799999
Non-Affiliates	
U.S. Non-Affiliates	0899999
Non-U.S. Non-Affiliates	0999999
Total Non-Affiliates	1099999
Total Life and Annuity	1199999
Accident and Health	
Affiliates	
U.S.	
Captive.....	1299999
Other	1399999
Total.....	1499999
Non-U.S.	
Captive.....	1599999
Other	1699999
Total.....	1799999
Total Affiliates	1899999
Non-Affiliates	
U.S. Non-Affiliates	1999999
Non-U.S. Non-Affiliates	2099999
Total Non-Affiliates	2199999
Total Accident and Health.....	2299999
Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)	2399999
Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)	2499999
Total (Sum of 1199999 and 2299999).....	9999999

Column 2 – ID Number

Enter one of the following as appropriate for the entity being reported on the schedule. See the Schedule S General Instructions for more information on these identification numbers.

Federal Employer Identification Number	(FEIN)
Alien Insurer Identification Number	(AIIN)
Certified Reinsurer Identification Number	(CRIN)
Pool/Association Identification Number	

Column 5 – Domiciliary Jurisdiction

Report the two-character U.S. postal code abbreviation for the domiciliary jurisdiction for U.S. states, territories and possessions. A comprehensive listing of three-character (ISO Alpha 3) abbreviations for foreign countries is available in the appendix of these instructions.

If a reinsurer has merged with another entity, report the domiciliary jurisdiction of the surviving entity.

Column 6 – Paid Losses

Report reinsured claim amounts paid by the reporting company but not yet reimbursed by the reinsurer. This amount agrees with the Assets Page, Line 16.J, Column 3.

Column 7 – Unpaid Losses

Include the reinsured amounts for claims that are in course of settlement and will become recoverable from reinsurers following payment.

Line 9999999 should equal Liabilities Paid, line 1, inside amount.

Not for Distribution

SCHEDULE S – PART 3 – SECTION 2

**REINSURANCE CEDED ACCIDENT AND HEALTH INSURANCE LISTED BY REINSURING COMPANY
AS OF DECEMBER 31, CURRENT YEAR**

Include actual reinsurance ceded on group cases but exclude jointly underwritten group contracts.

If a reporting entity has any detail lines reported for any of the following required groups, categories, or sub-categories it shall report the subtotal amount of the corresponding group, category, or sub-category, with the specified subtotal line number appearing in the same manner and location as the pre-printed total line and number:

<u>Group or Category</u>	<u>Line Number</u>
General Account	
Authorized	
Affiliates	
U.S.	
Captive.....	0199999
Other.....	0299999
Total.....	0399999
Non-U.S.	
Captive.....	0499999
Other.....	0599999
Total.....	0699999
Total Authorized Affiliates.....	0799999
Non-Affiliates	
U.S. Non-Affiliates.....	0899999
Non-U.S. Non-Affiliates.....	0999999
Total Authorized Non-Affiliates.....	1099999
Total General Account Authorized.....	1199999
Unauthorized	
Affiliates	
U.S.	
Captive.....	1299999
Other.....	1399999
Total.....	1499999
Non-U.S.	
Captive.....	1599999
Other.....	1699999
Total.....	1799999
Total Unauthorized Affiliates.....	1899999
Non-Affiliates	
U.S. Non-Affiliates.....	1999999
Non-U.S. Non-Affiliates.....	2099999
Total Unauthorized Non-Affiliates.....	2199999
Total General Account Unauthorized.....	2299999

Certified			
	Affiliates		
	U.S.		
	Captive.....	2399999	
	Other	2499999	
	Total.....	2599999	
	Non-U.S.		
	Captive.....	2699999	
	Other	2799999	
	Total.....	2899999	
	Total Certified Affiliates.....	2999999	
	Non-Affiliates		
	U.S. Non-Affiliates	3099999	
	Non-U.S. Non-Affiliates.....	3199999	
	Total Certified Non-Affiliates.....	3299999	
	Total General Account Certified	3399999	
	Total General Account Authorized, Unauthorized and Certified	3499999	
Separate Accounts			
	Authorized		
	Affiliates		
	U.S.		
	Captive.....	3599999	
	Other	3699999	
	Total.....	3799999	
	Non-U.S.		
	Captive.....	3899999	
	Other	3999999	
	Total.....	4099999	
	Total Authorized Affiliates	4199999	
	Non-Affiliates		
	U.S. Non-Affiliates	4299999	
	Non-U.S. Non-Affiliates.....	4399999	
	Total Authorized Non-Affiliates.....	4499999	
	Total Separate Accounts Authorized.....	4599999	
	Unauthorized		
	Affiliates		
	U.S.		
	Captive.....	4699999	
	Other	4799999	
	Total.....	4899999	
	Non-U.S.		
	Captive.....	4999999	
	Other	5099999	
	Total.....	5199999	
	Total Unauthorized Affiliates	5299999	
	Non-Affiliates		
	U.S. Non-Affiliates	5399999	
	Non-U.S. Non-Affiliates.....	5499999	
	Total Unauthorized Non-Affiliates	5599999	
	Total Separate Accounts Unauthorized.....	5699999	

Certified

Affiliates

U.S.

Captive.....	5799999
Other	5899999
Total.....	5999999

Non-U.S.

Captive.....	6099999
Other	6199999
Total.....	6299999

Total Certified Affiliates.....6399999

Non-Affiliates

U.S. Non-Affiliates.....	6499999
Non-U.S. Non-Affiliates.....	6599999
Total Certified Non-Affiliates.....	6699999

Total Separate Accounts Certified.....6799999

Total Separate Accounts Authorized, Unauthorized and Certified.....6899999

Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)..... 6999999

Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)..... 7099999

Total (Sum of 3499999 and 6899999)..... 9999999

Column 2 – ID Number

Enter one of the following, as appropriate for the entity being reported on the schedule. See the Schedule S General Instructions for more information on these identification numbers.

- Federal Employer Identification Number (FEIN)
- Alien Insurer Identification Number (AIIN)
- Certified Reinsurer Identification Number (CRIN)
- Pool/Association Identification Number

Column 5 – Domiciliary Jurisdiction

Report the two-character U.S. postal code abbreviation for the domiciliary jurisdiction for U.S. states, territories and possessions. A comprehensive listing of three-character (ISO Alpha 3) abbreviations for foreign countries is available in the appendix of these instructions.

If a reinsurer has merged with another entity, report the domiciliary jurisdiction of the surviving entity.

Column 6 – Type of Reinsurance Ceded

Use the following abbreviations to identify the plan and type of reinsurance. If there is more than one type of reinsurance in the same reinsurance company, show each type on a separate line. Note: The type should be entered in all capital letters, and ALL reinsurance types must be followed by /G (for Group) or /I (for Individual). For example, group specific stop loss for hospital only should be identified as SSL/G.

Abbreviations:

I	Individual	}	All Reinsurance Types should be followed by /I or /G.
G	Group		
REINSURANCE TYPES			
ASL	Aggregate Stop Loss	QA	Quota Share
SSL	Specific Stop Loss	SS	Surplus Share
LRSL	Loss Ratio Stop Loss	OTR	Other Reinsurance
CAT	Catastrophe		

NOTE: The insurance type should be entered in all capital letters.

Column 7 – Type of Business Ceded

Use the following codes to identify the type of business ceded. If there is more than one type of business ceded to the same reinsurance company, show each type on a separate line.

Abbreviations:

CMM	Comprehensive Medical	STM	Short-Term Medical
OM	Other Medical (Non-Comprehensive)	LB	Limited Benefit
SD	Specific/Named Disease	S	Student
A	Accident Only or AD&D	LTC	Long-Term Care
STDI	Disability Income – Short-Term	D	Dental
LTDI	Disability Income – Long-Term	MR	Medicare
MS	Medicare Supplement (Medigap)	MC	Medicaid
MD	Medicare Part D – Stand-Alone	TRI	Tricare
FEBP	Federal Employees Health Benefit Plan	CAH	Credit A&H
SCHIP	State Children's Health Insurance Program	OH	Other Health
SL/L	Stop Loss/Excess Loss		

NOTE: The Type of Business Ceded code should be entered in all capital letters.

All types of business shown above are as reported in the Accident and Health Policy Experience Exhibit.

- Column 8 – Premiums
This represents reinsurance premiums ceded to the companies assuming risk and agrees with the Underwriting and Investment Exhibit, Part 1, Column 3, Line 9.
- Column 9 – Unearned Premiums (Estimated)
This represents the portion of the unearned premium reserve that is transferred to the company assuming the risk.
- Column 10 – Reserve Credit Taken Other Than For Unearned Premiums
This column represents the reinsurance ceded portion of the claim reserve.
- Columns 11 – Outstanding Surplus Relief – Current Year and }
Columns 12 – Outstanding Surplus Relief – Prior Year }
Not Applicable.
- Column 13 – Modified Coinsurance Reserve
Not Applicable.
- Column 14 – Funds Withheld Under Coinsurance
Not Applicable.

Not for Distribution

SCHEDULE S – PART 4

REINSURANCE CEDED TO UNAUTHORIZED COMPANIES

This schedule contains data on in force that is reinsured with companies not authorized in the state of domicile of the reporting entity. The purpose of this schedule is to display reinsurance ceded data used in the development of the liability for reinsurance in unauthorized companies. This liability serves to offset those assets and liability reductions that reflect the result of reinsurance ceded with unauthorized companies.

Securities held on deposit or held in a trust account must be valued at fair market value. NAIC published market values must be used when available.

Letters of credit and trust agreements are not included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits.

If a reporting entity has any detail lines reported for any of the following required groups, categories, or sub-categories, it shall report the subtotal amount of the corresponding group, category, or sub-category, with the specified subtotal line number appearing in the same manner and location as the pre-printed total line and number.

<u>Group or Category</u>	<u>Line Number</u>
General Account	
Life and Annuity	
Affiliates	
U.S.	
Captive.....	0199999
Other	0299999
Total.....	0399999
Non-U.S.	
Captive.....	0499999
Other	0599999
Total.....	0699999
Total Affiliates.....	0799999
Non-Affiliates	
U.S. Non-Affiliate.....	0899999
Non-U.S. Non-Affiliate.....	0999999
Total Non-Affiliate.....	1099999
Total Life and Annuity.....	1199999
Accident and Health	
Affiliates	
U.S.	
Captive.....	1299999
Other	1399999
Total.....	1499999
Non-U.S.	
Captive.....	1599999
Other	1699999
Total.....	1799999
Total Affiliates.....	1899999
Non-Affiliates	
U.S. Non-Affiliates.....	1999999
Non-U.S. Non-Affiliates.....	2099999
Total Non-Affiliates.....	2199999
Total Accident and Health.....	2299999
Total General Account.....	2399999

Separate Accounts

Affiliates

U.S.

Captive.....	2499999
Other	2599999
Total.....	2699999

Non-U.S.

Captive.....	2799999
Other	2899999
Total.....	2999999

Total Separate Accounts Affiliates.....3099999

Non-Affiliates

U.S. Non-Affiliates	3199999
Non-U.S. Non-Affiliates	3299999
Total Separate Accounts Non-Affiliates	3399999

Total Separate Accounts.....3499999

Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)..... 3599999

Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)..... 3699999

Total (Sum of 2399999 and 3499999)..... 9999999

Column 2 – ID Number

Enter one of the following as appropriate for the entity being reported on the schedule. See the Schedule S General Instructions for more information on these identification numbers.

- Federal Employer Identification Number (FEIN)
- Alien Insurer Identification Number (AIN)
- Certified Reinsurer Identification Number (CRIN)
- Pool/Association Identification Number

Column 5 – Reserve Credit Taken

Report the amount by which the aggregate reserve for life contracts (Exhibit 5 – life supplement), deposit-type contracts (Exhibit 7 – life supplement), and accident and health contracts (Underwriting and Investment Exhibit, Part 2D) has been reduced on account of reinsurance with unauthorized companies. The amounts by company should be the same as those shown for life reinsurance ceded in Schedule S – Part 3 Section 1, Column 9 and for accident and health reinsurance ceded in Schedule S – Part 3 Section 2, Columns 9 and 10.

Column 7 – Other Debits

Report all asset and liability reductions resulting from reinsurance ceded to unauthorized reinsurers not included in Columns 5 and 6. Examples of items included in this column are:

- Include: Reduction in claim liability reductions resulting from reinsurance on incurred but not reported claims (estimated).
- Commissions and expense allowances due the ceding company.
- Experience rating refunds due.

Column 10 – Issuing or Confirming Bank Name Reference Number

Enter a reference number in this column (e.g., 0001, 0002, etc.) for each reinsurer that provided a letter(s) of credit to the reporting entity. This reference number will be used in the footnote table to provide more detail of the letter(s) of credit provided by the reinsurer.

If no letter of credit has been provided, leave blank.

Columns 9
11, 12 & 13 – Deposits by and Funds Withheld from Reinsurers

Include: Where permissible to be taken as credit against the loss and reserve liabilities in Column 8, amounts deposited by the reinsurer, with or for the reporting insurance company, letters of credit and trust agreements. Securities held on deposit or held in a trust fund should be valued at fair market value.

NAIC-published market values must be used when available. Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits.

Column 14 – Miscellaneous Balances (Credit)

Report amounts due the reinsurer, as a result of day-to-day transaction activity.

Include: Paid premiums due reinsurers, deferred premiums and any similar amounts that would be credited, as a return to the reinsurer should the contract terminate as of the statement date.

Column 15 – Sum of Items in Column 9 + Column 11 + Column 12 + Column 13 + Column 14 But Not in Excess of Column 8

Amounts are calculated individually by company and represent the maximum allowable credit that may be taken for each.

The Total of Column 15 subtracted from the Total of Column 8 equals the liability for unauthorized reinsurance included on Page 3, Line 20, Column 3.

Issuing or Confirming Bank Detail Table

Issuing or Confirming Bank Name Reference Number:

Enter reference number in this column (e.g., 0001, 0002, etc.) that corresponds to the reinsurer providing the letter(s) of credit from the issuing or confirming bank. The reference number may be used multiple times if the letter(s) of credit provided by the reinsurer are from more than one bank or as part of a Syndicated Letter of Credit.

Letter of Credit Code:

Enter "1" for single letter of credit that is not a syndicated letter of credit.

Enter "2" for syndicated letter of credit.

Enter "3" for multiple letters of credit.

Letter of Credit Issuing or Confirming Bank's American Bankers Association (ABA) Routing Number:

Provide for each issuing or confirming bank its nine-digit American Bankers Association (ABA) routing number.

For **Fronted Letters of Credit**, where a single bank issues a letter of credit as the fronting bank and sells to other banks undivided interests in its obligations under the credit, provide the ABA routing number for the fronting bank but not the other banks participating.

For **Syndicated Letters of Credit**, where one bank acts as agent for a group of banks issuing the letter of credit but each participating bank is severally, not jointly, liable, provide the ABA routing number for all banks in the syndicate.

For reinsurers providing letters of credit from multiple banks that are not part of a syndicated letter of credit, provide the ABA routing number for all of the banks.

Letter of Credit Issuing or Confirming Bank Name:

Provide the name of each issuing or confirming banks.

For **Fronted Letters of Credit**, where a single bank issues a letter of credit as the fronting bank and sells to other banks undivided interests in its obligations under the credit, provide the name of the fronting bank but not the other banks participating.

For **Syndicated Letters of Credit**, where one bank acts as agent for a group of banks issuing the letter of credit but each participating bank is severally, not jointly, liable, provide the name of each bank in the syndicate.

For reinsurers providing letters of credit from multiple banks that are not part of a syndicated letter of credit, provide the name of each bank.

Letters of Credit Amount:

Enter the amount for the letter of credit issued or confirmed by the bank.

The sum of the amounts by reference number should equal the amount reported for that reference number in Schedule S, Part 4, Column 9.

The total for this column should also equal the total of Schedule S, Part 4, Column 9.

SCHEDULE S – PART 5

REINSURANCE CEDED TO CERTIFIED REINSURERS

NOTE: This schedule is to be completed by those reporting entities whose domiciliary state has enacted the *Credit for Reinsurance Model Law (#785)* and/or *Credit for Reinsurance Model Regulation (#786)* with the defined certified reinsurer provisions.

Contains data on in force that is reinsured with companies that have been certified in the state of domicile of the reporting insurance company. The purpose of this schedule is to display reinsurance ceded data used in the development of the liability for reinsurance with certified reinsurers. This liability serves to offset those assets and liability reductions that reflect the result of reinsurance ceded with certified reinsurers that is not properly collateralized in accordance with the rating assigned to the certified reinsurer by the commissioner of the reporting company's state of domicile.

A reporting entity should refer to information published by its domestic state with respect to the rating and collateral requirements applicable to a certified reinsurer. Ratings may vary from state to state; however, the rating assigned by the ceding insurer's domestic state is authoritative.

NOTE: Rating upgrades apply on a prospective basis only; i.e., the lower collateral level associated with the upgrade applies only to reinsurance contracts entered into or renewed on or after the date of the upgrade. Rating downgrades apply to all reinsurance contracts entered into or renewed under certified status. As such, it is possible that a reporting entity might have multiple contracts with a single certified reinsurer under different rating/collateral requirements, and should report the amounts attributable to the contracts separately based on the rating/collateral requirements applicable to such balances.

NOTE: Section 8B(8)(d) of Model #786 allows a ceding insurer a three-month grace period for obtaining additional collateral, in the event that a certified reinsurer's rating is downgraded or its certification is revoked, before incurring a provision for reinsurance based on the additional collateral requirement. When the reporting date falls within such three-month grace period, with respect to each certified reinsurer, the ceding insurer may report collateral required and calculate the provision for reinsurance applicable to collateral deficiency based on the certified reinsurer's rating prior to the downgrade or revocation, unless otherwise instructed by the state of domicile.

Securities held on deposit or held in a trust account should be valued at their fair market value. NAIC-published market values must be used when available.

Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits.

If a reporting entity has any detail lines reported for any of the following required groups, categories or subcategories, it shall report the subtotal amount of the corresponding group, category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total line and number:

Group or Category	Line Number
General Accounts	
Life and Annuity	
U.S.	
Captive.....	0199999
Other	0299999
Total.....	0399999
Non-U.S.	
Captive.....	0499999
Other	0599999
Total.....	0699999
Total Affiliates.....	0799999

Non-Affiliates		
U.S. Non-Affiliates	.....	0899999
Non-U.S. Non-Affiliates	.....	0999999
Total Non-Affiliates	.....	1099999
Total Life and Annuity	.....	1199999
Accident and Health		
Affiliates		
U.S.		
Captive	.....	1299999
Other	.....	1399999
Total	.....	1499999
Non-U.S.		
Captive	.....	1599999
Other	.....	1699999
Total	.....	1799999
Total Affiliates	.....	1899999
Non-Affiliates		
U.S. Non-Affiliates	.....	1999999
Non-U.S. Non-Affiliates	.....	2099999
Total Non-Affiliates	.....	2199999
Total Accident and Health	.....	2299999
Total General Account	.....	2399999
Separate Accounts		
Affiliates		
U.S.		
Captive	.....	2499999
Other	.....	2599999
Total	.....	2699999
Non-U.S.		
Captive	.....	2799999
Other	.....	2899999
Total	.....	2999999
Total Separate Accounts Affiliates	.....	3099999
Non-Affiliates		
U.S. Non-Affiliates	.....	3199999
Non-U.S. Non-Affiliates	.....	3299999
Total Separate Accounts Non-Affiliates	.....	3399999
Total Separate Accounts	.....	3499999
Total U.S. (Sum of 0399999, 0999999, 1499999, 1999999, 2699999 and 3199999)	.....	3599999
Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	.....	3699999
Total (Sum of 3399999 and 3499999)	.....	9999999

Column 2 – ID Number

Enter one of the following as appropriate for the entity being reported on the schedule. See the Schedule S General Instructions for more information on these identification numbers.

Federal Employer Identification Number (FEIN)
Alien Insurer Identification Number (AIIN)
Certified Reinsurer Identification Number (CRIN)
Pool/Association Identification Number

Column 6 Certified Reinsurer Rating (1 through 6)

Report the certified reinsurer's rating as assigned by the reporting company's domiciliary state.

Column 7 Effective Date of Certified Reinsurer Rating

Report the effective date of the certified reinsurer's rating that is applicable to the reinsurance recoverable and/or reserve credit taken reported on the individual line.

Column 8 Percent Collateral Required for Full Credit (0% – 100%)

Report the percentage of collateral that is required to be provided by the certified reinsurer, in accordance with the rating assigned by the ceding insurer's domiciliary state in order for a domestic ceding insurer to receive full financial statement credit for the reinsurance ceded to the certified reinsurer, that is applicable to the net obligation subject to collateral reported on the individual line.

Column 9 – Reserve Credit Taken

Report the amount by which the aggregate reserve for life contracts (Exhibit 5 – life supplement), deposit-type contracts (Exhibit 7 – life supplement) and accident and health contracts (Underwriting and Investment Exhibit, Part 2) has been reduced on account of reinsurance with certified reinsurers. The amounts by company should be the same as those shown for life reinsurance ceded in Schedule S, Part 3, Section 1, Column 9 and for accident and health reinsurance ceded in Schedule S, Part 3, Section 2, Columns 9 and 10.

Column 10 – Paid and Unpaid Losses Recoverable (Debit)

Report all paid and unpaid losses recoverable, including IBNR.

Include: Reduction in claim liability on account of reinsurance on incurred but not reported claims (estimated).

Column 11 – Other Debits

Report all asset and liability reductions resulting from reinsurance ceded to certified reinsurers not included in Columns 9 and 10. Examples of items included in this column are:

- Commissions and expense allowances due the ceding company.
- Modified coinsurance reserve adjustments due.
- Experience rating refunds due.

Column 13	–	Miscellaneous Balances (Credit)
		Report amounts due the reinsurer, as a result of day-to-day transaction activity, held by the reporting insurance company.
		Include: Paid premiums due reinsurers, deferred premiums and any similar amounts that would be credited as returnable to the reinsurer should the contract terminate as of the statement date.
Column 14	–	Net Obligation Subject to Collateral
		Column 12 minus Column 13
Column 15	–	Dollar Amount of Collateral Required for Full Credit
		Report the amount of collateral that is required in order for the reporting company to receive full financial statement credit for reinsurance (Column 14 times Column 13).
Column 16	–	Multiple Beneficiary Trust
		If the certified reinsurer utilizes a multiple beneficiary trust for the purposes of meeting its collateral requirements as a certified reinsurer to U.S. writing reinsurers, report the amounts within such trust that are applicable to the reporting entity's reinsurance ceded to the certified reinsurer.
Column 17	–	Letters of Credit
		Report the dollar amount of letters of credit provided by the certified reinsurer and held by or on behalf of the reporting entity as security for the certified reinsurer's reinsurance obligations.
Column 18	–	Issuing or Confirming Bank Name Reference Number
		Enter a reference number in this column (e.g., 0001, 0002, etc.) for each reinsurer that provided a letter(s) of credit to the reporting entity. This reference number will be used in the footnote table to provide more detail of the letter(s) of credit provided by the reinsurer.
		If no letter of credit has been provided, leave blank.
Column 19	–	Trust Agreements
		Report trust funds, other than those held in a multiple beneficiary trust that are reported in Column 16,
Column 20	–	Funds Deposited by and Withheld from Reinsurers
		Include: Where permissible to be taken as credit against the loss and reserve liabilities in Column 14, amounts deposited by the reinsurer with or for the reporting insurance company, letters of credit and trust agreements. Securities held on deposit or held in a trust fund should be valued at fair market value.
		NAIC-published market values must be used when available. Letters of credit and trust agreements are not to be included in assets or liabilities on Pages 2 or 3 or supporting pages and exhibits.

Column 21	– Other
	Report other acceptable security held by or on behalf of the reporting company.
Column 23	Percent of Collateral Provided for Net Obligation Subject to Collateral
	Report the percentage of collateral provided by the certified reinsurer for obligations subject to collateral requirements (Column 22 divided by Column 14).
Column 24	Percent Credit Allowed on Net Obligation Subject to Collateral
	Report the proportion of collateral provided by the certified reinsurer as compared to the amount of collateral that is required based on its assigned rating (Column 23 divided by Column 8, not to exceed 100%).
Column 25	Amount of Credit Allowed for Net Obligation Subject to Collateral
	(Column 14 times Column 24).

Issuing or Confirming Bank Detail Table

Issuing or Confirming Bank Name Reference Number:

Enter a reference number in this column (e.g., 0001, 0002, etc.) that corresponds to the reinsurer providing the letter(s) of credit from the issuing or confirming bank. The reference number may be used multiple times if the letter(s) of credit provided by the reinsurer are from more than one bank or as part of a Syndicated Letter of Credit.

Letter of Credit Code:

Enter "1" for single letter of credit that is not a syndicated letter of credit.
 Enter "2" for syndicated letter of credit.
 Enter "3" for multiple letters of credit.

Letter of Credit Issuing or Confirming Bank's American Bankers Association (ABA) Routing Number:

Provide for each issuing or confirming bank its nine-digit American Bankers Association (ABA) routing number.

For **Fronted Letters of Credit**, where a single bank issues a letter of credit as the fronting bank and sells to other banks undivided interests in its obligations under the credit, provide the ABA routing number for the fronting bank but not the other banks participating.

For **Syndicated Letters of Credit**, where one bank acts as agent for a group of banks issuing the letter of credit but each participating bank is severally, not jointly, liable, provide the ABA routing number for all banks in the syndicate.

For reinsurers providing letters of credit from multiple banks that are not part of a syndicated letter of credit, provide the ABA routing number for all of the banks.

Letter of Credit Issuing or Confirming Bank Name:

Provide the name of each issuing or confirming banks.

For **Fronted Letters of Credit**, where a single bank issues a letter of credit as the fronting bank and sells to other banks undivided interests in its obligations under the credit, provide the name of the fronting bank but not the other banks participating.

For **Syndicated Letters of Credit**, where one bank acts as agent for a group of banks issuing the letter of credit but each participating bank is severally, not jointly, liable, provide the name of each bank in the syndicate.

For reinsurers providing letters of credit from multiple banks that are not part of a syndicated letter of credit, provide the name of each bank.

Letters of Credit Amount:

Enter the amount for the letter of credit issued or confirmed by the bank.

The sum of the amounts by reference number should equal the amount reported for that reference number in Schedule S, Part 5, Column 17.

The total for this column should also equal the total of Schedule S, Part 5, Column 17.

Not for Distribution

SCHEDULE S – PART 6

FIVE-YEAR EXHIBIT OF REINSURANCE CEDED BUSINESS
(000's omitted)

A. Operations Items:

- Line 1 – Premiums
Underwriting and Investment Exhibit, Part 1, Column 3, Sum of Lines 1 through 5 and Line 8.
- Line 2 – Title XVIII – Medicare
Underwriting and Investment Exhibit, Part 1, Line 6, Column 3.
- Line 3 – Title XIX – Medicaid
Underwriting and Investment Exhibit, Part 1, Line 7, Column 3.
- Line 4 – Commissions and Reinsurance Expense Allowance
Included in administrative expenses.

B. Balance Sheet Items:

- Line 6 – Premiums Receivable
Include any provisions for reinsurance premiums.
- Line 7 – Claims Payable
Losses Recoverable Included on Page 3, Column 3, Line 1.
- Line 8 – Reinsurance Recoverable on Paid Losses
Page 2, Line 16.1, Column 3.
- Line 11 – Unauthorized Reinsurance Offset
Page 3, Line 19 inset amount for Unauthorized Reinsurance.
- Line 12 – Offset for Reinsurance with Certified Reinsurers
Page 2, Line 19 inset amount for Certified Reinsurance.

C. Unauthorized Reinsurance (Deposits by and Funds Withheld from):

- Line 13 – Funds Deposited by and Withheld from (F)
Schedule S, Part 4, Column 12.
- Line 14 – Letters of Credit (L)
Schedule S, Part 4, Column 9.
- Line 15 – Trust Agreements (T)
Schedule S, Part 4, Column 11.
- Line 16 – Other (O)
Schedule S, Part 4, Column 13.

D. Reinsurance with Certified Reinsurers (Deposits by and Funds Withheld from):

- Line 17 – Multiple Beneficiary Trusts (M)
Schedule S, Part 5, Column 16.
- Line 18 – Funds Deposited by and Withheld from (F)
Schedule S, Part 5, Column 20.
- Line 19 – Letters of Credit (L)
Schedule S, Part 5, Column 17.
- Line 20 – Trust Agreements (T)
Schedule S, Part 5, Column 19.
- Line 21 – Other (O)
Schedule S, Part 5, Column 21.

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SCHEDULE S – PART 7

**RESTATEMENT OF BALANCE SHEET
TO IDENTIFY NET CREDIT FOR CEDED REINSURANCE**

Column 1 – As Reported (Net of Ceded)

Complete this data consistent with the data reported for the current year on Page 2, Column 3 and Page 3, Column 3 of the annual statement.

Column 2 – Restatement Adjustments

Enter adjustments to remove the financial statement impact of the ceded reinsurance amounts from those assets and liabilities in which they are incorporated and to place all of the net balance sheet impact in a single "Net Credit for Ceded Reinsurance" asset. In most instances, the adjustment will increase the asset or liability item for the amount of ceded reinsurance that has been deducted from that item. Two notable exceptions are the Reinsurance Ceded Asset(s) (Page 2, Line 16.1, Column 3) and the Liability for Reinsurance in Unauthorized Companies (Page 3, Line 20) where the adjustment moves the item to the (Net Credit for Ceded Reinsurance) asset and zeros out the original item. Total Capital and Surplus of the company should remain unchanged by the restatement adjustments.

Column 3 – Restated (Gross of Ceded)

Sum of Column 1 plus Column 2. Balance sheet restated to show gross assets and liabilities before netting of ceded reinsurance and total "Net Credit for Ceded Reinsurance."

Liabilities (Page 3)

Line 10 – Funds held under reinsurance treaties with licensed and unauthorized reinsurers

These amounts should be applied in Column 2 as an offset to the credit taken for ceded reinsurance recoverable.

Line 12 – Funds held under reinsurance treaties with certified reinsurers

These amounts should be applied in Column 2 as an offset to the credit taken for ceded reinsurance recoverable.

Net Credit for Ceded Reinsurance

Column 1 – As Reported (Net of Ceded)

Analysis of credit for ceded reinsurance, total net (Line 31) to agree with restated asset, Line 4, Column 3, of this schedule.

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SCHEDULE T – PREMIUMS AND OTHER CONSIDERATIONS

ALLOCATED BY STATES AND TERRITORIES

Premiums are reported on a written basis, gross of reinsurance.

Written premium is defined as the contractually determined amount charged by the reporting entity to the policyholder for the effective period of the contract based on the expectation of risk, policy benefits, and expenses associated with the coverage provided by the terms of the insurance contract. For health contracts without fixed contract periods, premiums written will be equal to the amount collected during the reporting period plus uncollected premiums at the end of the period less uncollected premiums at the beginning of the period.

Column 1 – Active Status

Use the following codes to identify the reporting entity's status for each state or territory reported in the schedule as of the end of the reporting period. Enter the code that applies to the reporting entity's status in the state or territory. Each line must have an entry in order, as below. Footnote (u).

- L – Licensed or Chartered (Licensed Insurance Carrier and Domiciled Risk Retention Groups referred to in some states as admitted.)
- R – Registered (Non-domiciled Risk Retention Groups)
- E – Eligible (Reporting Entities eligible or approved to write Surplus Lines in the state. In some states referred to as nonadmitted.)
- Q – Qualified (Qualified or Accredited Reinsurer)
- N – None of the above (Not allowed to write business in the state or none of the above codes apply)

Column 2 – Accident and Health Premiums

Include: Policies providing stand alone Medicare Part D Prescription Drug Coverage.

Exclude: Premiums reported in Column 3 through 7 and Column 9.

Policies providing Medicare Part D Prescription Drug Coverage through a Medicare Advantage product.

Column 3 – Medicare Title X/III

Include: Policies providing Medicare Part D Prescription Drug Coverage through a Medicare Advantage product.

Exclude: Policies providing stand alone Medicare Part D Prescription Drug Coverage.

Column 5 – Federal Employees Health Benefits Plan Premiums

Include: Premiums allocable to the Federal Employees Health Benefits Plan that are exempted from state taxes or other fees by Section 8909(f)(1) of Title 5 of the United States Code.

Column 6 – Life and Annuity Premiums and Other Considerations

Report premiums for life insurance and all supplemental benefits attached to life contracts, allocated annuity considerations for contracts that incorporate any mortality or morbidity risk, unallocated annuity considerations and other unallocated deposits which incorporate any mortality or morbidity risk.

Column 7 – Property/Casualty Premiums

Include: Premiums for property/casualty insurance business.

Column 9 – Deposit-Type Contracts

Report deposits and other amounts for contracts without any mortality or morbidity risk. Include deposits for guaranteed investment contracts and immediate annuities without life contingencies.

**** Column 10 will be electronic only ****

Column 10 – Branch Operations Indicator

Include the indicator “B” if any direct premium in the alien jurisdiction is written via branch operations. If the premium in the jurisdiction represents both branch operations and other direct business (e.g., the policyholder or group member residence changed to that jurisdiction), then indicate “B.” If there are no branch operations in the jurisdiction, then leave blank. The definition of “branch operations” is the definition used by the reporting entity’s state of domicile.

Definitions for the following section Lines 1 – 58 Allocation by state/jurisdiction

Resident

A member who occupies a dwelling within a state with indications that the state is their primary domicile by payment of taxes, voting registration, and other indicators.

Residence

The domicile location of a member as shown by his or her determination as a resident. In the context of Schedule T, the residence of the policyowner or group member would equate to the location that the member uses for official documents; information maintained by an employer as the home address of the employee would be accepted as a member’s residence for allocation purposes.

Situs of the Contract

The jurisdiction in which the contract is issued or delivered as stated in the contract.

Rule of 500

For individual and group health insurance shall be defined as a premium allocation method for group policies that 1) permits a reporting entity to allocate premiums and other considerations from a non-employer group policy covering fewer than 500 members to the jurisdiction in which the majority of covered members reside or to the situs of the contract; 2) permits a reporting entity to allocate premiums and other considerations from an employer group policy covering fewer than 500 members to the jurisdiction in which the majority of covered members reside or are employed or to the situs of the contract; 3) requires a reporting entity to allocate premiums and other considerations from a non-employer group policy covering 500 or more members to the jurisdiction where each member resides; and 4) requires a reporting entity to allocate premiums and other considerations from an employer group policy covering 500 or more members to the jurisdiction where each member resides or is employed.

For individual and group life insurance shall be defined as a premium allocation method for group policies that 1) permits a reporting entity to allocate premiums and other considerations from a group policy covering fewer than 500 members to the state or territory in which the majority of covered members reside or to the situs of the contract; 2) requires a reporting entity to allocate premiums and other considerations from a non-employer group policy covering 500 or more members to the state or territory where each member resides; and 3) requires a reporting entity to allocate premiums and other considerations from an employer group policy covering 500 or more members to the state or territory where each member resides or is employed.

Members

A person, employee, retiree, etc., that qualifies for and is covered under a group insurance policy. No consideration should be given to a member’s dependents for counting the number of members in a group or in allocating premium and other considerations to the various state and territories.

Lines 1 – 58 Allocation by jurisdictions for individual and group health insurance

The instructions are minimum allocation standards. More detailed methods of allocation are acceptable, as long as they still encompass the minimum allocation instructions. Methods of allocation that better reflect the actual risk location by jurisdiction are encouraged. The method should be established by company policy and must be consistently applied to all policies within each type and for all reporting periods.

For individual policies, allocate and report premium and other considerations to the jurisdiction based on the residence of the policyowner, insured or payer or on the situs of the contract.

For group policies not provided by an employer, allocate and report premiums and other considerations to the jurisdiction based on the Rule of 500, or on the situs of the contract.

For group policies provided by an employer, allocate and report premiums and other considerations to the jurisdiction based on the Rule of 500, location of employer or on the situs of the contract.

If using the Rule of 500 for group insurance sold through an association or trust, the following instructions apply:

Apply the Rule of 500 to the association or trust policy first. If the association or trust policy has more than 500 covered members, apply the Rule of 500 at the level of each group or employer in determining the allocation of the premium. The determination of jurisdiction allocation by group or employer should be added to the determination of jurisdiction allocation of each group or employer under the association or trust policy to come up with the total allocation of premium. Do not report all association or trust business in one state unless all covered members of the association or trust reside in one state, in fact or by operation of the Rule of 500. If the group is a collection of employers, do not report all premiums in one jurisdiction unless all of the covered employees reside or work in one state, in fact or by operation of the Rule of 500.

Example of an association policy that covers a group of employers: If the association policy covers more than 500 members, each employer would be reviewed to determine if coverage is provided through the association policy for more than 500 members. If an employer has less than 500 covered members, the premium for that employer may be reported in one state based on the Rule of 500. If an employer covers more than 500 members through the association policy, the premiums would be reported based on the residence or employment location of each member. The determination for each employer would be added to the determinations for all the other employers that provide coverage to employees through the association policy.

Where applicable, reporting entities must have procedures to capture and maintain changes in allocation when notified through renewals or other procedures and must use the changes to adjust the allocation of premiums and other considerations in subsequent financial statements. It is not necessary to anticipate unreported changes in allocation at any specific reporting date.

If allocating premiums to multiple jurisdictions under group policies, the premiums and other considerations associated with a member should be the basis of determining the amount of premium to report in a jurisdiction. If information is not available to associate a specific premium to each member, an allocation can be made based on the number of covered persons in a jurisdiction compared to the total number of the group's covered members and apply that ratio to the total group premiums and other considerations.

Lines 1 – 58 Allocation by states and territories for individual and group life insurance

The instructions are minimum allocation standards. More detailed methods of allocation are acceptable, as long as they still encompass the minimum allocation instructions. Methods of allocation that better reflect the actual risk location by state are encouraged.

For individual policies, allocate and report premium and other considerations to a state or territory based on the residence of the policyowner, insured or payer. Use of policyowner, insured or payer residence should be established by company policy and must be consistently applied to all individual policies and reporting periods.

For group policies not provided by an employer, allocate and report premium and other considerations to a state or territory based on the residence of each group member. A group policy covering less than 500 members may allocate all group premiums to the state or territory where the greatest number of members reside or to the situs of the contract (Rule of 500).

For group policies provided by an employer, allocate and report premium and other considerations based on the residence or the employment location of each covered group member. For group insurance provided by an employer covering fewer than 500 members, the premium may be allocated to one state or territory based on the residence or employment location of the greatest number of covered members or to the situs of the contract (Rule of 500).

For group insurance sold through associations or trusts, allocate and report premium and other considerations on a basis similar to group policies. Apply the Rule of 500 to the association or trust policy first. An association or trust policy covering fewer than 500 members may allocate all premiums to the state or territory where the greatest number of members reside or work or to the situs of the contract. Regardless of the number of groups or employers under the association or trust policy, if the association or trust policy has more than 500 covered members, apply the Rule of 500 at the level of each group and employer in determining the allocation of the premium. The determination of state and territory allocation by group or employer should be added to the determination of state and territory allocation of each group or employer under the association or trust policy to come up with the total allocation of premium. Do not report all association or trust business in one state or territory unless all covered members of the association or trust reside in one state, in fact or by operation of the Rule of 500. If the group is a collection of employers, do not report all premiums to one state or territory unless all of the covered employees reside or work in one state, in fact or by operation of the Rule of 500.

Example of an association policy that covers a group of employers: If the association policy covers more than 500 members, each employer would be reviewed to determine if coverage is provided through the association policy for more than 500 members. If an employer has fewer than 500 covered members, the premium for that employer must be reported in one state or territory based on the residence or work location of the most employees or to the situs of the contract. If an employer covers more than 500 members through the association policy, the premium would be reported based on the residence or employment location of each member. The determination for each employer would be added to the determinations for all the other employers that provide coverage to employees through the association policy.

Reporting entities must have procedures to capture and maintain changes in a member's residence and/or employment location and/or policyowner location when notified through renewals or other procedures and must use the changes to allocate premium and other considerations. It is not necessary to anticipate unreported changes in allocation at any specific reporting date.

For all group policies, the premium and other considerations associated with a member should be the basis of determining the amount of premium to report in a jurisdiction. If information is not available to associate a specific premium to each member, an allocation can be made based on the number of covered persons in a state or territory compared to the total number of the group's covered members and apply that ratio to the total group premium and other considerations.

The allocation method established by the reporting entity in compliance with these instructions and the instructions of the domiciliary state should be consistently applied to all policies and reporting periods.

The data reported in Schedule T of the annual statement may or may not be used for the calculation of the amount of premium tax due to a state/jurisdiction. Individual states/jurisdictions may require a separate schedule to support premium tax calculations.

NOTE: Existing State laws and regulations need to be considered when applying these instructions.

Line 60 – Reporting Entity Contributions for Employee Benefit Plans

Report the reporting entity's share of costs for employee benefit plans. Exclude any premiums paid by employees; these should be allocated to the states as above.

Line 61 – Total (Direct Business)

The sum of Column 2, 3, 4, 5, 6 and 7, Line 61 should equal the Underwriting and Investment Exhibit, Part 1, Column 1, Line 12.

Details of Write-ins Aggregated at Line 58 for Other Alien

List separately each alien jurisdiction for which there is no pre-printed line on Schedule T.

If the premium from an alien jurisdiction is due to relocation of current policyholders, the amount may be aggregated and reported as "Other Alien." Premiums from jurisdictions in which there is active writing must be reported by jurisdiction and include premium from relocated policyholders residing in the respective jurisdiction.

Identify each alien jurisdiction by using a three character (ISO Alpha 3) country code followed by the name of the country (e.g., DEU, Germany). For premium that can be aggregated and reported as "Other Alien" as stated in the previous paragraph, use "ZZZ" for the country code and "Other Alien" for the country name. A comprehensive listing of country codes is available in the appendix of these instructions.

Include summary of remaining write-ins for Line 58 from the Overflow page on the separate line indicated.

Explanation of basis of allocation by states, premiums by states, etc.

Provide a detailed explanation of the by-state and by-territory allocation of premium and other considerations used by the reporting entity. The explanation should be detailed enough to determine compliance with state laws and regulations.

Footnote (a):

Provide the total of each active status code in Column 1. The sum of all the counts of all active status codes should equal 57.

SCHEDULE T – PART 2

INTERSTATE COMPACT –EXHIBIT OF PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

This exhibit is to be completed by all reporting entities. The purpose of the Interstate Compact is to promote and protect the interest of consumers of individual and group annuity, life insurance, disability income and long-term care insurance products through establishing a central clearinghouse to receive and provide prompt review of insurance products covered under the Compact pursuant to adopted uniform product standards. The Interstate Compact uses premium volume information statutorily reported to the NAIC for several purposes including the composition of the Compact Commission Management Committee. Data to be reported on this schedule should include all premiums for that line of business, not just for those policies that apply to the Compact.

Report direct business only.

Report premiums based on the instructions for allocating premiums between lines of business and jurisdictions for Schedule T.

Column 1 – Life Insurance

Life insurance is insurance primarily for the purpose of coverage of human lives, including incidental benefits. The primary purpose of life insurance is to provide financial assistance to a beneficiary at the insured's death.

Column 2 – Annuities

An annuity is a contract the primary purpose of which is to obligate a reporting entity to make periodic payments, including incidental benefits. An annuity contract is an arrangement whereby an annuitant is guaranteed to receive a series of stipulated payments commencing either immediately or at some future date.

Report only annuities with mortality and/or morbidity risk.

Column 3 – Disability Income

Disability income insurance is insurance primarily for the purpose of coverage that provides payments when an insured is disabled or unable to work because of illness, disease or injury, including incidental benefits. Policies may provide monthly benefits for loss of income from disability, either on a short-term or a long-term basis.

Column 4 – Long-Term Care

Long-term care insurance is insurance primarily for the purpose of providing coverage when the insured is unable to perform specified activities of daily living or related functions, or have a cognitive impairment, including incidental benefits. Long-term care contracts represent any contract or policy under providing coverage for not less than 12 consecutive months for each covered person for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services, provided in a setting other than an acute care unit of a hospital. Under long-term care contracts, the insured event is generally the inability of the contract holder to perform certain activities of daily living.

Column 5 – Deposit-Type Contracts

A deposit-type contract is one that does not subject the reporting entity to any risks arising from policyholder mortality or morbidity. A mortality or morbidity risk is present if, under the terms of the contract, the reporting entity is required to make payments or forego required premiums contingent upon the death or disability (in the case of life and disability insurance contracts) or the continued survival (in the case of annuity contracts) of a specific individual or group of individuals. As such, deposit-type contracts are more comparable to financial or investment instruments, rather than insurance contracts.

Refer to *SSAP No. 50—Classifications of Insurance or Managed Care Contracts* and *SSAP No. 52—Deposit-Type Contracts* for accounting guidance.

Line 58 – Aggregate Other Alien

Enter the total of all alien business in the appropriate columns. Details by countries are not required.

Life and Fraternal

Line 59 – Totals

Column 1 amount should equal Schedule T, Line 59, Column 2.

Column 2 amount should equal Schedule T, Line 59, Column 3.

Column 5 amount should equal Schedule T, Line 59, Column 7.

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

PART 1 – ORGANIZATIONAL CHART

The term “holding company group” includes members of a holding company system and controlled groups.

All insurer and reporting entity members of a holding company group shall prepare a common schedule for inclusion in each of the individual annual statements. If the company is required to file a registration statement under the provisions of the domiciliary state’s Insurance Holding Company System Regulatory Act, then Schedule Y, Part 1, Organizational Chart must be included in the annual statement. See *SSAP No. 25—Affiliates and Other Related Parties* for further information.

NOTE: If the reporting entity completes this schedule, it should have answered “YES” to General Interrogatories, Part 1, Question 1.1.

Attach a chart or listing presenting the identities of and interrelationships between the parent, affiliated insurers and reporting entities; and other affiliates, identifying all insurers and reporting entities as such and listing the Federal Employer’s Identification Number for each. The NAIC company code and two-character state abbreviation of the state of domicile should be included for all domestic insurers. The relationships of the holding company group to the ultimate controlling person (if such person is outside the reported holding company) should be shown. Only those companies that were a member of a holding company group at the end of the reporting period should be shown on Schedule Y, Part 1, Organizational Chart.

Where interrelationships are a 50%/50% ownership, footnote any voting rights preferences that one of the entities may have.

However, any person(s) (that includes natural person) deemed to be an ultimate controlling person, must be included in the organizational chart. The Social Security number for individual persons should not be included on this schedule.

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SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

All insurer and reporting entity members of the holding company system shall prepare a schedule for inclusion in each of the individual annual statements that is common for the group with the exception of Column 10, Relationship to Reporting Entity.

NOTE: If the reporting entity completes this schedule, it should have answered “YES” to General Interrogatories, Part 1, Question 1.1.

Column 1 – Group Code

If not applicable for the entity in Column 8, leave blank.

Column 2 – Group Name

If not applicable for the entity in Column 8, leave blank.

Column 3 – NAIC Company Code

If not applicable, the NAIC Company Code field should be zero filled.

Column 4 – ID Number

Enter one of the following as appropriate for the entity being reported on the schedule. See the Schedule F (Property and Title) or Schedule S (Life/Fraternal and Health) General Instructions for more information on these identification numbers.

Federal Employer Identification Number	(FEIN)	
Alien Insurer Identification Number	(AIIN)	*
Certified Reinsurer Identification Number	(CRIN)	*

* AIINs or CRINs are only reported if the entity in Column 8 is a reinsurer that has had an AIIN or CRIN number assigned or should have one assigned due to transactions being reported on Schedule F (Property and Title) or Schedule S (Life/Fraternal and Health) of another entity regardless of whether the entity in Column 8 is part of reporting entity’s group.

If not applicable for the entity in Column 8, leave blank.

Column 5 – Federal RSSD

RSSD is the primary identifier for the Federal Reserve’s National Information Center (NIC) of the entity in Column 8, if applicable.

Column 6 – CIK

Central Index Key (CIK) (for example the U. S. Securities and Exchange Commission (SEC) or any other exchange) of the entity in Column 8, if applicable.

Only provide the CIK issued for a publicly traded entity in Column 8. Do not provide a CIK issued for a variable insurance product written by the entity in Column 8.

If the name of a securities exchange is provided for Column 7, then a CIK should be provided for Column 6.

Column 7 – Name of Securities Exchange if Publicly Traded (U.S. or International)

If the entity in Column 8 is publicly traded either in the U.S. or internationally, list the name of the securities exchange (e.g., New York Stock Exchange).

For companies traded on more than one exchange, show the U.S. exchange if traded both in the U.S. and internationally; otherwise show the primary exchange.

The listing of most stock exchanges can be found in the Investment Schedules General Instructions or at the following Web address:

www.fixprotocol.org/specifications/exchanges.shtml

If a CIK is provided for Column 6, then the name of a securities exchange should be provided for Column 7.

Column 8 – Name of Parent, Subsidiaries or Affiliates

Names of all insurers and parent, subsidiaries or affiliates, insurance and non-insurance, in the insurance holding company system.

Each company within the group may be listed more than once if control is not 100%.

For example, if Company A is 50% controlled by Company B and 50% controlled by Company C, Company A would be listed twice with detail about Company B's control in Columns 10 through 14 and 16 on the first line and detail about Company C's control in Columns 10 through 14 and 16 on the second line.

Column 9 – Domiciliary Location

Report the two-character U.S. postal code abbreviation for the domiciliary jurisdiction for U.S. states, territories and possessions. A comprehensive listing of three-character (ISO Alpha 3) abbreviations for foreign countries is available in the appendix of these instructions.

Column 10 – Relationship to Reporting Entity

Use the most applicable of the following codes to describe the relationship of the entity in Column 8 to the reporting entity for which the filing is made.

Relationship codes

UDP	=	Upstream Direct Parent
UIP	=	Upstream Indirect Parent
DS	=	Downstream Subsidiary
IA	=	Insurance Affiliate
NA	=	Non-Insurance Affiliate
OTH	=	Other (explain relationship in the footnote line)
RE	=	Reporting Entity

Column 11 – Directly Controlled by (Name of Entity/Person)

Name of the person/entity that directly controls the entity listed in Column 8.

As defined in the *Insurance Holding Company System Regulatory Act* (#440), the term “control” (including the terms “controlling,” “controlled by” and “under common control with”) means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a person, whether through the ownership of voting securities, by contract other than a commercial contract for goods or nonmanagement services, or otherwise, unless the power is the result of an official position with or corporate office held by the person. Control shall be presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing, ten percent (10%) or more of the voting securities of any other person. This presumption may be rebutted by a showing made in the manner provided by Section 4K that control does not exist in fact. The commissioner may determine, after furnishing all persons in interest notice and opportunity to be heard and making specific findings of fact to support the determination that control exists in fact, notwithstanding the absence of a presumption to that effect.

Refer to *SSAP No. 25—Affiliates and Other Related Parties*.

Column 12 – Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence)

Type of control the entity in Column 11 has over the entity in Column 8.

- Ownership
- Board of Directors
- Management
- Attorney In-Fact
- Influence
- Other

Column 13 – If Control is Ownership, Provide Percentage

If the control the entity in Column 11 has over the entity in Column 8 is ownership, then provide the percentage of ownership. If control is not ownership, report zero. (Format such that 100.0% is shown as 100.0.)

Column 14 – Ultimate Controlling Entity(ies)/Person(s)

Name of the Ultimate Controlling Entity(ies)/Person(s).

As defined in the *Insurance Holding Company System Model Regulation* (#450), the “ultimate controlling person” is defined as that person which is not controlled by any other person.

Column 15 – Is an SCA Filing Required? (Y/N)

Answer yes (Y) or no (N) if a SCA (Subsidiary, Controlled and Affiliated) SUB 1 (initial) or SUB 2 (annual) filing with the NAIC is required per *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities* for the entity in Column 8

Column 16 – *

Using the footnote lines at the bottom of the schedule, provide any footnotes or explanations of intercompany relationships. Insert the footnote line number in Column 16.

Where interrelationships are a 50%/50% ownership, footnote any voting rights preferences that one of the entities may have.

**** Column 17 will be electronic only. ****

Column 17 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any issuer as assigned to a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

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SCHEDULE Y

PART 2 – SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

This schedule was designed to provide an overview of transactions among insurance holding company system members. It is intended to demonstrate the scope and direction of major fund and/or surplus flows throughout the system. This schedule should be prepared on an accrual basis.

All insurer and reporting entity members of the holding company system shall prepare a common schedule for inclusion in each of the individual annual statements.

NOTE: If the reporting entity completes this schedule, it should have answered “YES” to General Interrogatories, Part 1, Question 1.1.

Include transactions between insurers; and between insurers and non-insurers within the holding company system. Exclude transactions between non-insurers that do not involve an affiliated insurer. Include all surplus, dividends, capital contributions and reinsurance recoverable (payable), Columns 4, 5 and 13, respectively, and transactions involving one-half of one percent or more of the largest insurer’s admitted assets as of December 31. Exclude transactions of a non-insurer with an affiliated insurance company that are of a routine nature (e.g., the purchase of insurance coverage).

Transactions among holding company system members should only be reported for the portion of the year in which each company to the transaction was a member of the holding company system. For example, if a member of a holding company system is sold to a party who is not a member of the system on June 30, transactions that occur prior to June 30 between that company and members of the holding company system should be included on Schedule Y, Part 2, Summary of Insurer’s Transactions With Any Affiliates. Those transactions that occur on or after June 30 should be reported on Schedule Y, Part 2 of the holding company system that acquired the insurer.

Report the aggregate amount of transactions for the reporting period within each category for both the payor and recipient of each transaction. If the insurer is both a payor and a recipient of amounts in any category, the net of these amounts should be reported on one line. Amounts of transactions that result in an increase in surplus should be shown as positive figures; and, transactions that result in a decrease in surplus should be reported enclosed in parentheses as negative figures. The total of each column is expected to be zero.

Refer to *SSAP No. 25—Affiliates and Other Related Parties* for accounting guidance.

If the nature of the transactions reported in Schedule Y, Part 2 requires explanation, report such in an explanatory note immediately following Schedule Y, Part 2.

Column 2 – ID Number

Enter one of the following as appropriate for the entity being reported on the schedule. See the Schedule F (Property and Title) or Schedule S (Life/Fraternal and Health) General Instructions for more information on these identification numbers.

Federal Employer Identification Number	(FEIN)	
Alicee Insurer Identification Number	(AIIN)	*
Certified Reinsurer Identification Number	(CRIN)	*

* AIIN or CRIN numbers are only reported if the entity in Column 3 is a reinsurer that has had an AIIN or CRIN number assigned or should have one assigned due to transactions being reported on Schedule F (Property and Title) or Schedule S (Life/Fraternal and Health) of another entity regardless of whether the entity in Column 3 is part of reporting entity’s group or not.

If not applicable for the entity in Column 3, leave blank.

Column 3	–	Names of Insurers and Parent, Subsidiaries or Affiliates
		Each company will be represented by a single line containing the net amount of all transactions.
Column 5	–	Capital Contributions
		Include: Surplus notes.
Column 7	–	Income/(Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)
		Exclude: Contingent liabilities. Contingent liabilities should be disclosed in the Notes to the Financial Statements.
Column 8	–	Management Agreements and Service Contracts
		Include: All revenues/expenditures under management agreements, service contracts, etc.
		Contracts for services provided by the insurer or purchased by the insurer from other affiliates.
		All income tax amounts resulting from intercompany tax-sharing arrangements.
		All compensation under agreements with affiliated brokers and reinsurance intermediaries.
		Exclude: Any amounts reportable under Column 9.
Column 9	–	Income/(Disbursements) Incurred Under Reinsurance Agreements
		Include: Experience rating refunds.
		Exclude: Pooling agreement amounts.
		List the pooling percentage and the name of each insurer in each pool in an explanatory note in the space following Schedule Y, Part 2.
Column 10	–	* Column
		Place an “X” in this column to indicate insurers that participate in a pooling agreement with affiliated insurers.
Column 11	–	Any Other Material Activity not in the Ordinary Course of the Insurer’s Business
		Include: Intercompany loans, to the extent that these loans are not repaid at year-end.
		Exclude: Those transactions that are of a routine nature (e.g., the purchase of insurance coverage and cost allocation transactions that are based upon Generally Accepted Accounting Principles).

Column 13 – Reinsurance Recoverable/(Payable) on Losses and/or Reserve Credit Taken/(Liability)

The purpose of this column is to show the net effect on surplus of reinsurance transactions with affiliates, and should represent the net (ceded less assumed) of the following amounts from Schedule F (P&C, Title) or Schedule S (Life, Health and other reporting entity), as appropriate:

Property/Casualty – Schedule F, Parts 1 and 3, affiliated amounts only

Reinsurance Recoverable (Payable) on Paid Losses –

Should agree with net of Schedule F, Part 3, Column 43 and Schedule F, Part 1, Column 6 multiplied by 1000 (Affiliates Only).

Reinsurance Recoverable (Payable) on Unpaid Losses –

Should agree with net of Schedule F, Part 3, Columns 9 through 12 and Schedule F, Part 1, Column 7 multiplied by 1000 (Affiliates Only).

Unearned Premiums –

Should agree with net of Schedule F, Part 3, Column 13 multiplied by 1000 plus Schedule F, Part 1, Column 11 multiplied by 1000 (Affiliates Only).

Title – Schedule F, Parts 1 and 2, affiliated amounts only

Reinsurance Recoverable (Payable) on Paid Losses –

Should agree with net of Schedule F, Part 1, Column 7 and Schedule F, Part 2, Column 8 (Affiliates only).

Reinsurance Recoverable (Payable) on Unpaid Losses –

Should agree with net of Schedule F, Part 1, Column 8 and Schedule F, Part 2, Column 9 (Affiliates only).

Life/Fraternal and Health – Schedule S, Part 1, Section 1; Part 1, Section 2; Part 2; Part 3, Section 1 and Part 3, Section 2; affiliated amounts only

Reinsurance Recoverable (Payable) on Paid and Unpaid Losses –

Should agree with Schedule S, Part 2, Columns 6 and 7 minus the sum of Schedule S, Part 1, Section 1, Column 11 and Schedule S, Part 1, Section 2, Column 11 (Affiliates only).

Reserve Credit Taken (Liability) –

Should agree with Schedule S, Part 3, Section 1, Column 9 minus Schedule S, Part 1, Section 1, Column 9 (Affiliates only).

Unearned Premiums –

Should agree with Schedule S, Part 3, Section 2, Column 9 minus Schedule S, Part 1, Section 2, Column 9 (Affiliates only).

Reserve Credit Taken (Liability) Other Than for Unearned Premiums –

Should agree with Schedule S, Part 3, Section 2, Column 10 minus Schedule S, Part 1, Section 2, Column 10 (Affiliates only).

Not for Distribution

INVESTMENT SCHEDULES GENERAL INSTRUCTIONS
(Applies to all investment schedules)

The following definitions apply to the investment schedules.

SAP Book Value (Defined in Glossary of *Accounting Practices and Procedures Manual*):

Original Cost, including capitalized acquisition costs and accumulated depreciation, unamortized premium and discount, deferred origination and commitment fees, direct write-downs, and increase/decrease by adjustment.

SAP Carrying Value (Defined in Glossary of *Accounting Practices and Procedures Manual*):

The SAP Book Value plus accrued interest and reduced by any valuation allowance (IF APPLICABLE) and any nonadmitted adjustment applied to the individual investment. Carrying Value is used in the determination of impairment.

Adjusted Carrying Value:

Carrying Value amount adjusted to remove any accrued interest and to add back any of the following amounts: individual nonadmitted amounts, individual valuation allowances (IF APPLICABLE), and aggregate valuation allowance (IF APPLICABLE). In effect, this is equivalent to the definition of SAP Book Value (not to be confused with the old "Book Value" reported in the annual statement blanks for data years 2000 and prior).

Recorded Investment:

The SAP Book Value (Adjusted Carrying Value) plus accrued interest.

The information included in the investment schedules shall be broken down to the level of detail as required when all columns and rows are considered together unless otherwise addressed in specific instructions. For example, on Schedule D Part 4, a reporting entity is required to list the CUIP book and adjusted carrying value, among other things. The reporting entity would only be required to break this information down to a lower level of detail if the information was inaccurate if reported in the aggregate. Thus, the reporting entity would not be required to break the information down by lot (information for each individual purchase) and could utilize the information for book/adjusted carrying value using an average cost basis, or some other method, provided the underlying data reported in that cell was calculated in accordance with the *Accounting Practices and Procedures Manual*. However, reporting entities are not precluded from reporting the information at a more detailed level (by lot) if not opposed by their domiciliary commissioner.

"To Be Announced" securities (commonly referred to as TBAs) are to be reported in Schedule D unless the structure of the security more closely resembles a derivative, as defined within *SSAP No. 86—Derivatives*, in which case the security should be reported on Schedule DR. The exact placement of TBAs in the investment schedules depends upon how a company uses TBA.

For Rabbi Trusts, refer to *SSA No. 104R—Share-Based Payments* for accounting guidance.

For the Foreign Code columns in Schedules D and DA, the following codes should be used:

- “A” For Canadian securities issued in Canada and denominated in U.S. dollars.
- “B” For those securities that meet the definition of foreign provided in the Supplement Investment Risk Interrogatories and pay in a currency OTHER THAN U.S. dollars.
- “C” For foreign securities issued in the U.S. and denominated in U.S. dollars.
- “D” For those securities that meet the definition of a foreign as provided in the Supplement Investment Risk Interrogatories and denominated in U.S. dollars (e.g., Yankee Bonds or Eurodollar bonds).

Leave blank for those securities that do not meet the criteria for the use of “A”, “B”, “C” or “D”.

Derivatives (Schedule DB); repurchase and reverse repurchase agreements (Schedule DA); and securities borrowing and securities lending transactions (Schedule DL) shall be shown gross when reported in the investment schedules. If these transactions are permitted to be reported net in accordance with *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*, the investment schedule shall continue to provide detail of all transactions (gross), with the net amount from the valid right to offset reflected in the financial statements (pages 2 and 3 of the statutory financial statements). Disclosures for items reported net when a valid right to offset exists including the gross amount, the amount offset and the net amount reported in the financial statements are required per *SSAP No. 64—Offsetting and Netting of Assets and Liabilities*.

For the columns that disclose information regarding investments that are not under the exclusive control of the reporting entity, and also including assets loaned to others, the following codes should be used:

- LS – Loaned or leased to others
- RA – Subject to repurchase agreement
- RR – Subject to reverse repurchase agreement
- DR – Subject to dollar repurchase agreement
- DRR – Subject to dollar reverse repurchase agreement
- C – Pledged as collateral – excluding collateral pledged to FHLB
- CF – Pledged as collateral to FHLB (including assets backing funding agreements)
- DB – Pledged under an option agreement
- DBP – Pledged under an option agreement involving “asset transfers with put options”
- R – Letter stock or otherwise restricted as to sale – excluding FHLB capital stock
(Note: Private placements are not to be included unless specific restrictions as to sale are included as part of the security agreement.)
- RF – FHLB capital stock
- SD – Pledged on deposit with state or other regulatory body
- M – Not under the exclusive control of the reporting entity for multiple reasons
- SS – Special sale of a security
- O – Other

The following is the description of the General and Specific Classifications used for reporting the detail lines for bonds and stocks.

General Classifications Bonds Only:

Refer to *SSAP No. 26R—Bonds*, *SSAP No. 43R—Loan-Backed and Structured Securities* and *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities* for additional guidance.

U.S. Government:

U.S. Government shall be defined as U.S. Government Obligations as defined per the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* Part Two, Section 4:

(i) Filing Exemption for Direct Claims on, or Backed Full Faith and Credit of the United States

“U.S. Government Obligations” means all direct claims (including securities, loans, and leases) on, and the portions of claims that are directly and unconditionally guaranteed by the United States Government or its agencies.

“U.S. Government agency” means an instrumentality of the U.S. Government the debt obligations of which are fully guaranteed as to the timely payment of principal and interest by the full faith and credit of the U.S. Government. This category includes in addition to direct claims on, and the portions of claims that are directly and unconditionally guaranteed by, the United States Government agencies listed below, claims collateralized by securities issued or guaranteed by the U.S. government agencies listed below for which a positive margin of collateral is maintained on a daily basis, fully taking into account any change in the insurance company's exposure to the obligor or counterparty under a claim in relation to the market value of the collateral held in support of that claim.

All Other Governments:

This includes bond investments issued by non-U.S. governments, including bonds of political subdivisions and special revenue. This includes bonds issued by utilities owned by non-U.S. governments and bonds fully guaranteed by non-U.S. governments.

U.S. States, Territories and Possessions (Direct and Guaranteed):

General obligations of these entities (NAIC members), as well as bonds issued by utility companies owned by these entities. NAIC membership is composed of the 50 states, the District of Columbia, American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed):

General obligations of cities, counties, townships, etc., as well as bonds issued by utility companies owned by these entities.

U.S. Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions:

Those U.S. government issues not listed in Part Six, Section 2(c) of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office*, yet included in Part Two, Section 4(c)(ii). This category also includes bonds that are issued by states, territories, possessions and other political subdivisions that are issued for a specific financing project rather than as general obligation bonds. Also include mortgage reference securities that are within the scope of *SSAP No. 43R—Loan-Backed and Structured Securities*.

Industrial and Miscellaneous (Unaffiliated):

This category includes all non-governmental issues that do not qualify for some other category in Schedule D, Part 1, including privatized (non-government ownership) utility companies. Include Public Utilities.

SVO Identified Funds:

This category includes all Bond Mutual Funds as listed in Part Six, Section 2(h) of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* and Exchange Traded Funds listed in Part Six, Section 2(i) of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office*.

Bank Loans

See *SSAP No. 26R—Bonds* for guidance.

Hybrid Securities:

Securities whose proceeds are accorded some degree of equity treatment by one or more of the nationally recognized statistical rating organizations and/or which are recognized as regulatory capital by the issuer's primary regulatory authority. Hybrid securities are designed with characteristics of debt and of equity and are intended to provide protection to the issuer's senior note holder. Hybrid securities products are sometimes referred to as capital securities. Examples of hybrid securities include Trust Preferreds, Yankee Tier 1s (with and without coupon step-ups) and debt-equity hybrids (with and without mandatory triggers).

This specifically excludes surplus notes, which are reported in Schedule BA; subordinated debt issues, which have no coupon deferral features; and "Traditional" preferred stocks, which are reported in Schedule D, Part 2, Section 1. With respect to preferred stock, traditional preferred stocks include, but are not limited to a) U.S. issuers that do not allow tax deductibility for dividends; and b) those issued as preferred stock of the entity or an operating subsidiary, not through a trust or a special purpose vehicle.

Parent, Subsidiaries and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities*.

General Classifications Preferred Stock Only:

Refer to *SSAP No. 32—Preferred Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities*.

Industrial and Miscellaneous (Unaffiliated):

All unaffiliated preferred stocks. Include Public Utilities, Banks, Trusts and Insurance Companies. This category includes Exchange Traded Funds listed in Part Six, Section 2 of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office*.

Parent, Subsidiaries and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities*.

General Classifications Common Stock Only:

Refer to *SSAP No. 30R—Unaffiliated Common Stock* and *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities*.

Industrial and Miscellaneous (Unaffiliated):

All unaffiliated common stocks that are not mutual funds or money market mutual funds. Include Public Utilities, Banks, Trusts and Insurance Companies.

Mutual Funds:

All investments in shares of funds regulated as mutual funds by the U.S. Securities and Exchange Commission under the Investment Company Act of 1940. This definition does not include unit investment trusts, closed-end funds or hedge funds.

Foreign (non-SEC registered) open-end investment funds governed and authorized in accordance with regulations established by the applicable foreign jurisdiction. Other foreign funds are excluded.

Unit Investment Trusts:

All investments in shares of funds regulated as unit investment trusts by the U.S. Securities and Exchange Commission under the Investment Company Act of 1940.

Closed-End Funds:

All investments in shares of funds regulated as closed-end funds by the U.S. Securities and Exchange Commission under the Investment Company Act of 1940.

Parent, Subsidiaries and Affiliates:

Defined by *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities*.

General Classifications Cash Equivalents Only:

Refer to *SSAP No. 2R—Cash, Cash Equivalents, Dividends and Short-Term Investments*.

Money Market Mutual Funds:

All investments in shares of funds regulated as money market mutual funds by the U.S. Securities and Exchange Commission.

Specific Classifications:

Issuer Obligations:

All bonds not backed by other loans and other assets. Those securities subject to the guidance in *SSAP No. 26R—Bonds*.

Residential Mortgage-Backed Securities:

Those securities directly or indirectly secured by liens on one- to four-family residential properties and subject to the guidance in *SSAP No. 43R—Loan-Backed and Structured Securities*. Includes prime, subprime, Alt-A mortgages, as well as home equity loans and home equity lines of credit.

Commercial Mortgage-Backed Securities:

Those securities directly or indirectly secured by a lien on one or more parcels of commercial real estate with one or more structures located on the real estate and subject to the guidance in *SSAP No. 43R—Loan-Backed and Structured Securities*. Does not include those securities secured by liens on one- to four-family residential properties.

Other Loan-Backed and Structured Securities:

Those securities subject to the guidance in *SSAP No. 43R—Loan-Backed and Structured Securities* not included in the definition of Residential Mortgage-Backed Securities or Commercial Mortgage-Backed Securities.

Not for Distribution

STOCK EXCHANGE LIST

This is not a comprehensive list of stock exchanges. If a stock exchange is not listed, refer to www.fixprotocol.org/specifications/exchanges.shtml. If a stock exchange is not found in one of the sources above, use a description or abbreviation that accurately identifies the exchange.

Abidjan Stock Exchange	CI	Japanese Securities Dealers Association (JASDAQ)	Q
AEX Options and Futures Exchange	E	Johannesburg Stock Exchange	J
AEX Stock Exchange	AS	Kabu.com PTS	KAB
Alpha Trading Systems	AL	Karachi Stock Exchange	KA
American Stock Exchange	A	Kazakhstan Stock Exchange	KZ
Amman Stock Exchange	AM	Korea Stock Exchange	KS
Australian Stock Exchange	AX	Korean Futures Exchange	KFE
Bahrain Stock Exchange	BH	KOSDAQ (Korea)	KQ
Barcelona Stock Exchange - CATS Feed	MC	Kuala Lumpur Stock Exchange	KL
Barcelona Stock Exchange - Floor Trading	BC	Kuwait Stock Exchange	KW
Beirut Stock Exchange	BY	Kyoto Stock Exchange	KY
Belfox	b	Lagos Stock Exchange	LG
Berlin Stock Exchange	BE	Latin American Market Spain (LATIBEX)	LA
Berne Stock Exchange	BN	Le Nouveau Marché	LN
Bilbao Stock Exchange	BI	Lima Stock Exchange	LM
BlockBook ATS	BBK	Lisbon Stock Exchange (Portugal)	LS
Bombay Stock Exchange	BO	London Stock Exchange	L
Boston Stock Exchange	B	Osaka Stock Exchange	LZ
Botswana Share Market	BT	Luxembourg Stock Exchange	LU
Bremen Stock Exchange	BM	Madras Stock Exchange	MD
Brussels Stock Exchange	BR	Madrid Stock Exchange - Floor Trading	MA
Cairo and Alexandria Stock Exchange	CA	Manila Stock Exchange	MT
Calcutta Stock Exchange	C	Mauritius Stock Exchange	MZ
Canadian Ventures Exchange	V	Medellin Stock Exchange	ML
Channel Islands	CH	Mexican Stock Exchange	MX
Chicago Board Options Exchange	W	Milan Stock Exchange	MI
Chicago Stock Exchange	NEW	MONEP Paris Stock Options	p
Chile Electronic Exchange	CE	Montreal Exchange	M
CHI-X Exchange	INS	Moscow Inter Bank Currency Exchange	MM
Cincinnati Stock Exchange	C	Moscow Stock Exchange	MO
Colombo Stock Exchange	CM	Munich Stock Exchange	MU
Copenhagen Stock Exchange	CO	Muscat Stock Exchange	OM
Dehli Stock Exchange	DL	Nagoya Stock Exchange	NG
Doha Securities Market	QA	Nairobi Stock Exchange	NR
Dubai Financial Market	DU	Namibia Stock Exchange	NM
Dubai International Financial Exchange	DI	NASDAQ	OQ
Dusseldorf Stock Exchange	D	NASDAQ Dealers - Bulletin Board	OB
Electronic Stock Exchange of Venezuela	EB	NASDAQ Japan	OJ
Frankfurt Stock Exchange	F	National Stock Exchange of India	NS
Fukuoka Stock Exchange	FU	NewEx (Austria)	NW
Ghana Stock Exchange	GH	New York Stock Exchange	N
Hamburg Stock Exchange	H	New Zealand Stock Exchange	NZ
Hanover Stock Exchange	HA	NYSE Match Point	MP
Helsinki Stock Exchange	HE	Occidente Stock Exchange	OD
Hong Kong Stock Exchange	HK	Osaka Stock Exchange	OS
Iceland Stock Exchange	IC	Oslo Stock Exchange	OL
Interbolsa (Portugal)	IN	Pacific Stock Exchange	P
International Securities Exchange (ISE)	Y	Paris Stock Exchange	PA
Irish Stock Exchange	I	Philadelphia Stock Exchange	PH
Istanbul Stock Exchange	IS	Philadelphia Stock Exchange Options	X
Jakarta Stock Exchange	JK	Phillipine Stock Exchange	PS

Pink Sheets (National Quotation Bureau)	PNK	Sydney Futures Exchange	SFE
Prague Stock Exchange	PR	Taiwan OTC Securities Exchange	TWO
Pure Trading	PT	Taiwan Stock Exchange	TW
RASDAQ (Romania)	RQ	Tallinn Stock Exchange	TL
Riga Stock Exchange	RI	Tel Aviv Stock Exchange	TA
Rio de Janeiro OTC Stock Exchange (SOMA)	SO	Thailand Stock Exchange	BK
Russian Trading System	RTS	Third Market	TH
Santiago Stock Exchange	SN	Tokyo Commodity Exchange	TCE
Sao Paulo Stock Exchange	SA	Tokyo Financial Futures Exchange	TFF
Sapporo Stock Exchange	SP	Tokyo Stock Exchange	T
Saudi Stock Exchange	SE	Toronto Options Exchange	K
SBI Japannext	JNX	Toronto Stock Exchange	TO
SBI Stock Exchange (Sweden)	SBI	Tradepoint Stock Exchange	TP
Shanghai Stock Exchange	SS	Tunis Stock Exchange	TN
Shenzhen Stock Exchange	SZ	Turquoise	TQ
Singapore Exchange - Derivatives	SIM	Ukraine PFTS	PFT
Singapore Stock Exchange	SI	Valencia Stock Exchange	VA
St. Petersburg Stock Exchange	PE	Vienna Stock Exchange	VI
Stockholm Stock Exchange	ST	Vilnius Stock Exchange	VL
Stuttgart Stock Exchange	SG	virt-x	VX
Surabaya Stock Exchange	SU	Xetra	DE
SWX Quotematch AG	QMH	Zagreb Stock Exchange	ZA
SWX Swiss Exchange	S	Zimbabwe Stock Exchange	ZI

Not for Distribution

Not for Distribution

SUMMARY INVESTMENT SCHEDULE

This schedule was developed to assist regulators in identifying and analyzing the risks inherent in a portfolio of securities as well as identifying the differences in valuation and admission between those practices prescribed or permitted by the state of domicile and those set forth in the NAIC *Accounting Practices and Procedures Manual*. This schedule includes only those assets from the general account. The line captions were developed with the intention of grouping securities with common risk characteristics together. These groupings were determined based upon a review of schedules within the NAIC Annual Statement and the Federal Financial Institutions Examination Council Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices (FFIEC 031, also known as the "Call Report").

Column 1 – Gross Investment Holdings – Amount

This column represents the value reported on the Investment Schedules. The amounts reported in this column should tie to Column 1 of the Asset Page.

Column 2 – Gross Investment Holdings – Percentage

Amount represents the percentage of the individual Column 1 line item to the Total Invested Assets amount presented in Column 1, Line 13.

Column 3 – Admitted Assets as Reported in the Annual Statement – Amount

This column represents the admitted value of an asset determined by applying the valuation procedures and admission criteria prescribed or permitted by the state of domicile (i.e., the basis of admitted assets reported in the Annual Statement). A variation between the amounts in Column 1 and Column 3 would indicate that a reporting entity valued or admitted an asset differently under its state law than it would have under the NAIC *Accounting Practices and Procedures Manual*. An example includes a case where an entity was required to nonadmit an asset under its state investment law but was not required to nonadmit under the NAIC *Accounting Practices and Procedures Manual* because there are no investment limits within the Manual. Another example includes a case where an entity was not able to admit an asset under the NAIC *Accounting Practices and Procedures Manual* (i.e., it did not meet the requirements of *SSAP No. 1 – Assets and Nonadmitted Assets*) but was able to admit the asset under the basket clause within the state investment law. This Column should tie to Column 3 of the Asset page.

Column 4 – Admitted Assets as Reported in the Annual Statement – Securities Lending Reinvested Collateral Amount

This column represents Schedule DL, Part 1 (Page 2, Line 10) reflected in their respective investment categories.

Line 13, Total Invested Assets should equal Column 3, Line 11, Securities Lending.

Column 5 – Admitted Assets as Reported in the Annual Statement – Total Amount

For Lines 1 through 10, Column 5 should equal Column 3 plus Column 4.

For Line 13, Column 5 should equal Column 3, Line 13 plus Column 4, Line 13 minus Column 3, Line 11.

Column 6 – Admitted Assets as Reported in the Annual Statement – Percentage

Amount represents the percentage of the individual Column 5 line item to the Total Invested Assets amount presented in Column 5, Line 13.

Line 1.01	– U.S. Governments	<p>Include: The value of all U.S. Government securities as defined per the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i> Part Two, Section 4.</p> <p>Column 1 should equal the Schedule D, Part 1, Line 0599999.</p>
Line 1.02	– All other Governments	<p>Include: The value of all investments issued by non-U.S. governments, including bonds of political subdivisions and special revenue. This includes bonds issued by utilities owned by non-U.S. governments and bonds fully guaranteed by non-U.S. governments</p> <p>Column 1 should equal the Schedule D, Part 1, Line 1099999.</p>
Line 1.03	– U.S. States, Territories and Possessions, etc. Guaranteed	<p>Include: The value of general obligations of these entities (NAIC members), as well as bonds issued by utility companies owned by these entities.</p> <p>Column 1 should equal the Schedule D, Part 1, Line 1299999.</p>
Line 1.04	– U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed	<p>Include: The value of general obligations of cities, counties, townships, etc., as well as bonds issued by utility companies owned by these entities</p> <p>Column 1 should equal the Schedule D, Part 1, Line 2499999.</p>
Line 1.05	– U.S. Special Revenue & Special Assessment Obligations, etc. Non-Guaranteed	<p>Include: The value of those U.S. government issues not listed in Part Six, Section 2(c) of the <i>Purposes and Procedures manual of the NAIC Investment Analysis Office</i>, yet included in Part Two, Section 4(c)(ii). This category also includes bonds that are issued by states, territories, possessions and other political subdivisions that are issued for a specific financing project rather than as general obligation bonds.</p> <p>Column 1 should equal the Schedule D, Part 1, Line 3199999.</p>
Line 1.06	– Industrial and Miscellaneous	<p>Include: The value of all non-governmental issues that do not qualify for some other bond category, including privatized (non-government ownership) utility companies. Include Public Utilities.</p> <p>Column 1 should equal the Schedule D, Part 1, Line 3899999.</p>
Line 1.07	– Hybrid Securities	<p>Include: The value of securities whose proceeds are accorded some degree of equity treatment by one or more of the nationally recognized statistical rating organizations and/or which are recognized as regulatory capital by the issuer's primary regulatory authority.</p> <p>Column 1 should equal the Schedule D, Part 1, Line 4899999.</p>

- Line 1.08 – Parent, Subsidiaries and Affiliates
- Include The value of all affiliated debt securities as defined under *SSAP No. 97 – Investments in Subsidiary, Controlled and Affiliated Entities*
- Column 1 should equal the Schedule D, Part 1, Line 5599999.
- Line 1.09 – SVO Identified Funds
- Include The value of all Bond Mutual Funds as listed in Part Six, Section 2(h) of the *Purposes and Procedures manual of the NAIC Investment Analysis Office* and Exchange Traded Funds listed in Part Six, Section 2(i) of the *Purposes and Procedures manual of the NAIC Investment Analysis Office*
- Column 1 should equal the Schedule D, Part 1, Line 6099999.
- Line 1.10 – Unaffiliated Bank Loans
- Include The value of all Unaffiliated Bank Loans that are within the scope of *SSAP No. 26R—Bonds*.
- Column 1 should equal the Schedule D, Part 1, Line 6599999.
- Line 1.11 – Total Long-Term Bonds
- Sum of Lines 1.1 to 1.10.
- The amount reported in Column 1 should equal the amount reported in Line 1, Column 1, Page 2, Assets.
- The amount reported in Column 3 should equal the amount reported in Line 1, Column 3, Page 2, Assets.
- Line 2.01 – Preferred Stocks – Industrial and Miscellaneous (Unaffiliated)
- Include: The value of all unaffiliated preferred stocks.
- Column 1 should equal the Schedule D, Part 2, Section 1, Lines 8499999 plus 8599999.
- Line 2.02 – Preferred Stocks – Parent, Subsidiaries and Affiliates
- Include: The value of all preferred stock securities as defined under *SSAP No. 97 – Investments in Subsidiary, Controlled and Affiliated Entities*
- Column 1 should equal the Schedule D, Part 2, Section 1, Lines 8699999 plus 8799999.
- Line 2.03 – Total Preferred Stocks
- Sum of Lines 2.01 to 2.02
- The amount reported in Column 1 should equal the amount reported in Line 2.1, Column 1, Page 2, Assets.
- The amount reported in Column 3 should equal the amount reported in Line 2.1, Column 3, Page 2, Assets.

- Line 3.01 – Common Stocks – Industrial and Miscellaneous (Unaffiliated) Publicly Traded
- Include: The value of all investments in the common stock of unaffiliated entities. Publicly traded common stock includes but is not limited to equity securities traded on a public exchange, master limited partnerships trading as common stock and American deposit receipts only if the security is traded on the New York, American, or NASDAQ exchanges, and publicly traded common stock warrants.
- Exclude: Mutual funds that should be reported on Line 3.05.
- Column 1 should equal the Schedule D, Part 2, Section 2, Line 9099999.
- Line 3.02 – Common Stocks – Industrial and Miscellaneous (Unaffiliated) Other
- Include: The value of all industrial and miscellaneous common stock of unaffiliated entities not reported in Line 3.1. Includes but is not limited to:
- (1) Equity securities not traded on a public exchange (e.g., private equities).
 - (2) Master limited partnership common stock not traded on the New York, American, or NASDAQ exchanges.
- Exclude: Mutual funds that should be reported on Line 3.05.
- Column 1 should equal the Schedule D, Part 2, Section 2, Line 9199999.
- Line 3.03 – Common Stocks – Parent, Subsidiary and Affiliates Publicly Traded
- Include: The value of all investments in the common stock of affiliated entities. Publicly traded common stock includes but is not limited to equity securities traded on a public exchange, master limited partnerships trading as common stock and American deposit receipts only if the security is traded on the New York, American, or NASDAQ exchanges, and publicly traded common stock warrants.
- Column 1 should equal the Schedule D, Part 2, Section 2, Line 9299999.
- Line 3.04 – Common Stocks – Parent, Subsidiary and Affiliates Other
- Include: The value of all unaffiliated entities not reported in Line 3.03.
- Column 1 should equal the Schedule D, Part 2, Section 2, Line 9399999.
- Line 3.05 – Common Stocks – Mutual Funds
- Include: The value of all investments in shares of funds regulated as mutual funds by the Securities and Exchange Commission reported on Schedule D, Part 2, Section 2.
- Column 1 should equal the Schedule D, Part 2, Section 2, Line 9499999.
- Line 3.06 – Common Stocks – Unit Investment Trusts
- Include: The value of all investments in shares of funds regulated as unit investment trusts by the Securities and Exchange Commission reported on Schedule D, Part 2, Section 2.
- Column 1 should equal the Schedule D, Part 2, Section 2, Line 9599999.

Line 3.07 – Common Stocks – Closed-End Funds

Include: The value of all investments in shares of funds regulated as closed-end funds by the Securities and Exchange Commission reported on Schedule D, Part 2, Section 2.

Column 1 should equal the Schedule D, Part 2, Section 2, Line 9699999.

Line 3.08 – Total Common Stocks

Sum of Lines 3.01 to 3.07

The amount reported in Column 1 should equal the amount reported in Line 22, Column 1, Page 2, Assets.

The amount reported in Column 3 should equal the amount reported in Line 22, Column 3, Page 2, Assets.

Line 4.01 – Mortgage Loans – Farm Mortgages

Include: The value of loans secured by farmland and improvements thereon, as evidenced by mortgages or other liens. Farmland includes all land known to be used or usable for agricultural purposes, such as crop and livestock production. Farmland includes grazing or pastureland, whether tillable or not and whether wooded or not. Include loans secured by farmland that are guaranteed by the Farmers Home Administration (FmHA) or by the Small Business Administration (SBA) and that are extended, serviced, and collected by any party other than FmHA or SBA.

Column 1 should equal to the sum of Lines 019999, 0999999, 1799999, and 2599999 on Schedule B, Part 1.

Line 4.02 – Mortgage Loans – Residential Mortgages

Include: The value of loans secured by real estate as evidenced by mortgages (FHA, FmHA, VA, or conventional) or other liens on nonfarm property containing one to four dwelling units (including vacation homes) or more than four dwelling units if each is separated from other units by dividing walls that extend from ground to roof (e.g., row houses, townhouses, or the like), mobile homes where (a) state laws define the purchase or holding of a mobile home as the purchase or holding of real property and where (b) the loan to purchase the mobile home is secured by that mobile home as evidenced by a mortgage or other instrument on real property, individual condominium dwelling units and loans secured by an interest in individual cooperative housing units, even if in a building with five or more dwelling units, and housekeeping dwellings with commercial units combined where use is primarily residential and where only one to four family dwelling units are involved.

Column 1 should equal to the sum of Lines 0299999, 0399999, 1099999, 1199999, 1899999, 1999999, 2699999, And 2799999 on Schedule B, Part 1.

- Line 4.03 – Mortgage Loans – Commercial Mortgages
- Include: The value of loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.
- Column 1 should equal to the sum of Lines 0499999, 0599999, 1299999, 1399999, 2099999, 2199999, 2899999, and 2999999 on Schedule B, Part 1.
- Line 4.04 – Mortgage Loans – Mezzanine Real Estate Loans
- Include Mezzanine real estate loans as defined in *SSAP No. 3—Mezzanine Real Estate Loans*.
- Column 1 should equal to the sum of Lines 0699999, 1499999, 2299999, and 3099999 on Schedule B, Part 1.
- Line 4.05 – Total Mortgage Loans
- Sum of Lines 4.01 to 4.04
- The amount reported in Column 1 should equal the amount reported in Line 3.1 plus Line 3.2, Column 1, Page 2, Assets.
- The amount reported in Column 3 should equal the amount reported in Line 3.1 plus Line 3.2, Column 3, Page 2, Assets.
- Line 5 – Real Estate
- Include: Properties occupied by the company. (Line 5.01)
- Properties held for the production of income. (Line 5.02)
- Properties held for sale. (Line 5.03)
- Line 5.01, Column 1 should equal the amount reported in Line 4.1, Column 1, Page 2, Assets.
- Line 5.01, Column 3 should equal the amount reported in Line 4.1, Column 3, Page 2, Assets.
- Line 5.02, Column 1 should equal the amount reported in Line 4.2, Column 1, Page 2, Assets.
- Line 5.02, Column 3 should equal the amount reported in Line 4.2, Column 3, Page 2, Assets.
- Line 5.03, Column 1 should equal the amount reported in Line 4.3, Column 1, Page 2, Assets.
- Line 5.03, Column 3 should equal the amount reported in Line 4.3, Column 3, Page 2, Assets.

- Line 6.01 – Cash
Include: The value of cash (Schedule E, Part 1)
- Line 6.02 – Cash Equivalents
Include: The value of cash equivalents (Schedule E, Part 2 including money market mutual funds)
- Line 6.03 – Short Term Investments
Include: The value of short-term investments (Schedule DA, Part 1)
- Line 6.04 – Cash, Cash Equivalents, and short-term investments
Sum of Lines 6.01 to 6.03
Column 1 should equal the amount reported in Line 5, Column 1, Page 2, Assets
Column 3 should equal the amount reported in Line 5, Column 3, Page 2, Assets
- Line 7 – Contract Loans
Include: The value of all contract loans
Column 1 should equal the amount reported in Line 6, Column 1, Page 2, Assets.
Column 3 should equal the amount reported in Line 6, Column 3, Page 2, Assets.
- Line 8 – Derivatives
Include: The value of derivatives.
Column 1 should equal the amount reported in Line 7, Column 1, Page 2, Assets.
Column 3 should equal the amount reported in Line 7, Column 3, Page 2, Assets.
- Line 9 – Other Invested Assets
Include: The value of securities listed on the Schedule BA
Column 1 should equal the amount reported in Line 8, Column 1, Page 2, Assets
Column 3 should equal the amount reported in Line 8, Column 3, Page 2, Assets
- Line 10 – Receivables for Securities
Include: The value of receivable for securities.
Column 1 should equal the amount reported in Line 9, Column 1, Page 2, Assets.
Column 3 should equal the amount reported in Line 9, Column 3, Page 2, Assets.

Line 11 – Securities Lending (Reinvested Collateral Line 10, Asset Page)

Include: The value of securities lending.

Column 1 should equal the amount reported in Line 10, Column 1, Page 2, Assets.

Column 3 should equal the amount reported in Line 10, Column 3, Page 2, Assets.

Line 12 – Other Invested Assets (Page 2, Line 11)

Include: The value of all other invested assets that have not been included in Lines 1 through 11 above.

Column 1 should equal the amount reported in Line 11, Column 1, Page 2, Assets.

Column 3 should equal the amount reported in Line 11, Column 3, Page 2, Assets.

Line 13 – Total Invested Assets

Sum of Lines 1 to 12. The amount reported in Column 1 should equal the amount of total invested assets reported in Line 12 Column 1, Page 2, Assets.

Sum of Lines 1 to 12. The amount reported in Column 3 should equal the amount of total invested assets reported in Line 12 Column 3, Page 2, Assets.

Not for Distribution

SCHEDULE A – VERIFICATION BETWEEN YEARS

REAL ESTATE

- Line 1 – Book/Adjusted Carrying Value, December 31 of Prior Year
Report the book/adjusted carrying value excluding accrued interest of real estate owned as of December 31, of the prior year's statement.
- Line 2.1 – Actual Cost at Time of Acquisitions
Report the actual cost at the time the asset was originally acquired. Do not include additional expenditures after the time of initial acquisition. These amounts are reported on Line 2.2.
- Line 2.2 – Additional Investment Made After Acquisition
On a year-to-date basis, report additions and improvements that increased the investment subsequent to the time the asset was originally acquired.
- Line 3 – Current Year Change in Encumbrances
Report as a positive number any decreases in encumbrances reported on real estate for the year. Report as a negative number any increases in encumbrances reported on real estate for the year.
- Line 4 – Total Gain (Loss) on Disposals
Report the total gain (loss) on disposal of real estate for the year.
- Line 5 – Deduct Amounts Received on Disposals
This is the consideration received on the disposal and should include not only real estate fully disposed but also real estate partially disposed.
- Line 6 – Total Foreign Exchange Change in Book/Adjusted Carrying Value
Report the unrealized foreign exchange gain or loss for the year.
- Line 7 – Deduct Current Year's Other-Than-Temporary Impairment Recognized
Report the other-than-temporary impairments for the year.
- Line 8 – Deduct Current Year's Depreciation
Report the total depreciation for the entire year.
Include: Depreciation that was recorded on property during the current year that was later classified as property held for sale.
Include the unrealized valuation gain/loss for separate account only
- Line 9 – Book/Adjusted Carrying Value at End of Current Period
The amount in Line 9 should tie to the Assets Page, Column 1, the sum of all types of real estate included in Lines 4.1, 4.2 and 4.3.

Line 10 – Deduct Total Nonadmitted Amounts

Report the adjustment for nonadmitted amounts related to real estate loans.

Include: The amount of the portfolio that is in excess of any investment limitation.

Line 11 – Statement Value at End of Current Period

Report the statement value of real estate owned as of December 31, current year. This should agree with Page 2, Column 3, of the current year's statement.

Not for Distribution

SCHEDULE B – VERIFICATION BETWEEN YEARS

MORTGAGE LOANS

- Line 1 – Book Value/Recorded Investment excluding Accrued Interest on December 31 of Prior Year
- Report the book value/recorded investment (excluding accrued interest) of mortgages owned as of December 31 of the prior year's statement.
- Line 2.1 – Actual Cost at Time of Acquisitions
- Report the actual amount loaned for the mortgages at the time the asset was originally acquired. The cost of acquiring the assets includes any additional amounts that are to be capitalized. Accordingly, there may be a premium or discount on such loans resulting from a difference between the amount paid and the principal amount. Do not include additional expenditures after the time of initial acquisition. These amounts are reported on Line 2.2.
- Line 2.2 – Additional Investments Made After Acquisitions
- Report additional amounts that increased the mortgage during the year subsequent to the time the asset was originally acquired, e.g., increases in the loan. Include additional loans on mortgages that were subsequently disposed during the year.
- Line 3 – Capitalized Deferred Interest and Other
- Report the other capitalized past due interest and other items for the year.
- Line 4 – Accrual of Discount
- Report the total amount of discount accrued for the year as included in Schedule B, Part 1, Column 10 and Schedule B, Part 3, Column 9. Refer to *SSAP No. 37—Mortgage Loans* for accounting guidance.
- Line 5 – Unrealized Valuation Increase (Decrease)
- Report the total amount of noncash increases and decreases in the book value/recorded investment (excluding accrued interest) for the year.
- Include: the amount on mortgage loans still owned as of the reporting date and the amount on mortgage loans disposed and reported on Schedule B, Part 3, Column 8.
- Line 6 – Total Gain (Loss) on Disposal
- Report the gain (loss) on disposal of mortgages for the year.
- Line 7 – Product Amounts Received On Disposals
- Report considerations received on mortgages disposed during the year.

- Line 8 – Deduct Amortization of Premium and Mortgage Interest Points and Commitment Fees
- Report the total amount of premium, mortgage interest points, and commitment fees amortized for the year as included in Schedule B, Part 1, Column 10 and Schedule B, Part 3, Column 9. Refer to *SSAP No. 37—Mortgage Loans* for accounting guidance.
- Line 9 – Total Foreign Exchange Change In Book Value/Recorded Investment Excluding Accrued Interest
- Report the unrealized foreign exchange gain or loss for the year.
- Line 10 – Deduct current Year's Other-Than-Temporary Impairment Recognized
- Report the other-than-temporary impairments for the year.
- Line 11 – Book Value/Recorded Investment Excluding Accrued Interest at End of Current Period
- Report the book value/recorded investment (excluding accrued interest) of mortgages owned as of the end of the year.
- Line 12 – Total Valuation Allowance
- Report as a negative number the aggregate outstanding valuation allowance related to impaired loans as set forth in *SSAP No. 37—Mortgage Loans*.
- Line 14 – Deduct Total Nonadmitted Amounts
- Report the adjustment for nonadmitted amounts related to mortgage loans.
- Include: The amount of the surplus that is in excess of any investment limitation.
- Line 15 – Statement Value at End of Current Period
- Report the statement value of mortgages owned as of December 31, current year. This should agree with Page 2, Column 3, of the current year's statement.

SCHEDULE BA – VERIFICATION BETWEEN YEARS

LONG-TERM INVESTED ASSETS

- Line 1 – Book/Adjusted Carrying Value of Long-Term Invested Assets Owned, December 31 of Prior Year
- Report the book/adjusted carrying value of other long-term invested assets and collateral loans owned as of December 31 prior year shown on Page 2, Column 1 of the prior year's statement.
- Line 2.1 – Actual Cost at Time of Acquisition
- Include: The actual cost at the time the asset was originally acquired.
- The cost of acquiring the assets including broker's commission and incidental expenses of effecting delivery.
- Exclude: Additional expenditures after the time of the initial acquisition or encumbrances or impairments.
- Line 2.2 – Additional Investment Made After Acquisition
- Include: The actual cost (including Broker's commissions and incidental expenses of affecting delivery) to increase investment in the original assets.
- Improvements to the assets subsequent to acquisition.
- Activity on investments sold during the year.
- Line 3 – Capitalized Deferred Interest and Other
- Report the other capitalized pre-accrued interest and other items for the year.
- Line 4 – Accrual of Discount
- Report the total amount of discount accrued for the year as included in Schedule BA, Part 1, Column 14 and Schedule BA, Part 3, Column 10.
- Line 5 – Unrealized Valuation Increase (Decrease)
- Report the total amount of noncash increases and decreases to the book/adjusted carrying value, except for amounts reported on Lines 4, 8 and 9. This includes a valuation allowance as allowed under *SSAP No. 37—Mortgage Loans*.
- Line 6 – Total Gain (Loss) on Disposal
- Report the gain (loss) on disposal of other long-term invested assets for the year.

- Line 7 – Deduct Amounts Received on Disposal
- Include: Portions of investments repaid during the year.
- Considerations received on investments disposed during the year are to be included.
- Line 8 – Deduct Amortization of Premium and Depreciation
- Report the total amount of premium amortized during the year and amount of depreciation on any assets that are considered real estate on a look-through basis, as included in Schedule BA, Part 1, Column 14 and Schedule BA, Part 3, Column 10.
- Report the amount of depreciation on any assets that are considered real estate on a look-through basis.
- Line 9 – Total Foreign Exchange Change in Book Value/Adjusted Carrying Value
- Report the unrealized foreign exchange gain or loss for the year.
- Line 10 – Deduct Current Year's Other-Than-Temporary Impairment Recognized
- Report the other-than-temporary impairments for the year.
- Line 11 – Book/Adjusted Carrying Value at End of Current Period
- Report the book/adjusted carrying value of other long-term invested assets owned as of the end of the year.
- Line 12 – Deduct Total Nonadmitted Amount
- Report the adjustment for nonadmitted amounts related to long-term invested assets.
- Include: The amount of the portfolio that is in excess of any investment limitation.
- The amount of any goodwill that exceeds the surplus limitation as described in *SAP No. 68—Business Combinations and Goodwill*.
- Line 13 – Statement Value at End of Current Period
- Report the statement value of other long-term invested assets owned as of December 31, current year, shown on Page 1, Column 3 of the current year's statement.

SCHEDULE D – VERIFICATION BETWEEN YEARS

BONDS AND STOCKS

- Line 1 – Book/Adjusted Carrying Value of Bonds and Stocks, December 31 of Prior Year
- Report the book/adjusted carrying value of Bonds and Stocks owned as of December 31 on Schedule D, Verification Between Years, of the prior year's annual statement.
- Line 2 – Cost of Bonds and Stocks Acquired
- Report the actual cost to acquire bonds and stocks for the year. The cost of acquiring the investment should be consistent with the accounting guidance contained in the *Accounting Practices and Procedures Manual*.
- Line 3 – Accrual of Discount
- Report the total amount of discount accrued for the year, including the amount on bonds and stocks still owned as of the reporting date and reported on Schedule D, Part 1, Column 13 and Schedule D, Part 2, Section 1, Column 16, and the amount on bonds and stocks disposed in the current year and reported on Schedule D, Part 4, Column 12.
- Line 4 – Unrealized Valuation Increase (Decrease)
- Report the total unrealized valuation increase (decrease) for the year.
- Line 5 – Total Gain (Loss) on Disposals
- Report the profit (loss) on sales of bonds and stocks for the year.
- Line 6 – Deduct Consideration for Bonds and Stocks Disposed of During the Year
- Report the total consideration received on bonds and stocks for the year.
- Line 7 – Deduct Amortization of Premium
- Report the total amount of premium amortized for the year, including the amount on bonds and stocks still owned as of the reporting date and reported on Schedule D, Part 1, Column 13 and Schedule D, Part 2, Section 1, Column 16, and the amount on bonds and stocks disposed in the current year and reported on Schedule D, Part 4, Column 12.
- Line 8 – Total Foreign Exchange Change in Book/Adjusted Carrying Value
- Report the unrealized foreign exchange gain or loss for the year.
- Line 9 – Deduct Current Year's Other-Than-Temporary Impairment Recognized
- Report the other-than-temporary impairments for the year.
- Line 10 – Total Investment Income Recognized as a Result of Prepayment Penalties and/or Acceleration Fees
- Report only the total investment income recognized, using the information recorded in Schedule D, Part 4, Column 20, for bonds and stocks that were sold, disposed or otherwise redeemed during the year, as a result of a prepayment penalty and/or acceleration fee. Line 10 should equal Note 5, Line 5Q(2).

Line 11 – Book/Adjusted Carrying Value at End of Current Period

The amount in Line 11 should tie to the Assets Page, Column 1, the sum of the lines for Bonds, Line 1, Preferred Stocks, Line 2.1 and Common Stocks, Line 2.2.

Line 12 – Deduct Total Nonadmitted Amounts

Include: The amount of the portfolio that is in excess of any investment limitation.

The amount of any goodwill that exceeds the surplus limitations described in *SSAP No. 68—Business Combinations and Goodwill*.

The amount to be reported here should tie to the Assets Page, Column 1, the sum of the lines for Bonds, Line 1, Preferred Stocks, Line 2.1, and Common Stocks, Line 2.2.

Line 13 – Statement Value of Bonds and Stocks, Current Period

This amount should tie to the Assets Page, Column 3, the sum of the lines for Bonds, Line 1, Preferred Stocks, Line 2.1, and Common Stocks, Line 2.2.

Not for Distribution

SCHEDULE D – SUMMARY BY COUNTRY

LONG-TERM BONDS AND STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Enter summarized amounts in the appropriate columns by the specified major classifications, subdividing into United States, Canada, and Other Countries where applicable. For purposes of this schedule, investments in Other Countries are considered Foreign Investments. For the definition of Foreign Investment, and Domestic Investment, see instructions to the Supplemental Investment Risk Interrogatories.

Column 2 – Fair Value

For certain bonds, values other than actual market may appear in this column. (See Schedule D, Part 1 instructions for details.)

Exclude: Accrued interest.

Column 3 – Actual Cost

Include: Brokerage and other related fees, to the extent they do not exceed the fair market value at the date of acquisition.

Exclude: Accrued interest.

Lines 8 through 11 – Bonds – Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (Unaffiliated)

Include: Bond Mutual Funds – as identified by the SVO and Exchange Traded Funds – as Identified by the SVO reported in Schedule D, Part 1.

Unaffiliated Bank Loans

Line 13 – Total Bonds

Columns 1, 2, 3, and 4, should agree with Columns 11, 9, 7 and 10, respectively, in Schedule D, Part 1.

Column 1 should equal column 1, Line 1 of the Assets page.

Lines 14 through 17 – Preferred Stocks – Industrial and Miscellaneous (Unaffiliated)

Include: Exchange Traded Funds (ETFs) reported in Schedule D, Part 2, Section 1.

Line 19 – Total Preferred Stocks

Columns 1, 2 and 3 should agree with Columns 8, 10 and 11, respectively, in Schedule D, Part 2, Section 1.

Column 1 should equal Column 1, Line 2.1 of the Assets page.

Lines 20 through 23 – Common Stocks – Industrial and Miscellaneous (Unaffiliated)

Include: Mutual funds reported in Schedule D, Part 2, Section 2.

Line 25 – Total Common Stocks

Columns 1, 2 and 3 should agree with Columns 6, 8 and 9, respectively, in Schedule D, Part 2, Section 2.

Column 1 should equal Column 1, Line 2.2 of the Assets page.

SCHEDULE D – PART 1A – SECTION 1

**QUALITY AND MATURITY DISTRIBUTION OF ALL BONDS OWNED DECEMBER 31
BY MAJOR TYPE AND NAIC DESIGNATION**

The schedule summarizes the aggregate book/adjusted carrying value of all bond holdings, including those in Schedule DA and Schedule E, Part 2 by quality, designation, maturity and bond categories. Include short-term and cash equivalent bonds in the category that most closely resembles their credit risk.

The maturity category for a particular holding is determined by the following criteria:

- a. Serial issues and mandatory fixed prepayment obligations valued on an amortable basis may be distributed based on the par value of each scheduled repayment date and the final installment and adjusted for any discount or premium. Such holdings reported at market may be distributed based on market value by applying market rate to each scheduled repayment.
- b.
 - (i) Mortgage-backed/loan-backed and structured securities (these securities are considered loan-backed securities and subject to the guidance in *SSAP No. 431, Loan-Backed and Structured Securities*) should be distributed based on the anticipated future prepayment cash flows used to value the security.
 - (ii) Other bonds with optional prepayment provisions should be distributed based on the expected future prepayments used to value the security.
 - (iii) Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO (as described in the Investment Schedules General Instructions) should be reported in Column 6, “No Maturity Date” in Section 9 “SVO Identified Funds.” Only funds reported in Section 9 would be reported in Column 6.
- c. Place all holdings in default as to principal or interest in the “Over 20 years” category in the absence of definitive information as to final settlement. Floating rate bonds should also be included in this category.
- d. Consider obligations without maturity date and payable on demand to be due within one year if in good standing. Otherwise, include in the “Over 20 years” category, or earlier if justifiable.

There are 14 sections to this schedule: Sections 1 through 10 for each of the 10 bond categories, Section 11 for total bonds current year, Section 12 for total bonds prior year, Section 13 for total bonds publicly traded and Section 14 for total bonds privately placed. The 10 bond categories combine corresponding subtotals from Schedule D, Part 1; Schedule DA, Part 1; and Schedule E, Part 2 as follows, and for each of those 10 bond categories, the total line for Column 7 of each section should equal the sum of the subtotal lines shown below:

Section 1. U.S. Governments

Line 0599999 from Schedule D, Part 1, Column 11; Line 0599999 from Schedule DA, Part 1, Column 7; and Line 0599999 from Schedule E, Part 2, Column 7.

Section 2. All Other Governments

Lines 1099999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.

Section 3. U.S. States, Territories and Possessions, Guaranteed

Lines 1799999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.

- Section 4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed
- Lines 2499999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed
- Lines 3199999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and in Schedule E, Part 2, Column 7.
- Section 6. Industrial & Miscellaneous (Unaffiliated)
- Line 3899999 from Schedule D, Part 1, Column 11; Line 3899999 from Schedule DA, Part 1, Column 7; and Line 3899999 from Schedule E, Part 2, Column 7.
- Section 7. Hybrid Securities
- Lines 4899999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 8. Parent, Subsidiaries and Affiliates
- Lines 5599999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 9. SVO Identified Funds
- Lines 6099999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 10. Unaffiliated Bank Loans
- Lines 6599999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.

The quality designation used is the “NAIC Designation” that appears with each bond as listed in the *Valuations of Securities*. Include short-term and cash equivalent bonds in the category that most closely resembles their credit risk. For each Section 1 through 14, seven lines of information are shown, which are numbered in a format “X.Y” where the number “X” is the number of the section and the number “Y” is the order of the line within the section. The lines within each section are categorized as follows for Section 1:

X.1	Highest Quality	(NAIC 1)
X.2	High Quality	(NAIC 2)
X.3	Medium Quality	(NAIC 3)
X.4	Low Quality	(NAIC 4)
X.5	Lower Quality	(NAIC 5)
X.6	In or near default	(NAIC 6)
X.7	Blank for section	

Column 11 is to contain publicly traded securities; i.e., those securities that have been assigned a CUSIP/CINS number in the *Valuations of Securities*. Any securities outside the CUSIP/PPN/CINS coding system will be considered to be publicly traded for Annual Statement purposes (e.g., short-term investments). Exclude bonds that are qualified for resale under SEC Rule 144A or freely tradable under SEC Rule 144.

Column 12 is to contain privately placed securities as identified with Private Placement Numbers (PPN) in the *Valuations of Securities*. A PPN can be differentiated by the presence of a *, #, or @ sign appearing in either the sixth, seventh or eighth digit of the nine-digit CUSIP-like number. Include bonds that are qualified for resale under SEC Rule 144A or freely tradable under SEC Rule 144 that have been assigned a CUSIP/CINS number in the *Valuations of Securities*.

Column 12 Footnote

Include bonds that are qualified for resale under SEC Rule 144A.

Include bonds that are freely tradable under SEC Rule 144 (e.g., that are presently held by, and for the immediately preceding three year period have been held by, persons unrelated to the issuer); however, there shall be excluded any such security containing a contractual restriction against resale (a "right of first refusal" provision is not considered a restriction against resale).

Footnote (d)

Provide the total book/adjusted carrying value amount reported in Section 11, Column 1 by NAIC designation that represents the amount of securities reported in Schedule DA and Schedule E, Part 2.

The sum of the amounts by NAIC designation (NAIC 1, NAIC 2, NAIC 3, NAIC 4, NAIC 5 and NAIC 6) reported in the footnote should equal the sum of Schedule DA, Part 1, Column 7, Lines 8399999 plus Schedule E, Part 2, Column 7, Line 8399999.

Not for Distribution

SCHEDULE D – PART 1A – SECTION 2

**MATURITY DISTRIBUTION OF ALL BONDS OWNED DECEMBER 31
BY MAJOR TYPE AND SUBTYPE**

The schedule summarizes the aggregate book/adjusted carrying value of all bond holdings, including those in Schedule DA and Schedule E, Part 2 by maturity, major bond categories and the subcategories of issuer obligations, and mortgage-backed/loan-backed and structured securities.

The maturity category for a particular holding is determined by the following criteria:

- a. Serial issues and mandatory fixed prepayment obligations valued on an amortable basis may be distributed based on the par value of each scheduled repayment date and the final installment and adjusted for any discount or premium. Such holdings reported at market may be distributed based on market value by applying market rate to each scheduled repayment.
- b.
 - (i) Mortgage-backed/loan-backed and structured securities (these securities are considered loan-backed securities and subject to the guidance in *SSAP No. 430, Loan-Backed and Structured Securities*) should be distributed based on the anticipated future prepayment cash flows used to value the security.
 - (ii) Other bonds with optional prepayment provisions should be distributed based on the expected future prepayments used to value the security.
 - (iii) Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO (as described in the Investment Schedules General Instructions) should be reported in Column 6, “No Maturity Date” in Section 9 “SVO Identified Funds.” Only funds reported in Section 9 would be reported in Column 6.
- c. Place all holdings in default as to principal or interest in the “Over 20 years” category in the absence of definitive information as to final settlement. Floating rate bonds should also be included in this category.
- d. Consider obligations without maturity date and payable on demand to be due within one year if in good standing. Otherwise, include in the “Over 20 years” category, or earlier if justifiable.

There are 14 sections to this schedule: Sections 1 through 10 for each of the 10 bond categories, Section 11 for total bonds current year, Section 12 for total bonds prior year, Section 13 for total bonds publicly traded and Section 14 for total bonds privately placed. The 10 bond categories combine corresponding subtotals from Schedule D, Part 1; Schedule DA, Part 1; and Schedule E, Part 2 as follows, and for each of those 10 bond categories, the total line for Column 7 of each section should equal the sum of the subtotal lines shown below:

- Section 1. U.S. Governments
Line 0599999 from Schedule D, Part 1, Column 11; Line 0599999 from Schedule DA, Part 1, Column 7; and Line 0599999 from Schedule E, Part 2, Column 7.
- Section 2. All Other Governments
Lines 1099999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 3. U.S. States, Territories and Possessions, Guaranteed
Lines 1799999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.

- Section 4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed
- Lines 2499999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 5. U.S. Special Revenue & Special Assessment Obligations, etc. Non-guaranteed
- Lines 3199999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 6. Industrial & Miscellaneous (Unaffiliated)
- Line 3899999 from Schedule D, Part 1, Column 11; Line 3899999 from Schedule DA, Part 1, Column 7; and Line 3899999 from Schedule E, Part 2, Column 7.
- Section 7. Hybrid Securities
- Lines 4899999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 8. Parent, Subsidiaries and Affiliates
- Lines 5599999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 9. SVO Identified Funds
- Lines 6099999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.
- Section 10. Unaffiliated Bank Loans
- Lines 6599999 from Schedule D, Part 1, Column 11; Schedule DA, Part 1, Column 7; and Schedule E, Part 2, Column 7.

For each major section the following subgroups, which are described in the Investment Schedules General Instructions, shall be presented by maturity category:

Sections 1 through 7:

- Issuer Obligations
- Residential Mortgage-Backed Securities
- Commercial Mortgage-Backed Securities
- Other Loan-Backed and Structured Securities

Sections 8:

- Issuer Obligations
- Residential Mortgage-Backed Securities
- Commercial Mortgage-Backed Securities
- Other Loan-Backed and Structured Securities
- Affiliated Bank Loans – Issued
- Affiliated Bank Loans – Acquired

Section 9:

- Exchange Traded Funds – as Identified by the SVO
- Bond Mutual Funds – as Identified by the SVO

Section 10:

- Unaffiliated Bank Loans – Issued
- Unaffiliated Bank Loans – Acquired

Sections 11 through 14:

- Issuer Obligations
- Residential Mortgage-Backed Securities
- Commercial Mortgage-Backed Securities
- Other Loan-Backed and Structured Securities
- SVO Identified Funds
- Affiliated Bank Loans
- Unaffiliated Bank Loans

Column 11 is to contain publicly traded securities; i.e., those securities that have been assigned a CUSIP/CINS number in the *Valuations of Securities*. Any securities outside the CUSIP/PPN/CINS coding system will be considered to be publicly traded for annual statement purposes (e.g., short-term investments). Exclude bonds that are qualified for resale under SEC Rule 144A or freely tradable under SEC Rule 144.

Column 12 is to contain privately placed securities as identified with Private Placement Numbers (PPN) in the *Valuations of Securities*. A PPN can be differentiated by the presence of a P or Q sign appearing in either the sixth, seventh or eighth digit of the nine-digit CUSIP-like number. Include bonds that are qualified for resale under SEC Rule 144A or freely tradable under SEC Rule 144 that have been assigned a CUSIP/CINS number in the *Valuations of Securities*.

SCHEDULE DA – VERIFICATION BETWEEN YEARS

SHORT-TERM INVESTMENTS

Report the aggregate amounts required by type of short-term investment asset. The categories of assets to be reported are: bonds; mortgage loans; other short-term investment assets; and investments in parent, subsidiaries and affiliates. A grand total of all activity is also required.

Column 1	–	Total	
			Equals the sum of Columns 2 through 5.
Line 1	–	Book/Adjusted Carrying Value, December 31 of Prior Year	
			In Column 1, report the book/adjusted carrying value per Schedule DA, Part 1, Column 7 of the prior year's annual statement.
Line 2	–	Cost of Short-Term Investments Acquired	
			Report the aggregate cost of short-term investments acquired during the year. A reporting entity may summarize all "overnight" transactions and report the net amount as an increase in short-term investments on this line; all other transactions shall be recorded gross.
Line 3	–	Accrual of Discount	
			In Column 1, report the total amount of accrual of discount during the year. The accrual of discount should be consistent with the accounting guidance contained in the <i>Accounting Practices and Procedures Manual</i> .
Line 4	–	Unrealized Valuation Increase (Decrease)	
			Report the total unrealized valuation increase (decrease) for the year.
Line 5	–	Total Gain (Loss) on Disposals	
			In Column 1, report the profit (loss) on disposal of short-term investments.
Line 6	–	Deduct Consideration Received on Disposals of Short-Term Investments	
			Report the proceeds received on disposal of short-term investments. A reporting entity may summarize all "overnight" transactions and report the net amount as a decrease in short-term investments on this line; all other transactions shall be recorded gross.
Line 7	–	Deduct Amortization of Premium	
			In Column 1, report the total amount of amortization of premium during the year. The amortization of premium should be consistent with the accounting guidance contained in the <i>Accounting Practices and Procedures Manual</i> .
Line 8	–	Total Foreign Exchange Change in Book/Adjusted Carrying Value	
			In Column 1, report the unrealized foreign exchange gain or loss for the year.
Line 9	–	Deduct Current Year's Other-Than-Temporary Impairment Recognized	
			Report the other-than-temporary impairments for the year.

- Line 10 – Book/Adjusted Carrying Value, Current Year
Column 1 equals Schedule DA, Part 1, Column 7, Total.
- Line 11 – Deduct Total Nonadmitted Amounts
In Column 1, report the adjustment for nonadmitted amounts as of the end of the current period.
Include: The amount of the portfolio that is in excess of any investment limitation.
- Line 12 – Statement Value at End of Current Period
In Column 1, report the statement value of as of the end of the current period. This amount should tie to the Assets Page, Line 5, inset for short-term investments.

Not for Distribution

SCHEDULE DB – PART A VERIFICATION BETWEEN YEARS

OPTIONS, CAPS, FLOORS, COLLARS, SWAPS and FORWARDS

The purpose of this schedule is to roll the information reported on Schedule DB, Part A, Sections 1 and 2 from the prior year to the end of the current reporting year.

- Line 1 – Book/Adjusted Carrying Value, December 31 of Prior Year
- Line 2 – Cost Paid/(Consideration Received) on Additions
 - Line 2.1 – Current Year Paid/(Consideration Received) at Time of Acquisition, Still Open, Section 1 Column 12
 - Line 2.2 – Current Year Paid/(Consideration Received) at Time of Acquisition, Terminated, Section 2 Column 14
- Line 3 – Unrealized Valuation Increase/(Decrease)
 - Line 3.1 – Section 1, Column 17
 - Line 3.2 – Section 2, Column 19
- Line 4 – SSAP No. 108 Adjustments
- Line 5 – Total Gain (Loss) on Termination Recognized, Section 1, Column 22
- Line 6 – Considerations Received/(Paid) on Terminations, Section 2, Column 15
- Line 7 – Amortization
 - Line 6.1 – Section 1, Column 19
 - Line 6.2 – Section 2, Column 15
- Line 8 – Adjustment to Book/Adjusted Carrying Value of Hedged Item
 - Line 7.1 – Section 1, Column 20
 - Line 7.2 – Section 2, Column 23
- Line 9 – Total Foreign Exchange Change in Book/Adjusted Carrying Value
 - Line 8.1 – Section 1, Column 18
 - Line 8.2 – Section 2, Column 20
- Line 10 – Book/Adjusted Carrying Value at End of Current Period (1 + 2 + 3 + 4 + 5 - 6 + 7 + 8 + 9)
- Line 11 – Deduct Nonadmitted Assets
- Line 12 – Statement Value at End of Current Period (10 - 11)

SCHEDULE DB – PART B – VERIFICATION BETWEEN YEARS

FUTURES CONTRACTS

- Line 1 – Book/Adjusted Carrying Value, December 31 of Prior Year
- Show the total from the prior year. For purposes of this schedule, positive amounts should be reported for assets, and negative amounts should be reported for liabilities.
- Line 2 – Cumulative Cash Change
- Show the cash that the company received (paid) as initial margin for entering the futures contracts (Section 1, Broker Name/Net Cash Deposits Footnote – Cumulative Cash Change Column).
- Line 3.11 & 3.12 – Change in the Variation Margin on Open Contracts – Highly Effective Hedges
- Report the change in the variation margin on open contracts between years. Report separately the change in variation margin on futures contracts open in the prior year from futures contracts open in the current year.
- Line 3.13 & 3.14 – Change in the Variation Margin on Open Contracts – All Other
- Report the change in the variation margin on open contracts between years. Report separately the change in variation margin on futures contracts open in the prior year from futures contracts open in the current year.
- Line 3.21 & 3.22 – Change in adjustment to basis of hedged item
- Report the change in variation margin on open contracts between years that were adjusted into the hedged item(s). Report separately the change in variation margin on futures contracts open in the prior year from futures contracts open in the current year.
- Line 3.23 & 3.24 – Change in amount recognized
- Report the change in variation margin on open contracts between years that were recognized. Report separately the change in variation margin on futures contracts open in the prior year from futures contracts open in the current year.
- Line 3.3 – Subtotal the change in variation margin on open contracts used to adjust hedged item(s) and recognized plus the net change in variation margin on open contracts.
- Line 4.1 – Report the cumulative variation margin on contracts terminated during the year.
- Line 4.21 – Report the amount of gain (loss) adjusted into the hedged item(s) from terminated contracts during the year.
- Line 4.22 – Report the amount of gain (loss) recognized from terminated contracts during the year.
- Line 4.3 – Subtotal the total gain (loss) on terminated contracts during the year less the total gain (loss) on contracts terminated during the year that were recognized or basis adjusted into the hedged item(s).

- Line 5 – Dispositions of gains (losses) on contracts terminations in the prior years
- Line 5.1 – Total gain (loss) recognized in current year for terminations in the prior year
- Line 5.2 – Total gain (loss) adjusted into the hedged item(s) current year for terminations in the prior year.
Report the gain (loss) on disposal of the specified derivatives for the current year.
- Line 6 – Book/Adjusted Carrying Value at End of Current Period
Report the book/adjusted carrying value as of the end of the current period (including other-than-temporary impairments, if any).
- Line 7 – Deduct Total Nonadmitted Amounts
Report the adjustment for nonadmitted amounts related to the specified derivatives as of the end of the current period.
Include: The amount of the portfolio that is in excess of any investment limitation.
- Line 8 – Statement Value at End of Current Period (Line 6 minus Line 7)
Report the statement value of the specified derivatives as of the end of the current period.

Not for Distribution

SCHEDULE DB – PART C – SECTION 1

**REPLICATION (SYNTHETIC ASSET) TRANSACTIONS (RSATs) OPEN
ON DECEMBER 31 OF CURRENT YEAR**

Include all RSATs owned December 31 of current year, including those open on December 31 of the previous year, and those acquired during the current year.

Column 1	–	RSAT Number
		Enter the RSAT Number as administered by the CUSIP Division of Standard & Poor's.
Column 2	–	Description of the RSAT
		Enter a complete and accurate description of the RSAT, including a description of the relationship of the Cash Instrument(s) and the Derivative(s) used to produce the replication.
Column 3	–	NAIC Designation or Other Description of the RSAT
		Enter the NAIC Designation or, when the NAIC Designation is not applicable, other description that will best identify the Risk-Based Capital and Asset Valuation Reserve (if applicable) class of the RSAT, as if the RSAT was recorded on the appropriate investment schedule.
Column 4	–	Notional Amount of the RSAT
		Enter the Notional Amount of the RSAT; e.g., the amount on which the interest/coupon accrues.
Column 5	–	Book/Adjusted Carrying Value of the RSAT
		Enter the Book/Adjusted Carrying Value of the RSAT as if the reporting entity had purchased and accounted for the specified asset. Reporting entities should document the determination of this value. For each individual RSAT indicated in Column 1, report a total of all Book/Adjusted Carrying Value of Derivative Instrument plus a total of all Book /Adjusted Carrying Value of the Cash Investment(s). Use formula below for reference: Column 10 + Column 15
Column 6	–	Fair Value of the RSAT
		Enter the fair value of the RSAT. Amortized or the Book/Adjusted Carrying values should not be substituted for fair value. For each individual RSAT indicated in Column 1, report a total of all Fair Value of Derivative Instruments Open plus a total of all Fair Value of the Cash Investment(s) Held. Use the formula below for reference: Column 11 + Column 16
Column 7	–	Effective Date of the RSAT
		Show the start date of the RSAT.
Column 8	–	Maturity Date of the RSAT
		Show the maturity date of the RSAT.

Column 9	–	Description of Derivative Instruments Open Identify the derivative(s) used in the RSAT (e.g., swap, call option, etc.)
Column 10	–	Book/Adjusted Carrying Value of Derivative Instrument Open Represents the statement value, with any nonadmitted assets added back. Refer to <i>SSAP No. 86—Derivatives</i> for further discussion.
Column 11	–	Fair Value of Derivative Instrument(s) Open Enter the fair value of derivative instrument(s) open at the end of the period.
Column 12	–	CUSIP of Cash Instrument(s) Held Enter the CUSIP or Investment Number of the Cash Instrument(s) used in the RSAT as the instrument appears on the appropriate investment schedule. (a) CUSIP digits 1-6: Issuer number (b) CUSIP digits 7-8: Exact issue sequence (c) CUSIP digit 9: check digit
Column 13	–	Description of Cash Instrument(s) Held Enter description of the cash instruments used in the RSAT. This description is for reference purposes only, and is not intended to replace the appropriate reporting on other investment schedules. List each cash instrument separately (i.e., do not aggregate cash instruments having the same NAIC Designation).
Column 14	–	NAIC Designation or Other Description of Cash Instrument(s) Held Enter the NAIC Designation or, when the NAIC Designation is not applicable, other description that will best identify the Risk-Based Capital and Asset Valuation Reserve (if applicable) class of the cash instrument(s) used in the RSAT.
Column 15	–	Book/Adjusted Carrying Value of Cash Investment(s) Held Represents the statement value, with any nonadmitted assets added back. Refer to <i>SSAP No. 86—Derivatives</i> for further discussion.
Column 16	–	Fair Value of Cash Instrument(s) Held Enter the fair value of cash instrument(s) used in the RSAT.

SCHEDULE DB – PART C – SECTION 2

RECONCILIATION OF REPLICATION (SYNTHETIC ASSET) TRANSACTIONS OPEN

Use this schedule in both the quarterly and annual statements. Companies that are not required to file quarterly statement should leave those columns blank.

Number of Positions

Enter the number of transactions that have unique RSAT numbers.

Replication (Synthetic Asset) Transactions Statement Values

Enter "Statement Value" of the RSAT, as if the reporting entity had purchased and accounted for the specific asset. Companies should document the determination of this value. The values indicated should be the aggregate of the values for all open replication (synthetic asset) transactions.

- Line 1 – Beginning Inventory
The number of positions and total replication (synthetic asset) transactions statement value should agree with the previous period's (quarterly or annual) ending inventory, Schedule DB, Part C, Section 2. Line 1 of each quarter should be the same as Line 7 of the previous quarter.
- Line 2 – Opened or Acquired Transactions
Provide the number of positions opened or acquired and the aggregated replication (synthetic asset) transactions statement values as of the acquisition dates.
- Line 3 – Increases in Replication (Synthetic Asset) Transaction Statement Value
Enter the aggregate increases in the statement value of replication (synthetic asset) transactions held at any time during the period.
- Line 4 – Closed or Disposed of Transactions
Enter the number of positions that were disposed of during the period, with the aggregated replication (synthetic asset) transactions statement values as of the disposition dates.
- Line 5 – Positions Disposed of for Failing Effectiveness Criteria
Enter the number of positions that were disposed of during the period because the position was no longer effective. Aggregate the replication (synthetic asset) transactions statement values as of the disposition dates.
- Line 6 – Decreases in Replication (Synthetic Asset) Transaction Statement Value
Aggregated decreases in the statement value of the replication (synthetic asset) transactions held at any time during the period.
- Line 7 – Ending Inventory
Show the net of Line 1 + Line 2 + Line 3 – Line 4 – Line 5 – Line 6.

Year to Date Columns

Line 1 should be the same as the first quarter Line 1. Lines 2 through 6 should be the sum of the quarters, through the end of the quarter being reported. Line 7 – Ending Inventory should be the same as Line 7 of the most recently completed quarter. Number of Positions and Total Replication (Synthetic Asset) Transaction Statement Value should agree with the current period's (quarterly or annual) Schedule DB, Part C, Section 2 totals.

SCHEDULE DB – VERIFICATION

BOOK/ADJUSTED CARRYING VALUE, FAIR VALUE AND POTENTIAL EXPOSURE OF DERIVATIVES

The purpose of this schedule is to verify the amounts reported in each individual derivative schedule (Schedule DB, Part A, Section 1 and Schedule DB, Part B, Section 1) against those reported in the Counterparty Exposure schedule (Schedule DB, Part D).

BOOK/ADJUSTED CARRYING VALUE CHECK

- Line 1 – Total Book/Adjusted Carrying Value of all derivatives found on Schedule DB, Part A, Section 1, Column 14.
- Line 2 – Cumulative Variation Margin of highly effective derivatives found on Schedule DB, Part B, Section 1, Column 15 plus Total Ending Cash Balance found on Schedule DB, Part B, Section 1, Broker Name/Net Cash Deposits Footnote.
- Line 3 – Grand Total of Book/Adjusted Carrying Value from individual schedules (Lines 1 + 2).
- Line 4 – Total of all positive Book/Adjusted Carrying Value found on Schedule DB, Part D, Section 1, Column 5.
- Line 5 – Total of all negative Book/Adjusted Carrying Value found on Schedule DB, Part D, Section 1, Column 6.
- Line 6 – Grand Total Check for Book/Adjusted Carrying Value (Lines 3 – 4 – 5).

FAIR VALUE CHECK

- Line 7 – Total Fair Value of all derivatives found on Schedule DB, Part A, Section 1, Column 16.
- Line 8 – Total Fair Value of futures contracts found on Schedule DB, Part B, Section 1 Column 13.
- Line 9 – Grand Total of Fair Value from individual schedules (Lines 7 + 8).
- Line 10 – Total of all positive Fair Value found on Schedule DB, Part D, Section 1, Column 8.
- Line 11 – Total of all negative Fair Value found on Schedule DB, Part D, Section 1, Column 9.
- Line 12 – Grand Total Check for Fair Value (Lines 9 – 10 – 11).

POTENTIAL EXPOSURE CHECK

- Line 13 – Total Potential Exposure of all derivatives found on Schedule DB, Part A, Section 1, Column 21.
- Line 14 – Total Potential Exposure of all futures found on Schedule DB, Part B, Section 1, Column 20.
- Line 15 – Total Potential Exposure of all derivatives found on Schedule DB, Part D, Section 1, Column 11.
- Line 16 – Grand Total Check for Potential Exposure (Lines 13 + 14 – 15).

SCHEDULE E – PART 2 – VERIFICATION BETWEEN YEARS

CASH EQUIVALENTS

Column 1	–	Total	Equals the sum of Columns 2, 3 and 4.
Line 1	–	Book/Adjusted Carrying Value, December 31 of Prior Year	In Column 1, report the book/adjusted carrying value per Schedule E, Part 2, Column 7 of the prior year's annual statement.
Line 2	–	Cost of Cash Equivalents Acquired	Report the aggregate cost of cash equivalents acquired during the year.
Line 3	–	Accrual of Discount	In Column 1, report the total amount of accrual of discount during the year. The accrual of discount should be consistent with the accounting guidance contained in the <i>Accounting Practices and Procedures Manual</i> .
Line 4	–	Unrealized Valuation Increase (Decrease)	Report the total unrealized valuation increase (decrease) for the year.
Line 5	–	Total Gain (Loss) on Disposals	In Column 1, report the gain (loss) on disposal of cash equivalents.
Line 6	–	Deduct Consideration Received on Disposals	Report the proceeds received on disposal of cash equivalents.
Line 7	–	Deduct Amortization of Premium	In Column 1, report the total amount of a amortization of premium during the year. The amortization of premium should be consistent with the accounting guidance contained in the <i>Accounting Practices and Procedures Manual</i> .
Line 8	–	Total Foreign Exchange Change in Book/Adjusted Carrying Value	In Column 1, report the unrealized foreign exchange gain or loss for the year.
Line 9	–	Deduct Current Year's Other-Than-Temporary Impairment Recognized	Report the other-than-temporary impairments for the year.
Line 10	–	Book/Adjusted Carrying Value at end of Current Period	Column 1 equals Schedule E, Part 2, Column 7, Total.

Line 11 – Deduct Total Nonadmitted Amounts

In Column 1, report the adjustment for nonadmitted amounts as of the end of the current period.

Include: The amount of the portfolio that is in excess of any investment limitation.

Line 12 – Statement Value at End of Current Period

In Column 1, report the statement value of as of the end of the current period. This amount should tie to the Assets Page, Line 5, inset for cash equivalents.

Not for Distribution

Not for Distribution

SCHEDULE A – PART 1

REAL ESTATE OWNED DECEMBER 31 OF CURRENT YEAR

Real estate includes land, buildings and permanent improvements (includes real estate owned under contract of sale). Also include single real estate property wholly owned by an LLC that meets the criteria set forth in *SSAP No. 40R—Real Estate Investments*. All other real estate owned indirectly (such as through joint ventures) should be included in Schedule BA. The purpose for this schedule is to report individually each property owned, classified into categories that separately identify properties occupied by the reporting entity, properties held for the production of income, and properties held for sale. Report each Real Estate project under development in the category where it will ultimately reside, (e.g., a project under development that will be owned for the production of income should be reported in properties held for the production of income category). Refer to *SSAP No. 40R—Real Estate Investments* and *SSAP No. 90—Impairment or Disposal of Real Estate Investments* for accounting guidance.

If the reporting entity has any detail lines reported for any of the following required groups, must report the subtotal amount of the corresponding group with the specified subtotal line number appearing in the schedule and location as the pre-printed total.

Properties Occupied by the Reporting Entity – Health Care Delivery	0199999
Properties Occupied by the Reporting Entity – Administrative*	0299999
Total Properties Occupied by the Reporting Entity	0399999
Properties Held for the Production of Income	0499999
Properties Held for Sale	0599999
Totals	0699999

* Companies not holding health care delivery assets should enter the total for property occupied by the reporting entity on Line 0299999. Exclude all leasehold improvements owned by the reporting entity from Schedule A, including Health Care leasehold improvements.

For accounting guidance related to foreign currency transactions and translations, refer to *SSAP No. 23—Foreign Currency Transactions and Translations*.

A description of the information required by the columnar headings is as follows:

- Column 1 – Description of Property
Show description of property, (e.g., apartment complex, land, shopping center, warehouse, etc).
- Column 2 – Control
Enter “S” in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.
Enter “I” in this column for all single real estate property wholly owned by an LLC that meets the criteria set forth in *SSAP No. 40R—Real Estate Investments*. For LLCs that do not meet criteria set forth in *SSAP No. 40R—Real Estate Investments*, report on Schedule BA.

If real estate is not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the symbols identified in the **Investment Schedules General Instructions** in this column.

If the real estate is a single real estate property wholly-owned by an LLC that meets the criteria set forth in *SSAP No. 40R—Real Estate Investments* and is not under the exclusive control of the company, the "!" should appear first, immediately followed by the appropriate code (identified in the Investment Schedules General Instructions).

Separate Account Filing Only:

If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the "!" should appear first, immediately followed by the appropriate code (identified in the Investment Schedules General Instructions).

- Column 3 – City
- For properties located in the U.S., list the city. If the city is unknown, indicate the county. If the property is located outside the U.S., indicate city or province.
- Column 4 – State
- For properties located in U.S. states, territories and possessions, report the two-character U.S. postal abbreviation for U.S. states, territories and possessions. If the property is located outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.
- Column 5 – Date Acquired
- For individual properties, state date property was acquired.
- Column 6 – Date of Last Appraisal
- State date of last appraisal.
- Column 7 – Actual Cost
- Include: The amount expended to purchase the property along with the costs associated with acquiring title and other amounts such as additions and improvements (at the time of purchase or subsequent) that have been capitalized, less all amounts received for sales of rights or privileges in connection with the property and by any cash recoveries received after acquiring title to the property.
- For foreclosed properties or voluntary conveyances, include amounts transferred from the Mortgage Loan Account along with other costs that have been capitalized (at the time of purchase or subsequent). Include all amounts expended for taxes, repairs and improvements in excess of the income of the property other than interest, prior to the date of acquiring title.
- The Actual Cost recorded in this column shall ALWAYS be adjusted for other-than-temporary impairment. Refer to *SSAP No. 90—Impairment or Disposal of Real Estate Investments*, for the effects of impairments on the presentation of cost.
- Column 8 – Amount of Encumbrances
- Properties may be mortgaged and the outstanding principal balance, excluding accrued interest, of all liens at December 31 of the current year should be reported in this column.

Column 9	–	Book/Adjusted Carrying Value Less Encumbrances
		<p>Include: The actual cost plus capitalized improvements, less depreciation, less encumbrances and net adjustments. For properties held for sale, the net adjustment to book value shall include the estimated costs to sell the property, in accordance with <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i>.</p> <p>Deduct: The amount of other-than-temporary impairment write-downs required under <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i>.</p> <p>Exclude: Valuation allowance.</p>
Column 10	–	Fair Value Less Encumbrances
		Report the fair value of the property less encumbrances. Discuss in Notes to Financial Statements, Summary of Significant Accounting Policies, the basis on which fair value was determined.
Column 11	–	Current Year's Depreciation
		<p>This amount should represent the depreciation expense for the period and shall include any depreciation recorded on a property held for sale.</p> <p>Include: Depreciation that was recorded on property during the current year that was later classified as property held for sale.</p> <p style="padding-left: 40px;">The unrealized valuation gain/loss for separate account only.</p>
Column 12	–	Current Year's Other-Than-Temporary Impairment Recognized
		<p>If the real estate has suffered an "other-than-temporary impairment," this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains (Losses) and in the calculation of Net Income.</p> <p>Include: Reductions in fair value on property newly classified as held for sale, in accordance with <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i>.</p>
Column 13	–	Current Year's Change in Encumbrances
		Report as a positive number any decreases in encumbrances reported on real estate for the year. Report as a negative number any increases in encumbrances reported on real estate for the year.
Column 15	–	Total Foreign Exchange Change in Book Adjusted Carrying Value
		Enter the unrealized foreign exchange gain or loss for the year.
Column 16	–	Gross Income Earned Less Interest Incurred on Encumbrances
		Include: Rental income on Home Office property.
Column 17	–	Taxes, Repairs and Expenses Incurred
		<p>Include: Amounts paid or accrued for taxes, repairs and other related expenses.</p> <p>Exclude: Interest incurred on encumbrances.</p>

**** Columns 18 through 22 will be electronic only. ****

Column 18 – Fair Value Hierarchy Level and Method Used to Obtain Fair Value Code

Whenever possible, fair value should represent the price, at which the real estate could be sold, based on market information. Fair value should only be determined analytically when the market-based value cannot be obtained.

The following is a listing of valid fair value level indicators to show the fair value hierarchy level.

“1” for Level 1

“2” for Level 2

“3” for Level 3

The following is a listing of the valid method indicators for real estate to show the method used by the reporting entity to determine the Rate Used to Obtain Fair Value.

“a” for securities where the rate is determined by a pricing service.

“b” for securities where the rate is determined by a stock exchange.

“c” for securities where the rate is determined by a broker or custodian. The reporting entity should obtain and maintain the pricing policy for any broker or custodian used as a pricing source. In addition, the broker must either be approved by the reporting entity as a counterparty for buying and selling securities or be an underwriter of the security being valued. (Reporting entities shall use source “c” to capture any other method used by the reporting entity to obtain observable inputs resulting in a hierarchy Level 1 or Level 2. Documentation of the source shall then be included in Column 19.)

“d” for securities where the rate is determined by the reporting entity. The reporting entity is required to maintain a record of the pricing methodology used.

“e” for securities where the rate is determined by the unit price provided in the NAIC *Valuation of Securities*.

Enter a combination of hierarchy and method indicator. The fair value hierarchy level indicator would be listed first, and the method used to determine fair value indicator would be listed next. For example, use “1b” to report Level 1 for the fair value hierarchy level and stock exchange for the method used to determine fair value.

Column 19 – Source Used to Obtain Fair Value

For Method Code “a,” identify the specific pricing service used.

For Method Code “b,” identify the specific stock exchange used.

The listing of most stock exchange codes can be found in the Investment Schedules General Instructions or the following Web address:

www.fixprotocol.org/specifications/exchanges.shtml

For Method Code “c,” identify the specific broker or custodian used.

For Method Code “d,” leave blank.

For Method Code “e,” leave blank.

Column 20 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 21 – Postal Code

The postal code(s) reported in this column should reflect the location of the underlying property. For properties located in U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. If the property is located outside the U.S. states, territories and possessions, use that country’s equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

Column 22 – Property Type

For property type, use one of the following codes to indicate the primary use of the property:

- OF Office
- RT Retail
- MU Apartment/Multifamily
- IN Industrial
- HC Medical/Health Care
- MX Mixed Use
- LO Lodging
- OT Other

SCHEDULE A – PART 2

REAL ESTATE ACQUIRED AND ADDITIONS MADE DURING THE YEAR

This schedule should reflect not only those new real estate investments and their encumbrances, but also any additions and permanent improvements to existing properties acquired in the current and prior periods and their encumbrances. Report individually each property acquired or transferred from another category (e.g., joint ventures, Schedule BA). Property acquired and sold during the same year should be reported in both Part 2 and Part 3.

If a reporting entity has any detail lines reported for any of the following required groups, it shall report the subtotal amount of the corresponding group with the specified subtotal line number appearing in the same manner and location as the pre-printed total.

Acquired by purchase.....	0199999
Acquired by internal transfer.....	0299999
Totals.....	0399999

- Column 1 – Description of Property
Show description of property (e.g., apartment complex, land, shopping center, warehouse, etc).
- Column 2 – City
For properties located in the U.S., list the city. If the city is unknown, indicate the county. If the property is located outside the U.S., indicate city or province.
- Column 3 – State
For properties located in U.S. states, territories and possessions, report the two-character U.S. postal abbreviation for U.S. states, territories and possessions. If the property is located outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.
- Column 4 – Date Acquired
For individual properties, state date property was acquired.
- Column 5 – Name of Vendor
Provide the name of the entity from which the property was acquired. For internal transfers, indicate "internal transfer" in lieu of a vendor name.

Column 6 – Actual Cost at Time of Acquisition

Include: This column should be utilized to report the cost of original purchases. The amount expended to purchase the property along with the costs associated with acquiring title.

For foreclosed properties or voluntary conveyances, include amounts transferred from the Mortgage Loan Account along with other costs that have been capitalized (at the time of purchase).

Exclude: Amounts expended for additions and permanent improvements that are reported in column 9.

The amount reported in the Actual Cost column included in Schedule A, Part 2 will never differ from the actual consideration paid to purchase the investment. Any appropriate adjustments to the Actual Cost will be made in Schedule A, Part 1 or in Schedule A, Part 3 (Refer to SSAP No. 90—*Impairment or Disposal of Real Estate Investments*, for the effects of impairment on the presentation of cost.

Column 7 – Amount of Encumbrances

Properties may be mortgaged and the outstanding principal balance, excluding accrued interest, of all liens at December 31 of the current year should be reported in this column.

Column 8 – Book/Adjusted Carrying Value Less Encumbrance

Include: The actual cost plus capitalized improvements, less depreciation, less encumbrances and net adjustments.

Deduct: The amount of conditional temporary impairment write-downs required under *SSAP No. 90—Impairment or Disposal of Real Estate Investments*.

Exclude: Valuation allowances.

Column 9 – Additional Investment Made After Acquisition

This column should be utilized to report the amount expended for additions and permanent improvement.

Exclude: Amounts expended for original acquisitions that are reported in column 6.

**** Columns 10 through 12 will be electronic only. ****

Column 10 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 11 – Postal Code

The postal code(s) reported in this column should reflect the location of the underlying property. For properties located in U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. If the property is located outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example of two U.S. postal codes and one United Kingdom postal code: 51501,68104,E4 7SD).

Column 12 – Property Type

For property type, use one of the following codes to indicate the primary use of the property:

OF	Office
RT	Retail
MU	Apartment/Multifamily
IN	Industrial
HC	Medical/Health Care
MX	Mixed Use
LO	Lodging
OT	Other

SCHEDULE A – PART 3

REAL ESTATE DISPOSED DURING THE YEAR

This schedule should reflect not only disposals of an entire real estate investment, but should also include partial disposals and amounts received during the year on properties still held. Report individually each property disposed or transferred to another category (e.g., joint ventures, Schedule BA). Properties acquired and disposed during the same year should be reported in both Part 2 and Part 3.

If a reporting entity has any detail lines reported for any of the following required groups, it shall report the subtotal amount of the corresponding group with the specified subtotal line number appearing in the same manner and location as the pre-printed total.

Property disposed.....	0199999
Property transferred.....	0299999
Totals.....	0399999

A description of the information required by the columnar headings is as follows:

- Column 1 – Description of Property
Show description of property, (e.g., apartment complex, land, shopping center, warehouse, etc).
- Column 2 – City
For properties located in the U.S., list the city. If the city is unknown, indicate the county. If the property is located outside the U.S., indicate city or province.
- Column 3 – State
For properties located in U.S. states, territories and possessions, report the two-character U.S. postal abbreviation for U.S. states, territories and possessions. If the property is located outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.
- Column 4 – Disposal Date
For individual properties, state date property was sold using MM/DD/YYYY format. For properties transferred to another category, this column should not be completed.
- Column 5 – Name of Purchaser
Provide the name of the entity to which the property was sold. For internal transfers, indicate “internal transfer” in lieu of purchaser name.

Column 6	–	Actual Cost	
		Include:	<p>The amount expended to purchase the property along with the costs associated with acquiring title and other amounts such as additions and improvements (at the time of purchase or subsequent) which have been capitalized, less all amounts received for sales of rights or privileges in connection with the property or by any cash recoveries received after acquiring title to the property.</p> <p>For foreclosed properties or voluntary conveyances, include amounts transferred from the Mortgage Loan Account along with other costs that have been capitalized (at the time of purchase or subsequent). Include all amounts expended for taxes, repairs and improvements in excess of the income of the property other than interest, prior to the date of acquiring title.</p> <p>The Actual Cost recorded in this column shall ALWAYS be adjusted for other-than-temporary impairment. Refer to <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i>, for the effect of impairments on the presentation of cost.</p>
Column 7	–	Expended for Additions, Permanent Improvements and Changes in Encumbrances	
		Include:	Only those amounts expended after acquiring title, including increases or reductions in encumbrances.
Column 8	–	Book Adjusted Carrying Value Less Encumbrances Prior Year	
			<p>This should equal the Book/Adjusted Carrying Value amount reported in the prior year annual statement for each specific security.</p> <p>This amount, plus the Change in Book/Adjusted Carrying Value columns should equal the Book/Adjusted Carrying Value at Disposal Date.</p>
Column 9	–	Current Year's Depreciation	
			<p>This amount should represent the depreciation expense for the period and shall include any depreciation recorded on a property held for sale.</p> <p>Include: Depreciation that was recorded on property during the current year that was later classified as property held for sale.</p> <p>The unrealized valuation gain/loss for separate account only.</p>
Column 10	–	Current Year's Other-Than-Temporary Impairment Recognized	
			<p>If the real estate has suffered an "other-than-temporary impairment," this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains (Losses) and in the calculation of Net Income.</p> <p>Include: Reductions to fair value on property newly classified as held for sale, in accordance with <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i>.</p>
Column 11	–	Current Year's Change in Encumbrances	
			<p>Report as a positive number any decreases in encumbrances reported on real estate for the year. Report as a negative number any increases in encumbrances reported on real estate for the year.</p>

Column 13	–	Total Foreign Exchange Change in Book/Adjusted Carrying Value
		Enter the unrealized foreign exchange gain or loss for the year, including reversal of any unrealized foreign exchange gain or losses previously recorded.
Column 14	–	Book/Adjusted Carrying Value Less Encumbrances on Disposal
		Include: The actual cost plus capitalized improvements, less depreciation, less encumbrances, and net adjustments at the time of sale or transfer. For properties held for sale, the net adjustment to book value shall include the estimated costs to sell the property, in accordance with <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i> .
		Deduct: The amount of other-than-temporary impairment write-downs required under <i>SSAP No. 90—Impairment or Disposal of Real Estate Investments</i> .
		Exclude: Valuation allowances.
Column 15	–	Amounts Received During Year
		Include: Amounts received on sale of rights and privileges, amounts from real estate sales including those amounts received in the year of disposal, and other cash receipts that reduced the book value.
Column 16	–	Foreign Exchange Gain (Loss) on Disposal
		Report the foreign currency exchange gain or loss from the disposal of the property.
Column 17	–	Realized Gain (Loss) on Disposal
		Report the market gain or loss from the disposal of the property.
		Exclude: Foreign currency gain (loss) reported in Column 16.
Column 18	–	Total Gain (Loss) on Disposal
		Enter the sum of Column 16, foreign exchange gain (loss), and Column 17, realized gain (loss).
Column 19	–	Gross Income Earned Less Interest Incurred on Encumbrances
		Include: Rental income on property occupied by the company.
Column 20	–	Taxes, Repairs and Expenses Incurred
		Include: Amounts paid or accrued for taxes, repairs and other related expenses.
		Exclude: Interest incurred on encumbrances.

**** Columns 21 through 23 will be electronic only. ****

Column 21 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 22 – Postal Code

The postal code(s) reported in this column should reflect the location of the underlying property. For properties located in U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. If the property is located outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

Column 23 – Property Type

For property type, use one of the following codes to indicate the primary use of the property:

OF	Office
RT	Retail
MU	Apartment/Multifamily
IN	Industrial
HC	Medical/Health Care
MX	Mixed Use
LO	Lodging
OT	Other

Not for Distribution

SCHEDULE B – PARTS 1 AND 2

MORTGAGE LOANS OWNED AND ACQUIRED – GENERAL INSTRUCTIONS

If a reporting entity has any detail lines reported for any of the following required groups, it shall report the subtotal amount of the corresponding group with the specified subtotal line number appearing in the same manner and location as the pre-printed total.

For accounting guidance related to foreign currency transactions and translations, refer to *SSAP No. 23—Foreign Currency Transactions and Translations*.

Mortgages in Good Standing:

Farm Mortgages.....	0199999
Residential Mortgages — Insured or Guaranteed.....	0299999
Residential Mortgages — All Other.....	0399999
Commercial Mortgages — Insured or Guaranteed.....	0499999
Commercial Mortgages — All Other.....	0599999
Mezzanine Loans.....	0699999
Total Mortgages in Good Standing (sum of 0199999 through 0699999).....	0899999

Restructured Mortgages:

Farm Mortgages.....	0999999
Residential Mortgages — Insured or Guaranteed.....	1099999
Residential Mortgages — All Other.....	1199999
Commercial Mortgages — Insured or Guaranteed.....	1299999
Commercial Mortgages — All Other.....	1399999
Mezzanine Loans.....	1499999
Total Restructured Mortgages (sum of 0999999 through 1499999).....	1699999

Mortgages with Overdue Interest Over 90 Days, Not in the Process of Foreclosure:

Farm Mortgages.....	1799999
Residential Mortgages — Insured or Guaranteed.....	1899999
Residential Mortgages — All Other.....	1999999
Commercial Mortgages — Insured or Guaranteed.....	2099999
Commercial Mortgages — All Other.....	2199999
Mezzanine Loans.....	2299999
Total Mortgages with Overdue Interest Over 90 Days, Not in the Process of Foreclosure (sum of 1799999 through 2299999).....	2499999

Mortgages in the Process of Foreclosure:

Farm Mortgages.....	2599999
Residential Mortgages — Insured or Guaranteed.....	2699999
Residential Mortgages — All Other.....	2799999
Commercial Mortgages — Insured or Guaranteed.....	2899999
Commercial Mortgages — All Other.....	2999999
Mezzanine Loans.....	3099999
Total Mortgages in the Process of Foreclosure (sum of 2599999 through 3099999).....	3299999

Total Mortgages (sum of 0899999, 1699999, 2499999 and 3299999).....	3399999
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Mortgages in good standing:

This section applies to loans on which all the original basic terms of the loan are being met by the borrowers. It also includes loans on which all the basic terms of refinancing agreements at current market terms are being met by the borrowers. Insured or guaranteed loans are considered to be only those loans insured or guaranteed by the Federal Housing Administration, the National Housing Act of Canada or by the Federal Administration. For loans subject to a participation agreement, include only the reporting entity's share of book value/recorded investment excluding accrued interest.

Mortgages with restructured terms:

Restructured loans include commercial mortgage loans on which the basic terms such as interest rate, maturity date, collateral or guaranty have been restructured in 1986 or later as a result of actual or anticipated delinquency. Include those loans whose basic terms are being met in accordance with the restructuring agreement. A maturing balloon mortgage that has been refinanced or extended at below current market terms should be classified as a restructured loan. (A maturing balloon mortgage that has been refinanced or extended at current market terms should be considered a performing loan.) Current market terms are loan terms where the borrower pays a current market interest rate consistent with the collateral, maturity date, and other terms of the mortgage.

A mortgage loan will no longer be considered in this category when one or more of the following events occur:

- The loan is paid in full or otherwise retired.
- The loan becomes delinquent under the terms of the restructure agreement.
- The loan is in the process of foreclosure.
- The borrower has resumed the original contractual terms on the current loan balance including payments, interest rate and loan duration. The borrower must have also made cash payments of any interest or principal forgone during the restructure.

If none of the above are met, a loan will no longer be considered as restructured when all of the following conditions exist:

- The loan-to-value ratio based upon the current appraisal cannot be greater than 80%. Additionally, the loan-to-value ratio cannot be greater than the state of domicile's limits for first mortgages. An independent appraiser must perform the current appraisal. The appraisal requirement does not apply to individual loans the lesser of \$1 million or 5% of capital and surplus. The aggregate of such exempted loans must not exceed 15% of total long-term mortgage holdings.

AND

The coupon rate after restructuring is a current market rate. Such coupon rates should be consistent with the coupon rate on new commercial mortgages of comparable terms made by the reporting entity in the quarter in which the restructure date occurred, or:

On the restructure date, not be less than the quarterly average of new commercial mortgage loan rates of loans of comparable terms from the Survey of Mortgage Commitments of Commercial Properties by the American Council of Life Insurers (ACLI), by more than $\frac{1}{2}$ of a percentage point difference.

AND

The restructured mortgage loan performs according to the new terms for at least two years.

Mortgages with overdue interest over 90 days not in the process of foreclosure:

Show individually mortgages upon which interest is overdue more than 90 days or upon which taxes or other liens are delinquent more than one year.

Mortgages in process of foreclosure:

This section applies to loans in the process of being foreclosed or voluntarily conveyed by the borrower to the lender. It also includes loans in which transfer of title is awaiting expiration of redemption or moratorium period.

Not for Distribution

SCHEDULE B – PART 1

MORTGAGE LOANS OWNED DECEMBER 31 OF CURRENT YEAR

Report separately all mortgage loans owned and backed by real estate. Include non-conventional mortgage loans (e.g., loans that can be increased to their maximum loan value without incurring the cost of writing a new mortgage). Also include mezzanine real estate loans. For accounting and admission guidance related to mezzanine real estate loans, refer to *SSAP No. 83—Mezzanine Real Estate Loans*. Collateralized Mortgage Obligations, (residential mortgage-backed securities), should be included in Schedule D.

A description of the information required by the columnar headings is as follows:

Column 1 – Loan Number

Report the mortgage loan number assigned by the reporting entity. For foreign denominated mortgages, indicate the principal indebtedness amount in its local currency.

Column 2 – Code

Enter "NM" in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.

If mortgage loans are not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the symbols identified in the **Investment Schedules General Instructions** in this column.

Separate Account Filing Only:

If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the "NM" should appear first, immediately followed by the appropriate code (identified in the **Investment Schedules General Instructions**).

Column 3 – City

For mortgages in the U.S., list city. If the city is unknown, indicate the county. If the mortgage is outside the U.S., indicate the city or province.

Column 4 – State

For mortgages in U.S. states, territories and possessions, report the two-character U.S. postal abbreviation for U.S. states, territories and possessions. If the mortgage is located outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.

Column 5 – Loan Type

If the loan was made to an officer or director of the reporting entity/subsidiary/affiliate, enter "E". If the loan was made directly to a subsidiary or affiliate enter "S". Otherwise, leave the column blank.

Column 6 – Date Acquired

State date mortgage was acquired.

Column 7	–	Rate of Interest
		Report the effective annual interest rate of the mortgage.
Column 8	–	Book Value/Recorded Investment Excluding Accrued Interest
		Report the statutory book value/recorded investment excluding accrued interest of each loan.
		Deduct: Direct write-down (charge-off) if the loss is other-than-temporary. Report as a realized loss.
		Exclude: Valuation allowance.
Column 9	–	Unrealized Valuation Increase (Decrease)
		The difference between the Book Value/Recorded Investment at the previous year-end and the Book Value/Recorded Investment at the current year-end not related to the receipt of loan principal payments, other-than-temporary impairments and amortization.
		These amounts are to be reported as unrealized capital gains (losses) in the Exhibit of Capital Gains (Losses) and in the Capital and Surplus Account (Page 4).
Column 10	–	Current Year's (Amortization)/Accretion
		This amount should equal the net of the reporting year's amortization of premium or accrual of discount. The accrual of discount amounts in this column are to be reported as increases to investment income in the Exhibit of Net Investment Income, while the amortization of premium amounts are to be reported as decreases to investment income.
Column 11	–	Current Year's Other-Than-Temporary Impairment Recognized
		If the mortgage loan has suffered an "other-than-temporary impairment," this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains (Losses) and in the calculation of Net Income.
Column 12	–	Capitalized Deferred Interest And Other
		Include interest and other items that can be capitalized in accordance with <i>SSAP No. 37—Mortgage Loans</i> .
Column 13	–	Total Foreign Exchange Change In Book Value
		Enter net unrealized foreign exchange gain or loss for the year.
Column 14	–	Value of Land and Buildings
		Report the appraisal value of the property (for land and buildings). For loans subject to a participation agreement, include only the reporting entity's pro rata share of the appraised value as it relates to the reporting entity's interest in the mortgage loan.
Column 15	–	Date of Last Appraisal or Valuation
		State date of last appraisal or valuation of the collateral.

**** Columns 16 through 19 will be electronic only. ****

Column 16 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any mortgagor as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 17 – Postal Code

The postal code(s) reported in this column should reflect the location of the underlying property. For mortgages in U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. If the mortgage is located outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example two U.S. postal codes and one United Kingdom postal code (5150, 68104, E4 7SD).

Column 18 – Property Type

For property type, use one of the following codes to indicate the primary use of the property:

OF	Office
RT	Retail
MU	Apartment/Multifamily
IN	Industrial
HC	Medical/Health Care
MX	Mixed Use
LO	Lodging
OT	Other

Column 19 – Maturity Date

State the date the mortgage loan matures.

SCHEDULE B – PART 2

MORTGAGE LOANS ACQUIRED AND ADDITIONS MADE DURING YEAR

Report individually all mortgage loans acquired or transferred from another category (e.g., joint ventures, Schedule BA) but also any increases or additions to mortgage loans acquired or transferred in the current and prior periods. Mortgages acquired and disposed during the same year should be reported in both Part 2 and Part 3. Include non-conventional mortgage loans (e.g., loans that can be increased to their maximum loan value without incurring the cost of writing a new mortgage). Also include mezzanine real estate loans. For accounting and admission guidance related to mezzanine real estate loans, refer to *SSAP No. 83—Mezzanine Real Estate Loans*. Collateralized Mortgage Obligations (residential mortgage-backed securities) should be included in Schedule D.

A description of the information required by the columnar headings is as follows:

Column 1	–	Loan Number	Report the mortgage loan number assigned by the reporting entity. For foreign denominated mortgages, indicate the principal indebtedness amount in its local currency.
Column 2	–	City	For mortgages in the U.S., list city. If the city is unknown, indicate the county. If the mortgage is outside the U.S., indicate the city or province.
Column 3	–	State	For mortgages in U.S. states, territories and possessions, report the two-character U.S. postal abbreviation for U.S. states, territories and possessions. If the mortgage is located outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.
Column 4	–	Loan Type	If the loan was made to an officer or director of the reporting entity/subsidiary/affiliate, enter “E”. If the loan was made directly to a subsidiary or affiliate, enter “S.” Otherwise, leave the column blank.
Column 5	–	Date Acquired	State date mortgage was acquired.
Column 6	–	Rate of Interest	Report the effective annual interest rate of the mortgage.
Column 7	–	Actual Cost at Time of Acquisition	Report the actual amount loaned for the mortgages at the time the asset was originally acquired. The cost of acquiring the assets includes any additional amounts that are to be capitalized. Accordingly, there may be a premium or discount on such loans resulting from a difference between the amount paid and the principal amount. Do not include additional expenditures after the time of initial acquisition. These amounts are reported in Column 8.

Column 8 – Additional Investment Made after Acquisition

Report additional amounts that increased the mortgage during the year subsequent to the time the asset was originally acquired, e.g., increases in the loan. Include additional loans on mortgages that were subsequently disposed during the year.

Column 9 – Value of Land and Buildings

Report the appraisal value of the property (for land and buildings). For loans subject to a participation agreement, include only the reporting entity's pro rata share of the appraised value as it relates to the reporting entity's interest in the mortgage loan.

**** Columns 10 through 13 will be electronic only. ****

Column 10 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any mortgage assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 11 – Postal Code

The postal code(s) reported in this column should reflect the location of the underlying property. For mortgages in U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. If the mortgage is located outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

Column 12 – Property Type

For property type, use one of the following codes to indicate the primary use of the property:

OF Office
RT Retail
MU Apartment/Multifamily
IN Industrial
HC Medical/Health Care
MX Mixed Use
LO Lodging
OT Other

Column 13 – Maturity Date

State the date the mortgage loan matures.

SCHEDULE B – PART 3

MORTGAGE LOANS DISPOSED, TRANSFERRED OR REPAID DURING THE YEAR

Report individually each mortgage that has had decreases in the balance as a result of being closed by repayment, partial repayment, disposed or transferred to another category (e.g., real estate, Schedule A). Do not report individual partial repayments, but aggregate all partial repayments by mortgage loan.

If a reporting entity has any detail lines reported for any of the following required groups, it shall report the subtotal amount of the corresponding group with the specified subtotal line number appearing in the same manner and location as the pre-printed total.

Mortgages closed by repayment.....	0199999
Mortgages with partial repayments.....	0299999
Mortgages disposed.....	0399999
Mortgages transferred.....	0499999
Total.....	0599999

A description of the information required by the columnar headings is as follows:

- Column 1 – Loan Number
Report the mortgage number assigned by the reporting entity.
- Column 2 – City
For mortgages in the U.S., list city. If the city is unknown, indicate the county. If the mortgage is outside the U.S., indicate the city or province.
- Column 3 – State
For mortgages in U.S. states, territories and possessions, report the two-character U.S. postal abbreviation for U.S. states, territories and possessions. If the mortgage is located outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.
- Column 4 – Loan Type
If the loan was made to an officer or director of the reporting entity/subsidiary/affiliate, enter "E." If the loan was made directly to a subsidiary or affiliate enter "S." Otherwise, leave the column blank.
- Column 5 – Date Acquired
State date mortgage was acquired.
- Column 6 – Disposal Date
For individual properties, state date mortgage was disposed using MM/DD/YYYY format. For mortgages transferred to another category and mortgages with partial payments, this column should not be completed.

Column 7	–	Book Value/Recorded Investment Excluding Accrued Interest Prior Year
		Report the statutory book value/recorded investment excluding accrued interest at December 31 of the prior year.
		Deduct: The amount of any write-downs. Report as a realized loss.
		Exclude: Valuation allowance.
Column 8	–	Unrealized Valuation Increase (Decrease)
		The difference between the Book Value/Recorded Investment at the previous year-end and the Book Value/Recorded Investment at the current year-end not related to the receipt of loan principal payments, other-than-temporary impairments and amortization.
		These amounts are to be reported as unrealized capital gains (losses) in the Exhibit of Capital Gains (Losses) and in the Capital and Surplus Account (Page 4).
Column 9	–	Current Year's (Amortization)/Accretion
		This amount should equal the net of the reporting year's amortization of premium or accrual of discount. The accrual of discount amounts in this column are to be reported as increases to investment income in the Exhibit of Net Investment Income, while the amortization of premium amounts are to be reported as decreases to investment income.
Column 10	–	Current Year's Other-Than-Temporary Impairment Recognized
		If the mortgage loan has suffered an "other-than-temporary impairment," this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains (Losses) and in the calculation of Net Income.
Column 11	–	Capitalized Deferred Interest and Other
		Include interest and other items that can be capitalized in accordance with <i>SSAP No. 37—Mortgage Loans</i> .
Column 13	–	Total Foreign Exchange Change in Book Value
		Enter the realized foreign exchange gain or loss for the year, including reversal of foreign exchange gains or losses previously recorded.
Column 14	–	Book Value/Recorded Investment Excluding Accrued Interest on Disposal
		Report the statutory Book Value/Recorded Investment excluding accrued interest (including any capitalized amounts) at the time the loan was sold or transferred to another category, (e.g., real estate).
		Deduct: The amount of any write-downs. Report as a realized loss.
		Exclude: Valuation allowance.
Column 15	–	Consideration
		Report the amount received during the year on mortgages disposed, including partial pay-downs of mortgages, sale of the mortgage or through transfer to another category (e.g., Schedule A). For those mortgages transferred to another category, only report the amount received for the period up to the time the loan was transferred.

- Column 16 – Foreign Exchange Gain (Loss) on Disposal
Enter the foreign currency exchange gain or loss.
- Column 17 – Realized Gain (Loss) on Disposal
Report the amount of any market gain or loss realized from the transfer, sale or maturity.
Exclude: Foreign currency gain (loss) reported in Column 16.
- Column 18 – Total Gain (Loss) on Disposal
Enter the sum of Column 16 foreign exchange gain or loss, and Column 17 realized gain or loss.

**** Columns 19 through 22 will be electronic only. ****

- Column 19 – Legal Entity Identifier (LEI)
Provide the 20-character Legal Entity Identifier (LEI) for any mortgagee as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

- Column 20 – Postal Code
The postal code(s) reported in this column should reflect the location of the underlying property. For mortgages in U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. If the mortgage is located outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.
Example two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

- Column 21 – Property Type
For property type, use one of the following codes to indicate the primary use of the property:
- OF Office
 - RT Retail
 - MU Apartments/Multifamily
 - IN Industrial
 - HC Medical/Health Care
 - MX Mixed Use
 - LD Lodging
 - OT Other

- Column 22 – Maturity Date
State the date the mortgage loan matures.

Not for Distribution

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Not for Distribution

SCHEDULE BA – PARTS 1, 2 AND 3

OTHER LONG-TERM INVESTED ASSETS – GENERAL INSTRUCTIONS

Include only those classes of invested assets not clearly or normally includable in any other invested asset schedule. Such assets should include any assets previously written off for book purposes, but which still have a market or investment value. Give a detailed description of each investment and the underlying security. If an asset is to be recorded in Schedule BA that is normally reported in one of the other invested asset schedules, make full disclosure in the Name or Description column of the reason for recording such an asset in Schedule BA.

For accounting guidance related to foreign currency transactions and translations, refer to *SSAP No. 23 – Foreign Currency Transactions and Translations*.

If a reporting entity has any detail lines reported for any of the following required groups, categories, or subcategories, it shall report the subtotal amount of the corresponding group, category, or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number.

Group or Category	Line Number
Oil and Gas Production	
Unaffiliated.....	0199999
Affiliated.....	0299999
Transportation Equipment	
Unaffiliated.....	0399999
Affiliated.....	0499999
Mineral Rights	
Unaffiliated.....	0599999
Affiliated.....	0699999
Non-Registered Private Funds with Underlying Assets Having Characteristics of:	
Bonds	
NAIC Designation Assigned by the Securities Valuation Office (SVO)	
Unaffiliated.....	0799999
Affiliated.....	0899999
NAIC Designation Not Assigned by the Securities Valuation Office (SVO)	
Unaffiliated.....	0999999
Affiliated.....	1099999
Mortgage Loans	
Unaffiliated.....	1199999
Affiliated.....	1299999
Other Fixed Income Instruments	
Unaffiliated.....	1399999
Affiliated.....	1499999

Joint Venture, Partnership or Limited Liability Company Interests for Which the Underlying Assets Have the Characteristics of:

Fixed Income Instruments	
NAIC Designation Assigned by the Securities Valuation Office (SVO)	
Unaffiliated	1599999
Affiliated	1699999
NAIC Designation Not Assigned by the Securities Valuation Office (SVO)	
Unaffiliated	1799999
Affiliated	1899999
Common Stocks	
Unaffiliated	1999999
Affiliated	2099999
Real Estate	
Unaffiliated	2199999
Affiliated	2299999
Mortgage Loans	
Unaffiliated	2399999
Affiliated	2499999
Other	
Unaffiliated	2599999
Affiliated	2699999
Surplus Debentures, etc.	
Unaffiliated	2799999
Affiliated	2899999
Collateral Loans	
Unaffiliated	2999999
Affiliated	3099999
Non-collateral Loans	
Unaffiliated	3199999
Affiliated	3299999
Capital Notes	
Unaffiliated	3399999
Affiliated	3499999
Guaranteed Federal Low Income Housing Tax Credit	
Unaffiliated	3599999
Affiliated	3699999
Non-Guaranteed Federal Low Income Housing Tax Credit	
Unaffiliated	3799999
Affiliated	3899999
Guaranteed State Low Income Housing Tax Credit	
Unaffiliated	3999999
Affiliated	4099999
Non-Guaranteed State Low Income Housing Tax Credit	
Unaffiliated	4199999
Affiliated	4299999

All Other Low Income Housing Tax Credit	
Unaffiliated.....	4399999
Affiliated.....	4499999
Working Capital Finance Investment	
Unaffiliated.....	4599999
Any Other Class of Assets	
Unaffiliated.....	4699999
Affiliated.....	4799999
Subtotals	
Unaffiliated.....	4899999
Affiliated.....	4999999
TOTALS.....	5099999

The following listing is intended to give examples of investments to be included in each category, however the list should not be considered all inclusive, and it should not be implied that any invested asset currently being reported in Schedules A, B or D is to be reclassified to Schedule BA:

Oil and Gas Production

Include: Offshore oil and gas leases.

Transportation Equipment

Include: Aircraft owned under long-term lease agreements.
Motor Vehicle Trust Certificates.

Mineral Rights

Include: Investments in extractive materials.
Timber Deeds.

Non-Registered Private Funds with Underlying Assets Having Characteristics of a Bond, Mortgage Loan or Other Fixed Income Instrument

Include: Fixed income instruments that are not corporate or governmental unit obligations (Schedule D) or secured by real property (Schedule B).

Any investments deemed by the reporting entity to possess the underlying characteristics of a bond or other fixed income instrument which has been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for this category. Report these investments on Lines 0799999 and 0899999.

Any investments deemed by the reporting entity to possess the underlying characteristics of a bond or other fixed income investment which has not been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for this category. Report these investments on Lines 0999999, 1099999, 1199999, 1299999, 1399999 and 1499999.

Joint Ventures, Partnership or Limited Liability Company Interests for Which the Underlying Assets Have the Characteristics:

Fixed Income Instruments

Include: Leveraged Buy-out Fund.

A fund investing in the "Z" strip of Collateralized Mortgage Obligations.

Any investments deemed by the reporting entity to possess the underlying characteristics of fixed income instruments which has been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for this category. Report these investments on Lines 1599999 and 1699999.

Any investments deemed by the reporting entity to possess the underlying characteristics of fixed income instruments which has not been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for this category. Report these investments on Lines 1799999 and 1899999.

Common Stocks

Include: Venture Capital Funds.

Real Estate

Include: Real estate development interest. Reporting should be consistent with the detailed property analysis appropriate for the corresponding risk-based capital factor for this investment category. If the requisite details are not available for reporting, report under "Other" subcategory.

Mortgage Loans

Include: Mortgage obligations. Reporting should be consistent with the detailed property analysis appropriate for the corresponding risk-based capital factor for this investment category. If the requisite details are not available for reporting, report under "Other" subcategory.

Other

Include: Limited partnership interests in oil and gas production.

Forest product partnerships.

Investments within the Joint Venture and Partnership Interests category that do not qualify for inclusion in the "Fixed Income Instruments," "Common Stocks," "Real Estate" or "Mortgage Loans" subcategories.

Reporting should be consistent with the corresponding risk-based capital factor for this investment category (i.e., Other Long-Term Assets).

Surplus Debentures, etc.

Include: That portion of any subordinated indebtedness, surplus debenture, surplus note, debenture note, premium income note, bond, or other contingent evidence of indebtedness that is reported in the surplus of the issuer.

Collateral Loans

Include: Refer to *SSAP No. 21R—Other Admitted Assets* for a definition of collateral loans. In the description column, the name of the actual borrower and state if the borrower is a parent, subsidiary, affiliate, officer or director. Also include the type of collateral held.

Non-collateral Loans

Include: For purposes of this section, non-collateral loans are considered the unpaid portion of loans previously made to another organization or individual in which the reporting entity has a right to receive money for the loan, but for which the reporting entity has not obtained collateral to secure the loan. Non-collateral loans shall not include those instruments that meet the definition of a bond, per *SSAP No. 26R—Bonds*, a mortgage loan per *SSAP No. 31—Mortgage Loans*, loan-backed or structured securities per *SSAP No. 32—Loan-Backed and Structured Securities*, or a policy or contract loan per *SSAP No. 49—Policy Loans*.

In the description column, provide the name of the actual borrower. For affiliated entities, state if the borrower is a parent, subsidiary, affiliate, officer or director. Refer to *SSAP No. 24—Non-Admitted Assets* and *SSAP No. 25—Affiliates and Other Related Parties* for accounting guidance.

Capital Notes

Include: The portion of any capital note that is reported on the line for capital notes of the issuing insurance reporting entity.

Low Income Housing Tax Credit

Include: All Low Income Housing Tax Credit Investments (LIHTC or affordable housing) that are in the form of a Limited Partnership or a Limited Liability Company, including those investments that have the following risk mitigation factors:

A. Guaranteed Low Income Housing Tax Credit Investments. There must be an all-inclusive guarantee from a CRP-rated entity that guarantees the yield on the investment.

B. Non-guaranteed Low Income Housing Tax Credit Investments.

I. A level of leverage below 50%. For a LIHTC Fund, the level of leverage is measured at the fund level.

II. There is a Tax Credit Guarantee Agreement from General Partner or managing member. This agreement requires the General Partner or managing member to reimburse investors for any shortfalls in tax credits due to errors of compliance, for the life of the partnership. For a LIHTC Fund, a Tax Credit Guarantee is required from the developers of the lower tier LIHTC properties to the upper tier partnership and all other LIHTC investments.

III. There are sufficient operating reserves, capital replacement reserves and/or operating deficit guarantees present to mitigate foreseeable foreclosure risk at the time of the investment.

Non-qualifying LIHTCs should be reported in the all other category

Working Capital Finance Investment

Include: Investments in an interest in a Confirmed Supplier Receivables (CSR) under a Working Capital Finance Program (WCFP) that is designated by the SVO as meeting the criteria specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for an NAIC "1" or "2."

Working Capital Finance Program (WCFP)

Open account program under which an investor may purchase interests, or evidence thereof, in commercial non-insurance receivables. A WCFP is created for the benefit of a commercial investment grade obligor and its suppliers of goods or services and facilitated by a financial intermediary.

Confirmed Supplier Receivables (CSR)

A first priority perfected security interest, claim or right to payment of a monetary obligation from the Obligor arising from the sale of goods or services from the Supplier to the Obligor the payment of which the Obligor has confirmed by presenting and warranting that it will not protest, delay, or deny, nor offer nor assert any defenses against, payment to the supplier or any party taking claim or right to payment from the supplier.

See *SSAP No. 105—Working Capital Finance Investments* for accounting guidance.

Any Other Class of Assets

Include: Investments that do not fit into one of the other categories. An example of items that may be included are reverse mortgages.

All structured settlement income streams acquired as investments where the reporting entity acquires the legal right to receive payments. (Valuation and admittance provisions are detailed in *SSAP No. 21R—Other Admitted Assets*.)

SCHEDULE BA – PART 1

OTHER LONG-TERM INVESTED ASSETS OWNED DECEMBER 31 OF CURRENT YEAR

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance.

Column 1 – CUSIP Identification

This column must be completed for those investments included on Lines 0799999 and 1599999.

CUSIP numbers for all purchased publicly issued securities are available from the broker's confirmation or the certificate. For private placement securities, the NAIC has created a special number called a PPN to be assigned by the Standard & Poor's CUSIP Bureau. For foreign securities, use a CINS that is assigned by the Standard & Poor's CUSIP Bureau: www.cusip.com/cusip/index.htm.

For those investments not included on Lines 0799999 and 1599999, a CUSIP should be provided if one has been assigned.

If no CUSIP number exists, the CUSIP field should be zero-filled.

Column 2 – Name or Description

Show name of the asset, such as the name of a limited partnership. If not applicable, show description of the asset.

Column 3 – Code

Enter “/” in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.

If long-term invested assets are not under the exclusive control of the company as shown in the General Interrogatories, it is to be identified by placing one of the **symbols identified in the Investment Schedules General Instructions** in this column.

Separate Account Filing Only:

If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the “/” should appear first, immediately followed by the appropriate code (**identified in the Investment Schedules General Instructions**).

Column 4 – City

For real estate partnerships or joint ventures located in the United States, list city. If the city is unknown, indicate the county. If the investment is outside the U.S., indicate city or province. For other IA asset types, use the city of incorporation. If no city of incorporation, use the city of administrative office.

Column 5 – State

If the investment is inside U.S. states, territories and possessions report the two-character U.S. postal abbreviation for the U.S. states, territories and possessions. If the investment is outside the U.S. states, territories and possessions, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.

Column 6 – Name of Vendor or General Partner

Provide the name of the entity from which the property was acquired, or the name of the General Partner of the fund. For internal transfers, indicate “internal transfer” in lieu of a vendor name.

Column 7 – NAIC Designation and Administrative Symbol

This column must be completed for those investments included on Lines 0799999 and 1599999.

For Schedule BA investments with the underlying characteristics of a bond or a preferred stock instrument, insert the appropriate combination of the NAIC designation (1 through 6) and administrative symbol. The List of valid administrative symbols is shown below.

The listing of valid NAIC designation and administrative symbol can be found on the NAIC's website for the Securities Valuation Office (www.naic.org/svo.htm).

Following are valid administrative symbols for bonds and preferred stock. Refer to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for the application of these symbols.

S	Additional or other non-payment risk
YE	Year-end carry over
FE	Filing Exempt
F	Sub-paragraph D Company – insurer self-designated

The NAIC designation and administrative symbol field should not be left blank for those Schedule BA investments which have not been assigned an NAIC designation by the Securities Valuation Office (SVO) pursuant to the policies in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office*.

Column 8 – Date Originally Acquired

State the date the investment was originally acquired.

Column 9 – Type and Strategy

Enter the number which best describes the investment (applies to investments such as limited partnerships and hedge funds. If none applies, leave blank):

1. Private equity: Venture capital
2. Private equity: Mezzanine financing
3. Private equity: LBOs
4. Hedge fund: Global macro
5. Hedge fund: Long/short equity
6. Hedge fund: Merger arbitrage
7. Hedge fund: Fixed income arbitrage
8. Hedge fund: Convertible arbitrage
9. Hedge fund: Futures/Options/foreign exchange arbitrage
10. Hedge fund: Sector investing
11. Hedge fund: Distressed securities
12. Hedge fund: Emerging markets
13. Hedge fund: Multi-strategy

Column 10	–	Actual Cost	<p>Include: The cost of acquiring the asset, including broker's commission and incidental expense of effecting delivery. Include all changes to cost subsequent to acquisition, such as additions to or reductions in investments.</p> <p>Exclude: Amount of encumbrances.</p>
Column 11	–	Fair Value	<p>Fair Value shall be determined in accordance with <i>SSAP No. 100R—Fair Value</i>.</p>
Column 12	–	Book/Adjusted Carrying Value Less Encumbrances	<p>Report the balance at December 31, of the current year. It should contain the amounts included in Column 10 after any encumbrances have been subtracted. Include all changes in value during the year.</p> <p>For surplus (and capital) notes, consider where appropriate the statement factor provided by the Securities Valuation Office and published on the Schedule CA Surplus Note List on the Securities Valuation Office website. (See accounting requirements for surplus notes held in the <i>Accounting Practices and Procedures Manual</i>.)</p> <p>Deduct: Any write-downs for a decline in the fair value of a long-term invested asset that is other-than-temporary.</p> <p>Exclude: Valuation allowance.</p>
Column 13	–	Unrealized Valuation Increase (Decrease)	<p>The total unrealized valuation increase (decrease) for a specific security will be the change in Book/Adjusted Carrying Value that is due to carrying or having carried (in the previous year) the security at Fair Value. See <i>SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies</i> for accounting guidance.</p> <p>These amounts are to be reported as unrealized capital gains (losses) in the Exhibit of Capital Gains (Losses) and in the Capital and Surplus Account (Page 4).</p> <p>Include: The difference between the Fair Value in the previous year and the Fair Value in the current year's Book/Adjusted Carrying Value column. Calculate as current year Fair Value minus prior year Fair Value minus current year Depreciation or Amortization/Accretion.</p>
Column 14	–	Current Year's (Depreciation) or (Amortization)/Accretion	<p>This amount represents depreciation expense for the period (where appropriate), amortization of premium and the accrual of discount. The accrual of discount amounts in this column are to be reported as increases to investment income in the Exhibit of Net Investment Income, while the amortization of premium amounts are to be reported as decreases to investment income. See Column 13 for discussion of an unrealized valuation increase (decrease) where the real estate is carried at fair value and (depreciation) and/or (amortization)/accretion has been recorded.</p>

Column 15 – Current Year’s Other-Than-Temporary Impairment Recognized

If the asset has suffered an “other-than-temporary impairment,” this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains (Losses) and in the calculation of Net Income.

Column 16 – Capitalized Deferred Interest and Other

Include interest and other items that can be capitalized in accordance with the applicable SSAP.

Column 17 – Total Foreign Exchange Change in Book/Adjusted Carrying Value

Include: Enter the unrealized foreign exchange gain or loss for the current year.

Column 18 – Investment Income

Include: The proportionate share of interest, dividends, and other investment income received during the year on the investments reported in this schedule.

Exclude: Distributions excess of unrealized appreciation (return of capital).

Column 19 – Commitment for Additional Investment

Include: Total amount of additional investment commitment, not yet invested, where the decision as to timing and whether to invest is not made by the company, but by someone else, typically by the hedge fund or limited partnership.

Column 20 – Percentage of Ownership

Include: The share that the company’s current investment represents of the total outstanding amount of this investment. Applies only to such investments as hedge funds and limited partnerships.

Exclude: Commitment for additional investment.

**** Columns 21 through 26 will be electronic only. ****

Column 21 – Fair Value Hierarchy Level and Method Used to Obtain Fair Value Code

Whenever possible, fair value should represent the price at which the security could be sold, based on market information. Fair value should only be determined analytically when the market-based value cannot be obtained.

The following is a listing of valid fair value level indicators to show the fair value hierarchy level.

“1” for Level 1

“2” for Level 2

“3” for Level 3

The following is a listing of the valid method indicators to show the method used by the reporting entity to determine the Rate Used to Obtain Fair Value.

“a” for securities where the rate is determined by a pricing service.

“b” for securities where the rate is determined by a stock exchange.

“c” for securities where the rate is determined by a broker or custodian. The reporting entity should obtain and maintain the pricing policy for any broker or custodian used as a pricing source. In addition, the broker must either be approved by the reporting entity as a counterparty for buying and selling securities or be an underwriter of the security being valued. (Reporting entities shall utilize source “c” to capture any other methods used by the reporting entity to obtain observable inputs resulting in a hierarchy Level 1 or Level 2. Documentation of this source shall then be included in Column 22.)

“d” for securities where the rate is determined by the reporting entity. The reporting entity is required to maintain a record of the pricing methodology used.

“e” for securities where the rate is determined by the unit price published in the NAIC *Valuation of Securities*.

Enter a combination of hierarchy and method indicator. The fair value hierarchy level indicator would be listed first and the method used to determine fair value indicator would be listed next. For example, use “1b” to report Level 1 for the fair value hierarchy level and stock exchange for the method used to determine fair value.

The guidance in *SSAP No. 100R—Fair Value* allows the use of net asset value per share (NAV) instead of fair value for certain investments. If NAV is used instead of fair value leave blank.

Column 22 – Source Used to Obtain Fair Value

For Method Code “a,” identify the specific pricing service used.

For Method Code “b,” identify the specific stock exchange used.

The listing of most stock exchange codes can be found in the **Investment Schedules General Instructions** or the following Web address:

www.fia-protocol.org/specifications/exchanges.shtml

For Method Code “c,” identify the specific broker or custodian used.

For Method Code “d,” leave blank.

For Method Code “e,” leave blank.

If net asset value (NAV) is used instead of fair value, the reporting entity should use “NAV” to indicate net asset value used instead of fair value.

Column 23 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 24 – Postal Code

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of:

Real Estate

Unaffiliated.....	2199999
Affiliated.....	2299999

Mortgage Loans

Unaffiliated.....	2399999
Affiliated.....	2499999

The postal code(s) reported in this column should reflect the location of the underlying property. For U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. Outside the U.S. states, territories and possessions, use the country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

Column 25 – Property Type

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of:

Real Estate

Unaffiliated.....	2199999
Affiliated.....	2299999

Mortgage Loans

Unaffiliated.....	2399999
Affiliated.....	2499999

For property type, use one of the following codes to indicate the primary use of the property:

- OF Office
- RT Retail
- MU Apartment/Multifamily
- IN Industrial
- HC Medical/Health Care
- MX Mixed Use
- LO Lodging
- OT Other

Column 26 – Maturity Date

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

State the date the mortgage loan matures.

Not for Distribution

SCHEDULE BA – PART 2

OTHER LONG-TERM INVESTED ASSETS ACQUIRED AND ADDITIONS MADE DURING THE YEAR

This schedule should reflect not only those newly acquired long-term invested assets, but also any increases or additions to long-term invested assets acquired in the current and prior periods, including, for example, capital calls from existing limited partnerships.

Column 1 – CUSIP Identification

This column must be completed for those investments included on Lines 0799999 and 1599999.

CUSIP numbers for all purchased publicly issued securities are available from the broker's confirmation or the certificate. For private placement securities, the NAIC has created a special number called a PPN to be assigned by the Standard & Poor's CUSIP Bureau. For foreign securities, use a CINS that is assigned by the Standard & Poor's CUSIP Bureau; www.cusip.com/cusip/index.htm.

For those investments not included on Lines 0799999 and 1599999, a CUSIP should be provided if one has been assigned.

If no CUSIP number exists, the CUSIP field should be zero filled.

Column 2 – Name or Description

Show name of the asset, such as the name of a limited partnership. If not applicable, show description of the asset.

Column 3 – City

For real estate partnerships or joint ventures located in the United States, list city. If the city is unknown, indicate the county. If the investment is outside the U.S., indicate city or province. For other BA asset types, use the city of incorporation. If no city of incorporation, use the city of administrative office.

Column 4 – State

Report the two-character U.S. postal abbreviation for state for U.S. states, territories and possessions. For foreign countries, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.

Column 5 – Name of Vendor or General Partner

Provide the name of the entity from which the property was acquired, or the name of the General Partner or the fund. For internal transfers, indicate "internal transfer" in lieu of a vendor name.

Column 6 – Date Originally Acquired

State the date the investment was originally acquired.

Column 7 – Type and Strategy

Enter the number that best describes the investment (applied to investments such as limited partnerships and hedge funds. If none applies, leave blank):

1. Private equity: Venture capital
2. Private equity: Mezzanine financing
3. Private equity: LBOs
4. Hedge fund: Global macro
5. Hedge fund: Long/short equity
6. Hedge fund: Merger arbitrage
7. Hedge fund: Fixed income arbitrage
8. Hedge fund: Convertible arbitrage
9. Hedge fund: Futures/Options/foreign exchange arbitrage
10. Hedge fund: Sector investing
11. Hedge fund: Distressed securities
12. Hedge fund: Emerging markets
13. Hedge fund: Multi-strategy

Column 8 – Actual Cost at Time of Acquisition

Include: The actual cost at the time the asset was originally acquired.

The cost of acquiring the assets, including broker's commission and incidental expenses of effecting delivery.

Exclude: Additional expenditures after the time of the initial acquisition or encumbrances or impairment.

Column 9 – Additional Investments Made After Acquisition

Include: The actual cost (including broker's commissions and incidental expenses of effecting delivery) to increase investments in the original assets.

Improvements to the assets subsequent to acquisition.

Activity on investments disposed during the year.

Column 10 – Amount of Encumbrances

Include: The reporting entity's contractual share of all encumbrances on underlying real estate held in a partnership or venture reported in this schedule. All encumbrances incurred by the partnership or venture should be included.

Column 11 – Percentage of Ownership

Include: The share that the company's current investment represents of the total outstanding amount of this investment at the date of purchase. Applies only to such investments as hedge funds and limited partnerships.

Exclude: Commitment for additional investment.

**** Columns 12 through 15 will be electronic only. ****

Column 12 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 13 – Postal Code

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of:

Real Estate

Unaffiliated.....	2199999
Affiliated.....	2299999

Mortgage Loans

Unaffiliated.....	2399999
Affiliated.....	2499999

The postal code(s) reported in this column should reflect the location of the underlying property. For U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. Outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

Column 14 – Property Type

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Joint Venture, Partnership or Limited Liability Company Interests that have the following Underlying Characteristics of:

Real Estate

Unaffiliated.....	2199999
Affiliated.....	2299999

Mortgage Loans

Unaffiliated.....	2399999
Affiliated.....	2499999

For property type, use one of the following codes to indicate the primary use of the property:

- OF Office
- RT Retail
- MU Apartment/Multifamily
- IN Industrial
- HC Medical/Health Care
- MX Mixed Use
- LO Lodging
- OT Other

Column 15 – Maturity Date

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Use the date the mortgage loan matures.

SCHEDULE BA – PART 3

OTHER LONG-TERM INVESTED ASSETS DISPOSED, TRANSFERRED OR REPAID DURING THE YEAR

This schedule should reflect not only disposals of an entire "other invested asset" but should also include partial disposals and amounts received during the year on investments still held, including, for example, return of capital distributions from limited partnerships.

Column 1 – CUSIP Identification

This column must be completed for those investments included on Lines 0799999 and 1599999.

CUSIP numbers for all purchased publicly issued securities are available from the broker's confirmation or the certificate. For private placement securities, the NAIC has created a special number called a PPN to be assigned by the Standard & Poor's CUSIP Bureau. For foreign securities, use a CINS that is assigned by the Standard & Poor's CUSIP Bureau; www.cisip.com/cusip/index.htm.

For those investments not included on Lines 0799999 and 1599999, a CUSIP should be provided if one has been assigned.

Column 2 – Name or Description

Show name of the asset, such as the name of a limited partnership. If not applicable, show description of the asset.

Column 3 – City

For real estate partnerships or joint ventures located in the U.S., list city. If the city is unknown, indicate the county. If the investment is outside the U.S., indicate city or province. For other BA asset types, use the city of incorporation. If a city of incorporation, use the city of administrative office.

Column 4 – State

Report the two-character U.S. postal abbreviation for state for U.S. states, territories and possessions. For foreign countries, report the three-character (ISO Alpha 3) country abbreviations available in the listing in the appendix of these instructions.

Column 5 – Name of Purchaser or Nature of Disposal

Provide the name of the entity or vendor to whom the investment was sold or describe how the investment was otherwise disposed of.

- Column 6 – Date Originally Acquired
State the date the asset was originally acquired.
- Column 7 – Disposal Date
State the date the investment was sold or otherwise transferred or repaid. Reporting entities may total on one line if the investment is repaid on more than one date and should utilize the date of last repayment in those cases.
- Column 8 – Book/Adjusted Carrying Value Less Encumbrances, Prior Year
Report the balance at December 31 of the prior year.
Deduct: Any write-downs for a decline in the fair value of a long-term invested asset that is other-than-temporary.
Exclude: Valuation allowance.
- Column 9 – Unrealized Valuation Increase (decrease)
The total unrealized valuation increase (decrease) for a specific investment security will be the change in Book/Adjusted Carrying Value that is due to carrying or having carried (in the previous year) the security at Fair Value. This includes a reversal of the net unrealized amount at the date of disposal. See *SSAP No. 48—Joint Ventures, Partnerships, and Limited Liability Companies* for accounting guidance.
These amounts are to be reported as unrealized capital gains (losses) in the Exhibit of Capital Gains (Losses) and in the Capital and Surplus Account (Page 4 – Life, Property, Fraternal & Title and Page 5 – Health).
Include: The difference between the Fair Value in the previous year and the Fair Value in the current year. Book/Adjusted Carrying Value column. Calculate as **current year Fair Value minus prior year Fair Value minus current year (Depreciation) or (Amortization)/Accretion.**
- Column 10 – Current Year's (Depreciation) or (Amortization)/Accretion
This amount represents depreciation expense for the period (where appropriate), amortization of premium and the accrual of discount. The accrual of discount amounts in this column are to be reported as increases to investment income in the Exhibit of Net Investment Income, while the amortization of premium amounts are to be reported as decreases to investment income. See column 9 for discussion of an unrealized valuation increase (decrease) where the real estate is carried at fair value and (depreciation) and/or (amortization)/accretion has been recorded.
- Column 11 – Current Year's Other-Than-Temporary Impairment Recognized
If the asset has suffered an "other-than-temporary impairment," this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains (Losses) and in the calculation of Net Income.

- Column 12 – Capitalized Deferred Interest and Other
Include interest and other items that can be capitalized in accordance with the applicable SSAP.
- Column 14 – Total Foreign Exchange Change in Book/Adjusted Carrying Value
Enter the unrealized foreign exchange gain or loss during the year including the reversal of unrealized foreign exchange gains or losses previously recorded.
- Column 15 – Book /Adjusted Carrying Value Less Encumbrances on Disposal
Include: Amount reported in Column 8 and all year-to-date changes in value to the time of disposal.
Exclude: Valuation allowance.
- Column 16 – Consideration
Include: Amounts received on disposal of investment.
- Column 17 – Foreign Exchange Gain (Loss) on Disposal
Enter the foreign currency exchange gain or loss on disposal.
- Column 18 – Realized Gain (Loss) on Disposal
Report the amount of any market gain (loss) realized from the disposal of the investment.
Exclude: Foreign currency gain (loss) reported in Column 17.
- Column 19 – Total Gain (Loss) on Disposal
Enter the sum of Column 17, foreign exchange gain (loss) on disposal and Column 18, realized gain (loss) on disposal.
- Column 20 – Investment Income
Include: The proportionate share of interest, dividends and other investment income received during year on the investments reported in this schedule.
Exclude: Distributions in excess of unrealized appreciation (return of capital).

**** Columns 21 through 24 will be electronic only. ****

Column 21 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 22 – Postal Code

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of:

Real Estate

Unaffiliated.....	2199999
Affiliated.....	2299999

Mortgage Loans

Unaffiliated.....	2399999
Affiliated.....	2499999

The postal code(s) reported in this column should reflect the location of the underlying property. For U.S. states, territories and possessions, use the five-digit ZIP code and not the ZIP+4 code. Outside the U.S. states, territories and possessions, use that country's equivalent to the ZIP code. Multiple postal codes should be entered if the underlying properties are located in more than one postal code and listed from highest to lowest value associated with the underlying properties separated by commas.

Example of two U.S. postal codes and one United Kingdom postal code (51501,68104,E4 7SD).

Column 23 – Property Type

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Joint Venture, Partnership or Limited Liability Company Interests that have the following Underlying Characteristics of:

Real Estate

Unaffiliated.....	2199999
Affiliated.....	2299999

Mortgage Loans

Unaffiliated.....	2399999
Affiliated.....	2499999

For property type, use one of the following codes to indicate the primary use of the property:

- OF Office
- RT Retail
- MU Apartment/Multifamily
- IN Industrial
- HC Medical/Health Care
- MX Mixed Use
- LO Lodging
- OT Other

Column 24 – Maturity Date

Use only for securities included in the following subtotal lines.

Non-Registered Private Funds with Underlying Assets Having Characteristics of:

Mortgage Loans

Unaffiliated.....	1199999
Affiliated.....	1299999

Use the date the mortgage loan matures.

Not for Distribution

SCHEDULE D – PART 1

LONG-TERM BONDS OWNED DECEMBER 31 OF CURRENT YEAR

Bonds are to be grouped as listed below and each category arranged alphabetically (securities included in U.S. States, Territories and Possessions; U.S. Political Subdivisions of States, Territories and Possessions; and U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions should be listed with a state abbreviation in the column provided for electronic data capture).

Refer to *SSAP No. 23—Foreign Currency Transactions and Translations* for accounting guidance related to foreign currency transactions and translations.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories described in the **Investment Schedules General Instructions**, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the **Investment Schedules General Instructions** for the following:

- **Category definitions for bonds and stocks.**
- **Foreign column code list.**
- **Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**
- **List of stock exchange names and abbreviations.**

Country	Line Number
Bonds:	
U.S. Governments	
Issuer Obligations	0199999
Residential Mortgage-Backed Securities	0299999
Commercial Mortgage-Backed Securities	0399999
Other Loan-Backed and Structured Securities	0499999
Subtotals – U.S. Governments	0599999
All Other Governments	
Issuer Obligations	0699999
Residential Mortgage-Backed Securities	0799999
Commercial Mortgage-Backed Securities	0899999
Other Loan-Backed and Structured Securities	0999999
Subtotals – All Other Governments	1099999

U.S. States, Territories and Possessions (Direct and Guaranteed)	
Issuer Obligations.....	1199999
Residential Mortgage-Backed Securities	1299999
Commercial Mortgage-Backed Securities.....	1399999
Other Loan-Backed and Structured Securities	1499999
Subtotals – U.S. States, Territories and Possessions (Direct and Guaranteed).....	1799999
U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)	
Issuer Obligations	1899999
Residential Mortgage-Backed Securities	1999999
Commercial Mortgage-Backed Securities.....	2099999
Other Loan-Backed and Structured Securities	2199999
Subtotals – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)	2499999
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions	
Issuer Obligations.....	2599999
Residential Mortgage-Backed Securities	2699999
Commercial Mortgage-Backed Securities.....	2799999
Other Loan-Backed and Structured Securities	2899999
Subtotals – U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions	3199999
Industrial and Miscellaneous (Unaffiliated)	
Issuer Obligations.....	3299999
Residential Mortgage-Backed Securities	3399999
Commercial Mortgage-Backed Securities.....	3499999
Other Loan-Backed and Structured Securities	3599999
Subtotals – Industrial and Miscellaneous (Unaffiliated)	3899999
Hybrid Securities	
Issuer Obligations.....	4299999
Residential Mortgage-Backed Securities	4399999
Commercial Mortgage-Backed Securities.....	4499999
Other Loan-Backed and Structured Securities	4599999
Subtotals – Hybrid Securities	4899999
Parent, Subsidiaries and Affiliates	
Issuer Obligations	4999999
Residential Mortgage-Backed Securities	5099999
Commercial Mortgage-Backed Securities.....	5199999
Other Loan-Backed and Structured Securities	5299999
Affiliated Bank Loans – Issued	5399999
Affiliated Bank Loans – Acquired	5499999
Subtotals – Parent, Subsidiaries and Affiliates.....	5599999
SVO Identified Funds	
Exchange Traded Funds – as Identified by the SVO.....	5899999
Bond Mutual Funds – as Identified by the SVO	5999999
Subtotals – SVO Identified Funds.....	6099999
Unaffiliated Bank Loans	
Unaffiliated Bank Loans – Issued.....	6399999
Unaffiliated Bank Loans – Acquired.....	6499999
Subtotals – Unaffiliated Bank Loans.....	6599999

Total Bonds

Subtotals – Issuer Obligations.....	7699999
Subtotals – Residential Mortgage-Backed Securities.....	7799999
Subtotals – Commercial Mortgage-Backed Securities.....	7899999
Subtotals – Other Loan-Backed and Structured Securities.....	7999999
Subtotals – SVO Identified Funds.....	8099999
Subtotals – Affiliated Bank Loans.....	8199999
Subtotals – Unaffiliated Bank Loans.....	8299999
Subtotals – Total Bonds.....	8399999

List all bonds and certificates of deposit owned December 31, of current year, except bonds and certificates of deposit in banks or other similar financial institutions with maturity dates or repurchase dates under repurchase agreements of one year or less from the acquisition date. Exclude cash equivalents as described in *SSAP No. 2R—Cash, Cash Equivalents, Drafts, and Short-Term Investments* with original maturities of three months or less.

The security identifier reported (Column 1 for CUSIP, CINS, PPN or Column 33 for ISIN) must be the same as the identifier used when filing securities with the NAIC pursuant to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* instructions.

Column 1 – CUSIP Identification

CUSIP numbers for all purchased publicly issued securities are available from the broker's confirmation or the certificate. For private placement securities, the NAIC has created a special number called a PPN to be assigned by the Standard & Poor's CUSIP Bureau. For foreign securities, use a CINS that is assigned by the Standard & Poor's CUSIP Bureau: www.cusip.com/cusip/index.htm.

If no valid CUSIP, CINS or PPN number exists then report a valid ISIN (Column 33) security number. The CUSIP field should be zero-filled.

Column 2 – Description

Give a description of all bonds owned. As appropriate, the reporting entity is encouraged to include data consistent with that reported in Column 31, Issuer and Column 32, Issue. This does not preclude the company from including additional detail to provide a complete and accurate description. Abbreviations may be used as needed.

For Bond Mutual Funds – as Identified by the SVO and Exchange Traded Funds – as Identified by the SVO, enter the complete name of the fund. As appropriate, the reporting entity is encouraged to include data consistent with that reported.

For Certificate of Deposit Account Registry Service (CDARs) or other similar services that have a maturity of greater than one year, individually list the various banking institutions that are financially responsible for honoring certificates of deposit. As appropriate, the name of the banking institutions should follow from the registry of the Federal Financial Institutions Examination Council (FFIEC) (www.ffiec.gov/nicpubweb/nicweb/SearchForm.aspx).

For CDOs (Collateralized Debt Obligations) or CLOs (Collateralized Loan Obligations), indicate what the CDO/CLO collateral is, such as high-yield bonds, corporate loans, etc. If the collateral is of mixed type, indicate "Mix," in addition to the largest type of collateral in the mix. If the collateral is derived synthetically, indicate "synthetic."

Column 3 – Code

Enter “*” in this column for all SVO Identified Funds designated for systematic value.

Enter “@” in this column for all Principal STRIP Bonds or other zero coupon bonds.

Enter “S” in this column for Certificates of Deposit under the FDIC limit.

Enter “&” in this column for TBA (To Be Announced) securities.

Enter “^” in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.

If bonds are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes **identified in the Investment Schedules General Instructions** in this column.

If the security is an SVO Identified Fund designated for systematic value, Principal STRIP bond or other zero coupon bond, Certificates of Deposit under the FDIC limit or a TBA (To Be Announced) security and is not under the exclusive control of the company, the “*”, “@”, “S” or “&” should appear first, immediately followed by the appropriate code (**identified in the Investment Schedules General Instructions**).

Separate Account Filing Only:

If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the “^” should appear first and may be used simultaneously with the “*”, “@”, “S” or “&” with the “^” preceding the other characters (“*”, “@”, “S” or “&”) depending on the asset being reported, immediately followed by the appropriate code (**identified in the Investment Schedules General Instructions**).

Column 4 – Foreign

Insert the appropriate code in the column based on the list provided in the Investment Schedules General Instructions.

Column 5 – Bond Characteristics

If bonds have one or more of the following characteristics, then list the appropriate number(s) separated by commas. If none of the characteristics apply, then leave the column blank.

1. Bonds that are callable at the discretion of the issuer, provided that in no instance will the call price be below par, based on a specified formula for the payoff amount (generally discounting future cash flows at then current interest rates which is generally referred to as a “make whole call provision”).
2. Bonds that are callable at the discretion of the issuer, provided that in no instance will the call price be below par with a specified payoff amount based on a fixed schedule.
3. Bonds that are callable at the discretion of the issuer at a price that can be less than par.
4. Terms in which the timing of payments of principal, as well as the amounts and timing of payments of interest, can vary based on a pool of underlying assets or an index. This characteristic code is restricted to items captured in scope of *SSAP No. 43R—Loan-Backed and Structured Securities* and should include agency and non-agency residential mortgage-backed securities (RMBS); some commercial mortgage-backed securities (CMBS); as well as similar loan-backed or structured securities. This excludes those flagged with #1, 2 or 3.

5. Variable coupon bonds where the interest payments vary during the life of the transaction, but NOT as is typical based on a fixed spread over a well-established interest rate index (such as LIBOR, prime rate or a government bond yield). (This includes coupons that vary based on the performance of indices that are not interest rate related, such as equity indices, commodity prices or foreign exchange rates. This also includes coupons where the spread to the index is not fixed for the entire life of the transaction. This excludes basic floating rate and adjustable rate notes with fixed spread over an interest rate index. This characteristic code is strictly limited to variable interest payments.)
6. Terms that may result in principal (or initial investment) not being repaid in full for reasons other than a payment default by the issuer or defaults within a pool of assets underlying a loan-backed or structured security. (This intends to capture to Mortgage Reference Securities reported in scope of SSAP No. 43R. Other structured notes (securities structured as debt instruments when the contractual amount of the instrument to be paid at maturity is at risk for other than the failure of the borrower to pay the contractual amount due) and whether derivatives shall not be reported on Schedule D, Part 1. These structures are captured in scope of SSAP No. 86—*Derivatives* and shall be reported on Schedule D, Part 3.)
7. Bonds where the issuer's obligation to make payments is determined by the performance of a different credit other than that of the issuer, which could be either affiliated or unaffiliated. (These securities are often referred to as credit-linked notes. This does not include loan-backed or structured securities.)
8. Mandatory convertible bonds. Bonds that are mandatorily convertible into equity, or, at the option of issuer, convertible into equity, or whose terms provide for payment in the form of equity instead of cash.
9. Other types of options solely at the discretion of the issuer that could affect the timing or amount of payments of principal or interest, not otherwise reported in 1-8.

Column 6 – NAIC Designation and Administrative Symbol

Provide the appropriate NAIC designation (1 through 6) and administrative symbol combination for each security. The list of valid administrative symbols is shown below.

The listing of valid NAIC designation and administrative symbol combinations can be found on the NAIC's website for the Securities Valuation Office (www.naic.org/svo.htm).

For Bond Mutual Funds – Identified by the SVO, enter 1.

Following are valid administrative symbols for bonds. Refer to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* for the application of these symbols.

AD	Additional or other non-payment risk
FE	Filing Exempt
FM	Financially Modeled RMBS/CMBS subject to SSAP 43R
YE	Year-end carry over
IF	Initial filing
PL	Private Letter Rating
PLGI	Private Letter Rating – reported on General Interrogatory
Z	Insurer self-designated
GI	General Interrogatory
F	Sub-paragraph D Company – insurer self-designated
*	Limited to NAIC Designations 6

Column 7 – Actual Cost

This column should contain the actual consideration paid to purchase the security. The Actual Cost column amount should be adjusted for: pay downs and partial sales (both reported in Schedule D, Part 4) and subsequent acquisitions of the same issue (reported in Schedule D, Part 3). Actual cost will need to be adjusted due to "other-than-temporary impairments" recognized, for use when determining realized gain/(loss) at disposition.

Include: Brokerage and other related fees, to the extent they do not exceed the fair value at the date of acquisition.

Cost of acquiring the bond or stock including broker's commission and incidental expenses of effecting delivery, transaction fees on re-pooling of securities, and reductions for origination fees intended to compensate the reporting entity for interest rate risks (i.e., points).

Exclude: Accrued interest.

All other costs, including internal costs or costs paid to an affiliated reporting entity related to origination, purchase or commitment to purchase bonds, are charged to expense when incurred.

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter the original cost of the shares purchased, including brokerage and other related fees.

For a bond received as a property dividend or capital contribution enter the initial recognized value. See *SSAP No. 26R – Bonds* for guidance.

Column 8 – Rate Used to Obtain Fair Value

Report rate used for determining fair value.

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter the per share fair value or net asset value as of the reporting date.

For U.S. Treasury Inflation-Indexed Securities enter the VOS rate (provided in the *Valuation of Securities*) multiplied by the inflation ratio.

Column 9 – Fair Value

The fair value should be the price which, when multiplied by the notional amount (Column 10, Par Value) results in the dollar amount that would be received (excluding accrued interest) if the security was sold at fair value.

The fair value included in this column (calculated from the Rate Used to Obtain Fair Value column) should be the amount used in any comparison of fair value to another valuation method (e.g., book value or amortized cost) that is prescribed by the accounting/valuation rules.

For loan-backed securities, the prospective or retrospective methods are used in determining amortized value.

Exclude: Accrued interest.

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter the amount representing the number of shares owned at year-end times the rate specified in Column 8.

For U.S. Treasury Inflation-Indexed Securities, Fair Value should utilize the VOS rate multiplied by the inflation ratio.

Column 10 – Par Value

Enter the par value of the bonds owned adjusted for repayment of principal. For mortgage-backed/loan-backed and structured securities, enter the par amount of principal to which the reporting entity has a claim. For interest only bonds without a principal amount on which the reporting entity has a claim, use a zero value. Enter the statement date par value for bonds with adjustable principal. An interest only bond with a small par amount of principal would use that amount.

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter Zero (0).

Column 11 – Book/Adjusted Carrying Value

Securities excluding SVO Identified fund and mandatory convertible bonds:

This should be the amortized value or the lower of amortized value or fair value, depending upon the designation of the bond (and adjusted for any other-than-temporary impairment), as of the end of the current reporting year.

Include: The original cost of acquiring the bond, including brokerage and other related fees.

Amortization of premium or accretion of discount, but not including any accrued interest paid thereon.

Amortization of deferred origination and commitment fees.

Deduct: A direct write-down for a decline in the fair value of a bond that is other-than-temporary.

Exclude: All other costs, including internal costs or costs paid to an affiliated reporting entity related to origination, purchase or commitment to purchase bonds, are charged to expense when incurred. Cost should also be reduced by payments attributed to the recovery of cost.

Accrued interest.

Refer to SSAP No. 2018-1—Bonds.

For reporting entities maintaining an AVR:

NAIC Designation 1 – 5* Enter amortized cost

NAIC Designation 6 Enter the lower of fair value or amortized cost

For reporting entities not maintaining an AVR:

NAIC Designations 1 – 2* Enter amortized cost

NAIC Designations 3 – 6 Enter the lower of fair value or amortized cost

*NOTE: An exception exists for Treasury Inflation Adjusted Securities under INT 01-25, where the book/adjusted carrying value may include an unrealized gain. See INT 01-25, Accounting for U.S. Treasury Inflation-Indexed Securities, for accounting guidance.

Mandatory Convertible Bonds:

The amount should be the lower of amortized cost or fair value during the period prior to conversion.

SVO Identified Funds:

The amount should be fair value unless the reporting entity has designated a qualifying security for systematic value. The election of using systematic value is irrevocable.

NOTE: Use of systematic value is effective Dec. 31, 2017. This effective date requires entities to either report SVO-Identified investments at fair value on the effective date, or to identify the SVO-Identified investments with a code to identify use of systematic value. If the investment is coded for systematic value, the investment will be reported in the 2017 annual financial statements using the measurement method utilized throughout 2017. For these investments, beginning Jan. 1, 2018, the reporting entity shall report the investment using the calculated systematic value method detailed in *SSAP No. 26R—Bonds*.

Refer to *SSAP No. 26R—Bonds*.

For reporting entities maintaining an AVR:

NAIC Designation 1 – 5 Enter fair value or systematic value
NAIC Designation 6 Enter fair value

For reporting entities not maintaining an AVR:

NAIC Designations 1 – 2 Enter fair value or systematic value
NAIC Designations 3 – 6 Enter fair value

The amount reported in this column should equal:

Book/Adjusted Carrying Value reported in the Prior Year statement
(or Actual Cost for newly acquired securities)
plus "Unrealized Valuation Increase/(Decrease) Total in Book/Adjusted Carrying Value"
plus "Current Year's (Amortization)/Accretion"
minus "Current Year's Other-Than-Temporary Impairment Recognized"
plus "Total Foreign Exchange Change in Book/Adjusted Carrying Value"
plus Changes due to amounts reported in Schedule D, Parts 3, 4 and 5

Column 12 – Unrealized Valuation Increase/(Decrease)

The total unrealized valuation increase/(decrease) for a specific security will be the change in Book/Adjusted Carrying Value that is due to carrying or having carried (in the previous year) the security at Fair Value. Thus this amount could be:

The difference due to changing from Amortized Cost in the previous year to Fair Value in the current year's Book/Adjusted Carrying Value column (calculated as **current year** Fair Value minus **current year** Amortized Value);

The difference of moving from Fair Value in the previous year to Amortized Cost in the current year's Book/Adjusted Carrying Value column (calculate as **prior year** Amortized Value minus **prior year** Fair Value); or

The difference between the Fair Value in the previous year and the Fair Value in the current year's Book/Adjusted Carrying Value column (calculate as **current year** Fair Value minus **prior year** Fair Value minus **current year** Accrual of Discount/(Amortization of Premium)).

Include: For SVO-identified funds, the change from the prior reported BACV to fair value/net asset value. If an SVO-identified fund no longer qualifies for systematic value, the difference from systematic value in prior year to fair value/net asset value in current year.

These amounts are to be reported as unrealized capital gains or (losses) in the Exhibit of Capital Gains/(Losses) and in the Capital and Surplus Account (Page 4).

Column 13 – Current Year's (Amortization)/Accretion

This amount should equal the current reporting year's amortization of premium or accrual of discount (regardless of whether or not the security is currently carried at Amortized Cost). The accrual of discount amounts in this column are to be reported as increases to investment income in the Exhibit of Net Investment Income, while the amortization of premium amounts are to be reported as decreases to investment income.

Include: The (Amortization)/Accretion of SVO Identified Funds designated for reporting at systematic value.

Column 14 – Current Year's Other-Than-Temporary Impairment Recognized

If the security has suffered an "other-than-temporary impairment," this column should contain the amount of the direct write-down recognized. The amounts in this column are to be reported as realized capital losses in the Exhibit of Capital Gains/(Losses) and in the calculation of Net Income.

Column 15 – Total Foreign Exchange Change in Book/Adjusted Carrying Value

This is a positive or negative amount that is defined as the portion of the total change in Book/Adjusted Carrying Value for the year that is attributable to foreign exchange differences for a particular security. The amounts reported in this column should be included as net unrealized foreign exchange capital gain/(loss) in the Capital and Surplus Account (Page A).

Column 16 – Interest Rate

Show rate of interest as stated on the face of the bond. Where the original stated rate has been renegotiated, show the latest modified rate. For long-term bonds with a variable rate of interest, use the last rate of interest. For short-term bonds with various issues of the same issuer, use the last rate of interest. All information reported in this field must be a numeric value.

For SVO Identified Funds (Bond Mutual Funds Exchange Traded Funds) and Principal STRIP Bonds or other zero coupon bonds, enter numeric zero (0).

Column 17 – Effective Rate of Interest

For issuer obligations, include the effective rate at which the purchase was made. For mortgage-backed, loan-backed and structured securities, report the effective yield used to value the security at the reporting date. The Effective Yield calculation should be modified for other-than-temporary impairments recognized.

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter Zero (0).

Column 18 – Interest – When Paid

For securities that pay interest annually, provide the first 3 letters of the month in which the interest is paid (e.g., JUN for June). For securities that pay interest semi-annually or quarterly, provide the first letter of each month in which interest is received (e.g., JD for June and December, and MJSD for March, June, September and December). For securities that pay interest on a monthly basis, include "MON" for monthly. Finally, for securities that pay interest at maturity, include "MAT" for maturity.

For SVO Identified Funds (Bond Mutual Funds Exchange Traded Funds) and Principal STRIP Bonds or other zero coupon bonds, enter N/A.

Column 19 – Admitted Interest Due and Accrued

This should equal the admitted amount of due and accrued interest for a specific security, based upon the assessment of collectability required by *SSAP No. 34—Investment Income Due and Accrued* and any other requirements for nonadmitting investment income due and accrued.

Column 20 – Amount Received During Year

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds) enter the amount of distributions received in cash or reinvested in additional shares.

Include: The proportionate share of interest directly related to the securities reported in this schedule.

Report amounts net of foreign withholding tax.

Column 21 – Acquired Date

For public placements use trade date, not settlement date. For private placements, use funding date. Each issue of bonds or stocks acquired at public offerings on more than one date may be totaled on one line and the date of last acquisition inserted.

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), enter date of last purchase.

Column 22 – Stated Contractual Maturity Date

For SVO Identified Funds (Bond Mutual Funds and Exchange Traded Funds), leave blank.

For perpetual bonds, enter 01/01/9999.

For mandatory convertible bonds use the conversion date.

**** Columns 23 through 34 will be electronic only. ***

Column 23 – State Abbreviation

Applies to:

U.S. States, Territories and Possessions

Include the appropriate state abbreviation for the state where the security is issued (e.g., "MO" for Missouri).

U.S. Political Subdivisions of States, Territories and Possessions

Include the appropriate state abbreviation for the state where the security is issued.

U.S. Special Revenue, Special Assessments Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions

Include the appropriate state abbreviation for the state where the security is issued. Use "US" for federal agency issues.

Column 24 – Fair Value Hierarchy Level and Method Used to Obtain Fair Value Code

Whenever possible, fair value should represent the price at which the security could be sold, based on market information. Fair value should only be determined analytically when the market-based value cannot be obtained.

The following is a listing of valid fair value level indicators to show the fair value hierarchy level.

“1” for Level 1

“2” for Level 2

“3” for Level 3

The following is a listing of the valid method indicators for bonds to show the method used by the reporting entity to determine the Rate Used to Obtain Fair Value.

“a” for securities where the rate is determined by a pricing service.

“b” for securities where the rate is determined by a stock exchange.

“c” for securities where the rate is determined by a broker or custodian. The reporting entity should obtain and maintain the pricing policy for any broker or custodian used as a pricing source. In addition, the broker must either be approved by the reporting entity as a counterparty for buying and selling securities or be an underwriter of the security being valued.

“d” for securities where the rate is determined by the reporting entity. The reporting entity is required to maintain a record of the pricing methodology used.

“e” for securities where the rate is determined by the unit price published in the NAIC *Valuation of Securities*.

Enter a combination of hierarchy and method indicator. The fair value hierarchy level indicator would be listed first and the method used to determine fair value indicator would be listed next. For example, use “1b” to report Level 1 for the fair value hierarchy level and stock exchange for the method used to determine fair value.

The guidance in *SAB 109-108—Fair Value* allows the use of net asset value per share (NAV) instead of fair value for certain investments. If NAV is used instead of fair value, leave blank.

Column 25 – Source Used to Obtain Fair Value

For Method Code “a,” identify the specific pricing service used.

For Method Code “b,” identify the specific stock exchange used.

The listing of most **stock exchange codes can be found in the Investment Schedules General Instructions or the following Web address:**

www.fixprotocol.org/specifications/exchanges.shtml

For Method Code “c,” identify the specific broker or custodian used.

For Method Code “d,” leave blank.

For Method Code “e,” leave blank.

If net asset value (NAV) is used instead of fair value, the reporting entity should use “NAV” to indicate net asset value used instead of fair value.

Use only for securities included in the following subtotal lines.

Industrial and Miscellaneous (Unaffiliated)

Residential Mortgage-Backed/ Securities.....	3399999
Commercial Mortgage-Backed Securities.....	3499999
Other Loan-Backed and Structured Securities.....	3599999

Enter one of the following codes to indicate collateral type. Pick exactly one collateral type for each reported security. For securities that fit in more than one type, pick the predominant one. Judgment may need to be used when making selections involving prime, Alt-A and subprime, as there are no uniform definitions for these collateral types. In the description field, use abbreviations like ABS, CDO or CLO to disclose the type of the loan-backed/structured security.

- 1 Residential Mortgage Loans/RMBS
Include all types of residential first lien mortgage loans as collateral (e.g., prime, subprime, Alt-A).
- 2 Commercial Mortgage Loans/CMBS
Include all types of commercial mortgage loans as collateral (e.g., conduits, single name, etc.).
- 3 Home Equity
Include all home equity loans and/or home equity lines of credit as collateral. These are not first liens and are deemed loans to individuals. Bonds that are collateralized by home equity loans/lines of credit are considered asset-backed securities (ABS) rather than RMBS.
- 4 Individual Obligations – Credit Card, Auto, Student Loans and Recreational Vehicles
Include bonds collateralized by individual obligations. Do not include individual obligations that have a real estate aspect.
- 5 Corporate/Industrial Obligations – Tax Receivables, Utility Receivables, Trade Receivables, Small Business Loans, Commercial Paper
Include bonds collateralized by corporate or industrial obligations (sometimes referred to as commercial obligations).
- 6 Lease Transactions – Aircraft Leases, Equipment Leases and Equipment Trust Certificates
Include bonds collateralized by leases. Equipment leases are loans on heavy equipment. Equipment trust certificates are certificates that entitle the holder to the lease payments on the underlying assets.
- 7 CLO/CBO/CDO
Include bank loans, which securitize CLOs; investment grade and high-yield corporate bonds, which securitize CBOs; and corporate bonds and structured securities, which securitize CDOs.
- 8 Manufactured Housing and Mobile Home Loans
Include manufactured housing loans and mobile home loans as collateral. These are not typical residential mortgage loans, and when they securitize bonds, they are considered ABS.

9 Credit Tenant Loans

Real estate loans secured by the obligation of a single (usually investment grade) company to pay debt service by means of rental payments under a lease, where real estate is pledged as collateral also referred to as credit tenant lease, sale-leaseback or CTL.

10 Other

Include other collateral types that do not fit into categories 1 through 9.

For Columns 27 through 29, make whole call information is not required.

Column 27 – Call Date

Report the call date used to calculate the Effective Date of Maturity. If call date does not affect the Effective Date of Maturity field but exists, report the call date. If there is no call date, leave blank.

Column 28 – Call Price

Report the call price used to calculate the Effective Date of Maturity. If call price does not affect the Effective Date of Maturity field but exists, report the call price. If there is no call price, leave blank.

Column 29 – Effective Date of Maturity

On bonds purchased at a premium, the maturity date producing the lowest amortized value should be used. See *SSAP No. 26R—Bonds*. For loan-backed and structured securities, include the effective date of maturity that results from the estimated cash flows, incorporating appropriate prepayment assumptions. If call data does not affect the Effective Date of Maturity field, leave blank.

Column 30 – Legal Entity Identifier (LEI)

Provide the 20-character Legal Entity Identifier (LEI) for any issuer as assigned by a designated Local Operating Unit. If no LEI number has been assigned, leave blank.

Column 31 – Issuer

Issuer Definition:

The name of the legal entity that develops, registers and sells securities for the purpose of financing its operations and may be domestic or foreign governments, corporations or investment trusts. The issuer is legally responsible for the obligations of the issue and for reporting financial conditions, material developments and any other operational activities as required by the regulations of their jurisdictions.

The reporting entity is encouraged to use the following sources:

- Bloomberg
- Interactive Data Corporation (IDC)
- Thomson Reuters
- S&P/CUSIP
- Name used in either the relevant SEC filing or legal documentation for the transaction. Issuer is the name of the legal entity that can be found on documents such as SEC Form 424B2, Note Agreements, Prospectuses and Indentures, as appropriate. The name used should be as complete and detailed as possible to enable others to differentiate the legal entity issuing the security from another legal entity with a similar name.

Do not report ticker symbols, either internal or otherwise.

Column 32 – Issue

Issue information provides detailed data as to the type of security being reported (e.g., coupon, description of security, etc.). Below are examples of what could be provided, but additional information should be provided as appropriate for the security.

6% Senior 2018
7% Subordinated Debenture 03/15/2022
3% NY Housing Authority Debenture 2035

The reporting entity is encouraged to use the following sources:

- Bloomberg
- Interactive Data Corporation (IDC)
- Thomson Reuters
- S&P/CUSIP
- Descriptions used in either the relevant SEC filing or legal documentation for the transaction.

Do not report ticker symbols, either internal or otherwise, include tranche information.

Column 33 – ISIN Identification

The International Securities Identification Numbering (ISIN) system is an international standard set up by the International Organization for Standardization (ISO). It is used for numbering specific securities, such as stocks, bonds, options and futures. ISIN numbers are administered by a National Numbering Agency (NNA) in each of their respective countries, and they work just like serial numbers for those securities. Record the ISIN number only if no valid CUSIP, CINS or PPN exists to report in Column 1.

Column 34 – Capital Structure Code

Please identify the capital structure of the security using the following codes consistent with the SVO Notching Guidelines in Part One, Section 3 of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office*:

Capital structure is sometimes referred to as rank or payment priority and can be found in feeds from the sources listed in the Issue and Issuer column.

As a general rule, a security is senior unsecured debt unless legal terms of the security indicate another position in the capital structure. Securities are senior or subordinated, and are secured or unsecured. Municipal bonds, Federal National Mortgage Association securities (FNMA or Fannie Mae) and Federal Home Loan Mortgage Corporation securities (FHLMC or Freddie Mac) generally are senior debt, though there are examples of subordinated debt issued by Fannie and Freddie. 1st Lien is a type of security interest and not capital structure but could be used to determine which capital structure designation the security should be reported under. The capital structure of “Other” should rarely be

Capital structure includes securities subject to SSAP No. 26R—*Bonds* and SSAP No. 43R—*Loan-Backed and Structured Securities*.

1. Senior Secured Debt

Senior secured is paid first in the event of a default and also has a priority above other senior debt with respect to pledged assets.

2. Senior Unsecured Debt

Senior unsecured securities have priority ahead of subordinated debt for payments in the event of default.

3. Subordinated Debt

Subordinated is secondary in its rights to receive its principal and interest payments from the borrower to the rights of the holders of senior debt (e.g., for loan-backed and structured securities, this would include mezzanine tranches).

(Subordinated means noting or designating a debt obligation whose holder is placed in precedence below secured and general unsecured creditors. For example, another debtholder could block payments to that holder or prevent that holder or that subordinated debt from taking any action.)

4. Not Applicable

Securities where the capital structure 1 through 3 above do not apply (e.g., Line 5899999 Exchange Traded Funds – as Identified by the SVO and Line 5999999 Bond Mutual Funds – as Identified by the SVO).

Not for Distribution

SCHEDULE D – PART 2 – SECTION 1

PREFERRED STOCKS OWNED DECEMBER 31 OF CURRENT YEAR

Stocks are to be grouped as listed below and arranged alphabetically, showing a subtotal for each category.

Short Sales:

Selling a security short is an action by a reporting entity that results with the reporting entity recognizing proceeds from the sale and an obligation to deliver the sold security. For statutory accounting purposes, obligations to deliver securities resulting from short sales shall be reported as contra-assets (negative assets) in the investment schedule, with an investment code in the code column detailing the item as a short sale. The obligation (negative asset) shall be initially reflected at fair value, with changes in fair value recognized as unrealized gains and losses. These unrealized gains and losses shall be realized upon settlement of the short sale obligation. Interest on short sale positions shall be accrued periodically and reported as interest expense.

If a reporting entity has any detail lines reported for any of the following required categories or subcategories, it shall report the subtotal amount of the corresponding category or subcategory, with the specified subtotal line number appearing in the same manner and location as the pre-printed total or grand total line and number:

NOTE: See the Investment Schedules General Instructions for the following:

- **Category definitions for stocks.**
- **Foreign column code list.**
- **Code column list of codes and definitions for securities not under the exclusive control of the reporting entity.**
- **List of stock exchange names and abbreviations.**

<u>Category</u>	<u>Line Number</u>
Industrial and Miscellaneous (Unaffiliated) Perpetual Preferred.....	8499999
Industrial and Miscellaneous (Unaffiliated) Redeemable Preferred.....	8599999
Parent, Subsidiaries and Affiliates Perpetual Preferred.....	8699999
Parent, Subsidiaries and Affiliates Redeemable Preferred.....	8799999
Total Preferred Stocks	8999999

Only transferable shares (i.e., can be bought and sold) of savings and loan or building and loan associations are to be reported in this schedule.

Column 1 – CUSIP Identification

CUSIP numbers for all purchased publicly issued securities are available from the broker's confirmation or the certificate. For private placement securities, the NAIC has created a special number called a PPN to be assigned by the Standard & Poor's CUSIP Bureau. For foreign securities, use a CINS that is assigned by the Standard & Poor's CUSIP Bureau: www.cusip.com/cusip/index.htm.

If a valid CUSIP, CINS or PPN number exists then report a valid ISIN (Column 27) security number. If no CUSIP field should be zero-filled.

Column 2 – Description

Give a description of all preferred stocks owned, including redeemable options, if any, and location of all banks, trust and miscellaneous companies. As appropriate, the reporting entity is encouraged to include data consistent with that reported in Column 25, Issuer and Column 26, Issue. This does not preclude the company from including additional detail to provide a complete and accurate description. Abbreviations may be used as needed.

For Exchange Traded Funds, enter complete name of the fund. As appropriate, the reporting entity is encouraged to include data consistent with that reported for Column 25, Issuer.

Column 3 – Code

Enter “^” in this column for all assets that are bifurcated between the insulated separate account filing and the non-insulated separate account filing.

If preferred stocks are not under the exclusive control of the company as shown in the General Interrogatories, they are to be identified by placing one of the codes **identified in the Investment Schedules General Instructions** in this column.

Separate Account Filing Only:

If the asset is a bifurcated asset between the insulated separate account filing and the non-insulated separate account filing, the “^” should appear first, immediately followed by the appropriate code (**identified in the Investment Schedules General Instructions**).

Column 4 – Foreign

Insert the appropriate code in the column based on the **list provided in the Investment Schedules General Instructions**.

Column 7 – Rate Per Share

Insert the market rate for preferred stocks not in good standing.

Column 8 – Book/Adjusted Carrying Value

The chart below details the appropriate valuation method for this column. The *Purposes & Procedures Manual of the NAIC Investment Analysis Office* and *SSAP No. 97—Investments in Subsidiary, Controlled and Affiliated Entities* may also offer valuation methods for preferred stock investments in Subsidiary, Controlled or Affiliated (SCA) companies.

Deduct: Cash dividends paid on Payment In Kind stock during the stock dividend period.
A direct writ-down for a decline in the fair value of a stock that is other-than-temporary.

For reporting entities maintaining an AVR:

Redeemable Preferred

NAIC Designation 1 – 3	Enter book value
NAIC Designation 4 – 6	Enter the lower of book value or fair value

Perpetual Preferred

NAIC Designation 1 – 3	Enter book value
NAIC Designation 4 – 6	Enter the lower of book value or fair value

For reporting entities not maintaining an AVR:

Redeemable Preferred

NAIC Designation 1 – 2	Enter book value
NAIC Designation 3 – 6	Enter the lower of book value or fair value

Perpetual Preferred

NAIC Designations 1 – 2	Enter fair value
NAIC Designations 3 – 6	Enter the lower of book value or fair value

The amount reported in this column should equal:

Book/Adjusted Carrying Value reported in the Prior Year statement
(or Actual Cost for newly acquired securities)
plus "Total Change in Book/Adjusted Carrying Value"
plus "Total Foreign Exchange Change in Book/Adjusted Carrying Value"
plus Changes due to amounts reported in Schedule D, Parts 3, 4 and 5

Column 9 – Rate Per Share Used to Obtain Fair Value

Report rate used for determining fair value.

Column 10 – Fair Value

The fair value should be the price which, when multiplied by the notional amount (Column 6, Par Value), or times the number of securities held if Column 6 contains no Par Value, results in the dollar amount that would be received (excluding accrued dividends) if the security was sold at fair value.

The fair value included in this column (calculated from the Rate Used to Obtain Fair Value column) should be the amount used in any comparison of fair value to another valuation method (e.g., book value or amortized cost) that is prescribed by the accounting valuation rules.

Column 11 – Actual Cost

This amount should contain the actual consideration paid to purchase the security. The Actual Cost column amount should be adjusted for: partial sales of unaffiliated preferred stock and any return of capital for preferred stock in SCA companies (both reported in Schedule D, Part 4); and subsequent acquisitions of the same unaffiliated preferred stock and additional investments in the preferred stock in SCA companies (both reported in Schedule D, Part 3). The Actual Cost recorded in this column shall ALWAYS be adjusted for other than temporary impairments.

Include: Cost of acquiring the preferred stock, including broker's commission and incidental expenses of effecting delivery, but not including any accrued dividends paid thereon. Cost should be reduced by payments attributed to the recovery of cost.

Column 13 – Dividends – Amount Received During Year

Include: The proportionate share of investment income directly related to the securities reported in this schedule.

Report amounts net of foreign withholding tax.

Column 14 – Dividends – Nonadmitted Declared but Unpaid

This should equal the nonadmitted amount of dividends declared but unpaid for a specific security, based upon the assessment of collectability required by *SSAP No. 34—Investment Income Due and Accrued* and any other requirements for nonadmitting investment income due and accrued.