



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

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Reliance Standard Life Insurance Company

NAIC Group Code 3098 (Current) 3098 (Prior) NAIC Company Code 68381 Employer's ID Number 36-0883760

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

Country of Domicile United States of America

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

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

Statutory Home Office 1100 East Woodfield Road, Two Woodfield Lake, Suite 437 Schaumburg, IL, US 60173

Main Administrative Office 1700 Market Street, Suite 1200 Philadelphia, PA, US 19103 267-256-3500

Mail Address 1700 Market Street, Suite 1200 Philadelphia, PA, US 19103

Primary Location of Books and Records 1700 Market Street, Suite 1200 Philadelphia, PA, US 19103 267-256-3500

Internet Website Address www.reliancestandard.com

Statutory Statement Contact Paul Van Haren 267-256-3664 paul.van.haren@rsl.com 267-256-3522

OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

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

State of Pennsylvania SS
County of Philadelphia

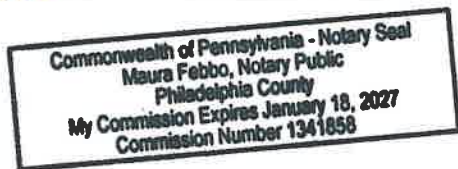
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

Signatures of Christopher Anthony Fazzini (President), Charles Thomas Denaro (Secretary), and Thomas Arthur Lutter (Treasurer)

Subscribed and sworn to before me this 14th day of February 2024

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

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	11,799,109,140		11,799,109,140	10,435,068,434
2. Stocks (Schedule D):				
2.1 Preferred stocks	37,406,250		37,406,250	42,762,586
2.2 Common stocks	617,797,667		617,797,667	601,988,754
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	8,037,323,650		8,037,323,650	7,001,826,986
3.2 Other than first liens.....	649,681,550		649,681,550	634,240,747
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0		0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	499	499	0	0
4.3 Properties held for sale (less \$0 encumbrances)	35,071,912		35,071,912	13,706,730
5. Cash (\$153,819,720 , Schedule E - Part 1), cash equivalents (\$142,176,988 , Schedule E - Part 2) and short-term investments (\$ 19,517,453 , Schedule DA)	315,514,161		315,514,161	176,317,595
6. Contract loans (including \$ premium notes)	548,110		548,110	585,668
7. Derivatives (Schedule DB)	158,438,954		158,438,954	46,974,280
8. Other invested assets (Schedule BA)	732,409,318	0	732,409,318	589,480,635
9. Receivables for securities	118,924,249		118,924,249	112,941,453
10. Securities lending reinvested collateral assets (Schedule DL)	0		0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	22,502,225,460	499	22,502,224,961	19,655,893,868
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	213,407,011	478,538	212,928,473	170,728,409
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	99,281,424	1,167,541	98,113,883	86,766,055
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	129,605		129,605	143,168
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0		0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,631,571		4,631,571	3,836,844
16.2 Funds held by or deposited with reinsured companies	0		0	0
16.3 Other amounts receivable under reinsurance contracts	953,062		953,062	986,274
17. Amounts receivable relating to uninsured plans	0		0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	25,540,916		25,540,916	37,827,874
18.2 Net deferred tax asset	217,179,799	100,540,163	116,639,636	66,214,152
19. Guaranty funds receivable or on deposit	305,394		305,394	446,162
20. Electronic data processing equipment and software	109,521,428	108,941,434	579,994	1,247,547
21. Furniture and equipment, including health care delivery assets (\$)	10,294,443	10,294,443	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	2,705,305	304,889	2,400,416	2,408,490
24. Health care (\$0) and other amounts receivable	0		0	0
25. Aggregate write-ins for other than invested assets	66,335,314	65,142,602	1,192,712	1,003,808
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	23,252,510,732	286,870,109	22,965,640,623	20,027,502,651
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	279,813,960		279,813,960	245,988,615
28. Total (Lines 26 and 27)	23,532,324,692	286,870,109	23,245,454,583	20,273,491,266
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid fees and suspense debits	37,464,248	37,464,248	0	0
2502. Other than invested assets nonadmitted	27,666,054	27,666,054	0	0
2503. Miscellaneous accounts receivable	1,192,712		1,192,712	1,003,808
2598. Summary of remaining write-ins for Line 25 from overflow page	12,300	12,300	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	66,335,314	65,142,602	1,192,712	1,003,808

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 12,032,598,442 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	12,032,598,442	11,114,754,420
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	1,321,271,271	1,364,885,751
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	2,830,469,987	1,499,523,074
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	115,807,646	112,762,285
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	331,026,492	345,811,125
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 111,118 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	112,943	107,688
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 2,134,334 accident and health experience rating refunds of which \$ 2,134,334 is for medical loss ratio rebate per the Public Health Service Act	2,134,334	1,189,931
9.3 Other amounts payable on reinsurance, including \$ 604,604 assumed and \$ 1,832,477 ceded	2,437,081	2,952,004
9.4 Interest maintenance reserve (IMR, Line 6)	54,019,890	107,540,833
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,596,431 accident and health \$ and deposit-type contract funds \$	2,596,431	1,240,591
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	168,548,796	172,425,202
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	(353,269)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	5,156,460	3,680,894
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	1,065,893	(645,980)
18. Amounts held for agents' account, including \$ 1,736,484 agents' credit balances	1,736,484	1,440,359
19. Remittances and items not allocated	89,149,570	60,192,405
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ and interest thereon \$	0	0
23. Dividends to stockholders declared and unpaid	2,000,000	2,000,000
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	551,552,506	363,396,858
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	1,827,005,768	1,830,231,503
24.04 Payable to parent, subsidiaries and affiliates	714,790	2,574,669
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	820,452,115	822,323,222
24.08 Derivatives	45,911,215	45,764,033
24.09 Payable for securities	141,721,843	60,617,685
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	128,025,238	14,103,953
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	20,475,515,195	17,928,519,236
27. From Separate Accounts Statement	279,813,960	245,988,615
28. Total liabilities (Lines 26 and 27)	20,755,329,155	18,174,507,851
29. Common capital stock	6,003,113	6,003,113
30. Preferred capital stock	50,000,000	50,000,000
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	100,000,000	100,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	302,876,387	302,876,387
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	2,031,245,928	1,640,103,915
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	2,434,122,315	2,042,980,302
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	2,490,125,428	2,098,983,415
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	23,245,454,583	20,273,491,266
DETAILS OF WRITE-INS		
2501. Tender Option Bond liabilities	98,481,648	0
2502. Swap interest	20,430,503	277,674
2503. Retained assets program liability to claimants and other miscellaneous liabilities	9,113,087	11,339,596
2598. Summary of remaining write-ins for Line 25 from overflow page	0	2,486,683
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	128,025,238	14,103,953
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	3,617,659,211	2,910,010,027
2. Considerations for supplementary contracts with life contingencies	4,863,043	5,784,885
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,483,880,171	1,082,899,819
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	17,375,667	19,381,010
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	14,205,932	13,592,539
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,841,322	1,742,309
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Total (Lines 1 to 8.3)	5,139,825,346	4,033,410,589
10. Death benefits	89,458,470	85,570,747
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	212,789,340	180,383,686
13. Disability benefits and benefits under accident and health contracts	563,204,438	430,069,265
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	1,791,786,016	751,619,948
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	215,532,276	124,934,511
18. Payments on supplementary contracts with life contingencies	2,738,023	2,466,478
19. Increase in aggregate reserves for life and accident and health contracts	875,173,944	1,275,219,542
20. Totals (Lines 10 to 19)	3,750,682,507	2,850,264,177
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	254,474,943	215,386,277
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,091,868	1,158,094
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	305,547,081	282,502,580
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	54,116,020	46,792,845
25. Increase in loading on deferred and uncollected premiums	2,190,563	1,750,085
26. Net transfers to or (from) Separate Accounts net of reinsurance	(14,425)	(4,206)
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	4,368,088,557	3,397,849,852
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	771,736,789	635,560,737
30. Dividends to policyholders and refunds to members	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	771,736,789	635,560,737
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	206,322,730	137,065,475
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	565,414,059	498,495,262
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 11,204,438 (excluding taxes of \$ (9,608,238) transferred to the IMR)	(77,346,308)	(117,691,842)
35. Net income (Line 33 plus Line 34)	488,067,751	380,803,420
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	2,098,983,415	1,843,075,953
37. Net income (Line 35)	488,067,751	380,803,420
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 30,443,387	103,738,907	(71,581,499)
39. Change in net unrealized foreign exchange capital gain (loss)	30,222,405	(47,640,636)
40. Change in net deferred income tax	99,386,428	3,324,027
41. Change in nonadmitted assets	(88,595,531)	(42,929,980)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(188,155,648)	103,303,377
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	(54,000,000)	(71,904,000)
53. Aggregate write-ins for gains and losses in surplus	477,701	2,532,753
54. Net change in capital and surplus for the year (Lines 37 through 53)	391,142,013	255,907,462
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	2,490,125,428	2,098,983,415
DETAILS OF WRITE-INS		
08.301.	0	0
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	0	0
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	0
5301. Unassigned funds - pension and postretirement benefits	477,701	2,532,753
5302. Affordable Care Act 9010 fee assessment	0	1,086,920
5303. Reclassification of Affordable Care Act 9010 fee assessment to special surplus funds	0	(1,086,920)
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	477,701	2,532,753

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	3,500,296,120	2,900,457,096
2. Net investment income	1,307,153,461	926,068,681
3. Miscellaneous income	16,220,814	15,157,197
4. Total (Lines 1 through 3)	4,823,670,395	3,841,682,974
5. Benefit and loss related payments	2,566,250,444	1,562,545,967
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	5,230	3,682
7. Commissions, expenses paid and aggregate write-ins for deductions	620,231,369	536,410,491
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	182,185,242	104,504,037
10. Total (Lines 5 through 9)	3,368,672,285	2,203,464,177
11. Net cash from operations (Line 4 minus Line 10)	1,454,998,110	1,638,218,797
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,713,721,583	672,441,747
12.2 Stocks	108,703,476	123,296,661
12.3 Mortgage loans	1,024,675,266	1,529,949,484
12.4 Real estate	4,492,846	15,366,375
12.5 Other invested assets	58,560,667	197,022,037
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	776,841	917,066
12.7 Miscellaneous proceeds	4,122,454	153,839,037
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,915,053,133	2,692,832,406
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,084,448,868	1,514,659,825
13.2 Stocks	83,875,502	280,041,726
13.3 Mortgage loans	2,012,944,863	2,387,298,544
13.4 Real estate	0	0
13.5 Other invested assets	195,860,391	213,060,024
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,377,129,624	4,395,060,119
14. Net increase/(decrease) in contract loans and premium notes	(37,558)	185,427
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,462,038,933)	(1,702,413,140)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		0
16.2 Capital and paid in surplus, less treasury stock		0
16.3 Borrowed funds	97,755,000	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	1,117,835,740	42,013,674
16.5 Dividends to stockholders	54,000,000	71,904,000
16.6 Other cash provided (applied)	(15,353,351)	(21,724,598)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,146,237,389	(51,614,924)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	139,196,566	(115,809,267)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	176,317,595	292,126,862
19.2 End of year (Line 18 plus Line 19.1)	315,514,161	176,317,595

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

20.0001. Non-cash acquisitions - invested asset exchanges	(689,743,817)	(733,671,513)
20.0002. Non-cash proceeds - invested asset exchanges	(687,768,228)	(717,438,738)
20.0003. Tax credit bonds	(10,020,850)	(10,087,789)
20.0004. Capitalization of mortgage loan interest	(74,465,240)	(87,220,696)
20.0005. Capitalization of bond interest	(15,469,119)	(9,125,094)
20.0006. Capitalization of interest on cash equivalents and short-term investments	(3,915,630)	
20.0007. Real estate acquired in satisfaction of debt	(31,464,577)	(46,406,958)
20.0008. Low Income Housing Tax Credits	(12,658,791)	
20.0009. Reclassification of residual bond tranches to other invested assets		(266,675,132)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	566,927		566,927									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	542,680		420,821			121,859						
4. Amortization of Interest Maintenance Reserve (IMR)	8,531		6,615			1,916						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	171,579		171,579									
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,841,322								1,841,322			
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	3,131,039	0	1,165,942	0	0	123,775	0	0	1,841,322	0	0	0
10. Death benefits	2,236,386		2,236,386									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	3,942		3,942									
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	88,575		88,575									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	6,043		6,043									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(7,697)		(78,510)			70,813						
20. Totals (Lines 10 to 19)	2,327,249	0	2,256,436	0	0	70,813	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	171,579		171,579									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	1,249,283		306,874			306,874			635,535			
24. Insurance taxes, licenses and fees, excluding federal income taxes	30,645		30,645									
25. Increase in loading on deferred and uncollected premiums	(3,144)		(3,144)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(14,425)								(14,425)			
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	3,761,187	0	2,762,390	0	0	377,687	0	0	621,110	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(630,148)	0	(1,596,448)	0	0	(253,912)	0	0	1,220,212	0	0	0
30. Dividends to policyholders and refunds to members	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(630,148)	0	(1,596,448)	0	0	(253,912)	0	0	1,220,212	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(168,469)		(426,808)			(67,883)			326,222			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(461,679)	0	(1,169,640)	0	0	(186,029)	0	0	893,990	0	0	0
34. Policies/certificates in force end of year	16,720		13,192			3,525			3			
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	223,723,602		223,723,602						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	18,016,013		18,016,013						
4. Amortization of Interest Maintenance Reserve (IMR)	283,205		283,205						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0								
6. Commissions and expense allowances on reinsurance ceded	(2,271,656)		(2,271,656)						
7. Reserve adjustments on reinsurance ceded	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0								
8.2 Charges and fees for deposit-type contracts	0								
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	239,751,164	0	239,751,164	0	0	0	0	0	0
10. Death benefits	87,222,084		87,222,084						
11. Matured endowments (excluding guaranteed annual pure endowments)	0								
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0								
14. Coupons, guaranteed annual pure endowments and similar benefits	0								
15. Surrender benefits and withdrawals for life contracts	0								
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	612,938		612,938						
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	(18,566,059)		(18,566,059)						
20. Totals (Lines 10 to 19)	69,268,963	0	69,268,963	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	51,550,195		51,550,195						XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	76,941,351		76,941,351						
24. Insurance taxes, licenses and fees, excluding federal income taxes	16,810,379		16,810,379						
25. Increase in loading on deferred and uncollected premiums	535,578		535,578						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0								
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	215,106,466	0	215,106,466	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	24,644,698	0	24,644,698	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	24,644,698	0	24,644,698	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	6,588,725		6,588,725						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	18,055,973	0	18,055,973	0	0	0	0	0	0
34. Policies/certificates in force end of year	17,496		17,496						
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	2,318,451,107	2,164,333,659	154,117,448				
2. Considerations for supplementary contracts with life contingencies	4,863,043	XXX	XXX	XXX	XXX	4,863,043	XXX
3. Net investment income	854,971,357	492,729,225	360,336,437			1,905,695	
4. Amortization of Interest Maintenance Reserve (IMR)	13,439,814	7,745,510	5,664,347			29,957	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	3,191,725,321	2,664,808,394	520,118,232	0	0	6,798,695	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	184,311,799	111,200,435	73,111,364				
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	1,582,912,221	820,289,590	762,622,631				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	1,248,975	902,042	344,432			2,501	
18. Payments on supplementary contracts with life contingencies	2,738,023					2,738,023	
19. Increase in aggregate reserves for life and accident and health contracts	1,045,166,625	1,502,634,733	(460,531,640)			3,063,532	
20. Totals (Lines 10 to 19)	2,816,377,643	2,435,026,800	375,546,787	0	0	5,804,056	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	81,065,108	71,585,108	9,480,000				
22. Commissions and expense allowances on reinsurance assumed	888,911	888,911					
23. General insurance expenses	15,903,575	6,115,991	9,437,758			349,826	
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,583,810	2,439,353	1,144,457				
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	2,917,819,047	2,516,056,163	395,609,002	0	0	6,153,882	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	273,906,274	148,752,231	124,509,230	0	0	644,813	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	273,906,274	148,752,231	124,509,230	0	0	644,813	0
32. Federal income taxes incurred (excluding tax on capital gains)	73,228,452	39,768,697	33,287,365			172,390	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	200,677,822	108,983,534	91,221,865	0	0	472,423	0
34. Policies/certificates in force end of year	113,746	77,006	36,740				
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	89,926,342	89,926,342					
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	90,463,744	90,463,744					
4. Amortization of Interest Maintenance Reserve (IMR)	1,422,054	1,422,054					
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	181,812,140	181,812,140	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	28,477,541	28,477,541					
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	208,785,220	208,785,220					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	68,583	68,583					
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	(108,748,848)	(108,748,848)					
20. Totals (Lines 10 to 19)	128,582,496	128,582,496	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,827,720	2,827,720					
22. Commissions and expense allowances on reinsurance assumed	115,175	115,175					
23. General insurance expenses	9,888,450	9,888,450					
24. Insurance taxes, licenses and fees, excluding federal income taxes	0						
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	141,413,841	141,413,841	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	40,398,299	40,398,299	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	40,398,299	40,398,299	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	10,800,428	10,800,428					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	29,597,871	29,597,871	0	0	0	0	0
34. Policies/certificates in force end of year	14,110	14,110					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	984,991,233				3,105,959	14,274,648					775,250,178		192,360,448
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	132,629,758					1,076,248					126,626,864		4,926,646
4. Amortization of Interest Maintenance Reserve (IMR)	2,084,888					16,918					1,990,525		77,445
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	4,451,593				889,189	3,549,180							13,224
7. Reserve adjustments on reinsurance ceded	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0												
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,124,157,472	0	0	0	3,995,148	18,916,994	0	0	0	0	903,867,567	0	197,377,763
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	563,200,496				1,609,991	9,189,497					505,617,422		46,783,586
14. Coupons, guaranteed annual pure endowments and similar benefits	0												
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	0												
17. Interest and adjustments on contract or deposit-type contract funds	105,222												105,222
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	(42,670,077)					16,608					(48,678,422)		5,991,737
20. Totals (Lines 10 to 19)	520,635,641	0	0	0	1,609,991	9,206,105	0	0	0	0	456,939,000	0	52,880,545
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	115,510,341				1,268,868	5,145,054					68,553,655		40,542,764
22. Commissions and expense allowances on reinsurance assumed	87,782												87,782
23. General insurance expenses	197,911,165				1,209,499	5,417,893					156,226,278		35,057,495
24. Insurance taxes, licenses and fees, excluding federal income taxes	33,691,186				311,185	1,852,782					25,590,526		5,936,693
25. Increase in loading on deferred and uncollected premiums	1,658,129				5	22					696,471		961,631
26. Net transfers to or (from) Separate Accounts net of reinsurance	0												
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	869,494,244	0	0	0	4,399,548	21,621,856	0	0	0	0	708,005,930	0	135,466,910
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	254,663,228	0	0	0	(404,400)	(2,704,862)	0	0	0	0	195,861,637	0	61,910,853
30. Dividends to policyholders and refunds to members	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	254,663,228	0	0	0	(404,400)	(2,704,862)	0	0	0	0	195,861,637	0	61,910,853
32. Federal income taxes incurred (excluding tax on capital gains)	68,083,851				(108,116)	(723,141)					52,363,330		16,551,778
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	186,579,377	0	0	0	(296,284)	(1,981,721)	0	0	0	0	143,498,307	0	45,359,075
34. Policies/certificates in force end of year	34,427				1,760	1,819					22,399		8,449
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	6,029,769	0	4,468,110	0	0	1,561,659	0	0	0	0	0	0
2. Tabular net premiums or considerations	566,927		566,927									
3. Present value of disability claims incurred	0											
4. Tabular interest	280,882		202,799			78,083						
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	6,877,578	0	5,237,836	0	0	1,639,742	0	0	0	0	0	0
9. Tabular cost	315,712		308,442			7,270						
10. Reserves released by death	447,277		447,277									
11. Reserves released by other terminations (net)	88,575		88,575									
12. Annuity, supplementary contract and disability payments involving life contingencies	3,942		3,942									
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	855,506	0	848,236	0	0	7,270	0	0	0	0	0	0
15. Reserve December 31 of current year	6,022,072	0	4,389,600	0	0	1,632,472	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	4,821,010		3,188,538			1,632,472						
17. Amount Available for Policy Loans Based upon Line 16 CSV	4,272,900		2,640,428			1,632,472						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	116,174,602	0	116,174,602	0	0	0	0	0	0
2. Tabular net premiums or considerations	194,639,533		194,639,533						
3. Present value of disability claims incurred	(17,690,563)		(17,690,563)						
4. Tabular interest	2,997,260		2,997,260						
5. Tabular less actual reserve released	0								
6. Increase in reserve on account of change in valuation basis	0								
7. Other increases (net)	0								
8. Totals (Lines 1 to 7)	296,120,832	0	296,120,832	0	0	0	0	0	0
9. Tabular cost	197,266,252		197,266,252						
10. Reserves released by death	0								
11. Reserves released by other terminations (net)	1,246,036		1,246,036						
12. Annuity, supplementary contract and disability payments involving life contingencies	0								
13. Net transfers to or (from) Separate Accounts	0								
14. Total Deductions (Lines 9 to 13)	198,512,288	0	198,512,288	0	0	0	0	0	0
15. Reserve December 31 of current year	97,608,544	0	97,608,544	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0								
17. Amount Available for Policy Loans Based upon Line 16 CSV	0								

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	9,798,440,127	5,461,817,051	4,316,906,436	0	0	19,716,640	0
2. Tabular net premiums or considerations	2,323,314,151	2,164,333,660	154,117,448			4,863,043	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	583,819,525	448,247,994	134,051,295			1,520,236	
5. Tabular less actual reserve released	(1,674,917,227)	(998,746,485)	(675,589,018)			(581,724)	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	11,030,656,576	7,075,652,220	3,929,486,161	0	0	25,518,195	0
9. Tabular cost	0						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0						
12. Annuity, supplementary contract and disability payments involving life contingencies	187,049,824	111,200,436	73,111,365			2,738,023	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	187,049,824	111,200,436	73,111,365	0	0	2,738,023	0
15. Reserve December 31 of current year	10,843,606,752	6,964,451,784	3,856,374,796	0	0	22,780,172	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	10,218,331,911	6,511,057,983	3,707,273,928				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0						

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1 Total	Deferred			6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees			5 Variable Annuities without Guarantees
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)						
1. Reserve December 31 of prior year	1,194,109,920	1,194,109,920	0	0	0	0
2. Tabular net premiums or considerations	89,926,342	89,926,342				
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	43,978,349	43,978,349				
5. Tabular less actual reserve released	(214,175,997)	(214,175,997)				
6. Increase in reserve on account of change in valuation basis	0					
7. Other increases (net)	0					
8. Totals (Lines 1 to 7)	1,113,838,614	1,113,838,614	0	0	0	0
9. Tabular cost	0					
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0					
12. Annuity, supplementary contract and disability payments involving life contingencies	28,477,540	28,477,540				
13. Net transfers to or (from) Separate Accounts	0					
14. Total Deductions (Lines 9 to 13)	28,477,540	28,477,540	0	0	0	0
15. Reserve December 31 of current year	1,085,361,074	1,085,361,074	0	0	0	0
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	1,042,796,785	1,042,796,785				
17. Amount Available for Policy Loans Based upon Line 16 CSV	0					

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 28,578,591	31,500,401
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 762,394,955	785,629,859
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 3,936,984	3,950,333
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	11,957,822	11,536,921
2.21 Common stocks of affiliates	57,020,000	57,020,000
3. Mortgage loans	(c) 661,922,226	678,852,531
4. Real estate	(d) 5,367,647	5,367,647
5. Contract loans	15,340	15,340
6. Cash, cash equivalents and short-term investments	(e) 23,636,193	23,824,666
7. Derivative instruments	(f) (23,773,238)	(23,777,588)
8. Other invested assets	89,980,059	89,316,533
9. Aggregate write-ins for investment income	6,353,828	6,353,828
10. Total gross investment income	1,627,390,407	1,669,590,471
11. Investment expenses		(g) 169,205,367
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 331,125
13. Interest expense		(h) 16,173,808
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		185,710,300
17. Net investment income (Line 10 minus Line 16)		1,483,880,171
DETAILS OF WRITE-INS		
0901. Aggregate write-ins for investment income	6,353,828	6,353,828
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	6,353,828	6,353,828
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 72,715,832 accrual of discount less \$ 20,618,598 amortization of premium and less \$ 19,387,279 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 27,403,786 accrual of discount less \$ 8,427,458 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 600,525 accrual of discount less \$ 5,641 amortization of premium and less \$ 45,482 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 5,069,444 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(1,142,468)	0	(1,142,468)	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	(37,420,645)	(23,180,786)	(60,601,431)	(1,085,406)	18,187,253
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	(131,122)	(499,996)	(631,118)	322,993	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	9,117,342	(1,973,431)	7,143,911	2,554,597	2,744
2.21 Common stocks of affiliates	0	0	0	19,436,187	0
3. Mortgage loans	(5,910,335)	(5,702,486)	(11,612,821)	0	0
4. Real estate	(303,278)	(5,303,273)	(5,606,551)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	776,841	508,672	1,285,513	0	1,464,424
7. Derivative instruments	(18,312,963)	(19,828,415)	(38,141,378)	92,225,836	10,447,709
8. Other invested assets	(205,763)	(2,383,298)	(2,589,061)	20,728,085	120,281
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(53,532,391)	(58,363,013)	(111,895,404)	134,182,292	30,222,410
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred, accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	374,249	374,249						
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	167,041	167,041						
6.4 Net	207,208	207,208	0	0	0	0	0	0
7. Line 5 + Line 6.4	207,208	207,208	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0							
9. First year premiums and considerations:								
9.1 Direct	374,249	374,249						
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	167,041	167,041						
9.4 Net (Line 7 - Line 8)	207,208	207,208	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	2,407,354,779			2,317,711,436	89,643,343			
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	2,407,354,779	0	0	2,317,711,436	89,643,343	0	0	0
RENEWAL								
11. Uncollected	115,356,780	65,038	39,417,689			75,874,053		
12. Deferred and accrued	129,605	129,605						
13. Deferred, accrued and uncollected:								
13.1 Direct	123,773,439	731,835	41,575,206			81,466,398		
13.2 Reinsurance assumed	21,301	21,301						
13.3 Reinsurance ceded	8,308,356	558,493	2,157,517			5,592,346		
13.4 Net (Line 11 + Line 12)	115,486,385	194,643	39,417,689	0	0	75,874,053	0	0
14. Advance	112,943	1,825				111,118		
15. Line 13.4 - Line 14	115,373,442	192,818	39,417,689	0	0	75,762,935	0	0
16. Collected during year:								
16.1 Direct	1,582,528,244	2,428,440	537,602,453	1,068,035	26,800	1,041,402,516		
16.2 Reinsurance assumed	2,485,832	1,860,233		369,400	256,199			
16.3 Reinsurance ceded	388,436,423	3,757,872	318,035,597	697,763		65,945,190		
16.4 Net	1,196,577,653	530,801	219,566,856	739,672	282,999	975,457,326	0	0
17. Line 15 + Line 16.4	1,311,951,095	723,619	258,984,545	739,672	282,999	1,051,220,260	0	0
18. Prior year (uncollected + deferred and accrued - advance)	101,853,870	363,900	35,260,943	0	0	66,229,027	0	0
19. Renewal premiums and considerations:								
19.1 Direct	1,595,959,458	2,164,274	542,061,446	1,068,035	26,800	1,050,638,903		
19.2 Reinsurance assumed	2,484,449	1,858,850		369,400	256,199			
19.3 Reinsurance ceded	388,346,681	3,663,404	318,337,845	697,763		65,647,670		
19.4 Net (Line 17 - Line 18)	1,210,097,226	359,720	223,723,602	739,672	282,999	984,991,233	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	4,003,688,486	2,538,523	542,061,446	2,318,779,471	89,670,143	1,050,638,903	0	0
20.2 Reinsurance assumed	2,484,449	1,858,850	0	369,400	256,199	0	0	0
20.3 Reinsurance ceded	388,513,722	3,830,445	318,337,845	697,763	0	65,647,670	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	3,617,659,213	566,928	223,723,602	2,318,451,108	89,926,342	984,991,233	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0							
22. All other	22,853	22,853						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	165,736	165,736						
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	165,736	165,736	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	11,854,416							11,854,416
24.2 Reinsurance assumed	683,086			567,911	115,175			
24.3 Net ceded less assumed	11,171,330	0	0	(567,911)	(115,175)	0	0	11,854,416
25. Renewal:								
25.1 Reinsurance ceded	2,185,780	5,843	(2,271,656)			4,451,593		
25.2 Reinsurance assumed	408,782			321,000		87,782		
25.3 Net ceded less assumed	1,776,998	5,843	(2,271,656)	(321,000)	0	4,363,811	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	14,205,932	171,579	(2,271,656)	0	0	4,451,593	0	11,854,416
26.2 Reinsurance assumed (Page 6, Line 22)	1,091,868	0	0	888,911	115,175	87,782	0	0
26.3 Net ceded less assumed	13,114,064	171,579	(2,271,656)	(888,911)	(115,175)	4,363,811	0	11,854,416
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	165,736	165,736						
28. Single	81,994,229			79,177,940	2,816,289			
29. Renewal	168,964,978	5,843	51,550,195	1,887,168	11,431	115,510,341		
30. Deposit-type contract funds	3,350,000							3,350,000
31. Totals (to agree with Page 6, Line 21)	254,474,943	171,579	51,550,195	81,065,108	2,827,720	115,510,341	0	3,350,000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		Cost Containment	3 All Other				
1. Rent	3,764,218	0	5,772,758	38,746	12,288,545		21,864,267
2. Salaries and wages	61,924,495	2,863,983	93,196,722	428,142	83,539,347		241,952,689
3.11 Contributions for benefit plans for employees	5,215,246	614,210	6,688,870	37,410	5,638,500		18,194,236
3.12 Contributions for benefit plans for agents	0	0	0	0	0		0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0		0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0		0
3.31 Other employee welfare	515,737	65,865	865,753	7,791	767,946		2,223,092
3.32 Other agent welfare	0	0	0	0	0		0
4.1 Legal fees and expenses	327,288	0	515,561	342,372	374,682		1,559,903
4.2 Medical examination fees	213,751	0	11,250	0	0		225,001
4.3 Inspection report fees	31,528	0	48,153	0	0		79,681
4.4 Fees of public accountants and consulting actuaries	558,621	0	568,468	51,877	496,611		1,675,577
4.5 Expense of investigation and settlement of policy claims	479,184	12,653,456	4,160,021	14	98		17,292,773
5.1 Traveling expenses	1,477,838	9,059	2,477,098	17,810	1,520,950		5,502,755
5.2 Advertising	2,600,959	0	2,041,726	12,767	46,462		4,701,914
5.3 Postage, express, telegraph and telephone	1,224,891	3,394	1,548,871	11,963	572,830		3,361,949
5.4 Printing and stationery	228,943	0	181,740	20,679	139,133		570,495
5.5 Cost or depreciation of furniture and equipment	4,738,856	0	10,450,338	113,789	1,500,031		16,803,014
5.6 Rental of equipment	306,278	0	378,137	3,135	1,109,763		1,797,313
5.7 Cost or depreciation of EDP equipment and software	223,117	0	509,629	5,512	18,222		756,480
6.1 Books and periodicals	481,350	0	206,915	1,265,499	160,156		2,113,920
6.2 Bureau and association fees	86,634	427	70,006	355,474	76,460		589,001
6.3 Insurance, except on real estate	740,397	0	79,997	140,236	2,354,660		3,315,290
6.4 Miscellaneous losses	0	0	0	0	0		0
6.5 Collection and bank service charges	315,433	0	62,115	57,440	716,765		1,151,753
6.6 Sundry general expenses	(2,287,944)	0	(3,066,672)	3,441	111,002		(5,240,173)
6.7 Group service and administration fees	5,922,484	0	30,601,996	0	0		36,524,480
6.8 Reimbursements by uninsured plans	0	0	0	0	0		0
7.1 Agency expense allowance	0	0	0	0	0		0
7.2 Agents' balances charged off (less \$ recovered)	29,124	0	66,328	691	27,134		123,277
7.3 Agency conferences other than local meetings	418,057	0	539,069	756	2,503		960,385
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses	0	0	0	0	4,517,492		4,517,492
9.2 Investment expenses not included elsewhere	0	0	0	0	0		0
9.3 Aggregate write-ins for expenses	14,446,174	0	23,725,922	737,713	53,226,075	0	92,135,884
10. General expenses incurred	103,982,659	16,210,394	181,700,771	3,653,257	169,205,367	(b) 0	(a) 474,752,448
11. General expenses unpaid Dec. 31, prior year	21,184,890		64,719,882		86,520,430		172,425,202
12. General expenses unpaid Dec. 31, current year	21,452,709		61,890,843		85,205,244		168,548,796
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12+13+14)	103,714,840	16,210,394	184,529,810	3,653,257	170,520,553	0	478,628,854
DETAILS OF WRITE-INS							
09.301. Computer Services	12,646,099	0	18,186,031	95,005	27,228,359		58,155,494
09.302. Consulting	1,800,075	0	5,539,891	642,708	25,997,716		33,980,390
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0		0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0		0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	14,446,174	0	23,725,922	737,713	53,226,075	0	92,135,884

(a) Includes management fees of \$ 20,430,541 to affiliates and \$ 99,134,758 to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						0
2. State insurance department licenses and fees	1,685,889	2,513,309				4,199,198
3. State taxes on premiums	9,651,080	17,032,467				26,683,547
4. Other state taxes, including \$ for employee benefits	5,345,387	7,983,965		12,885		13,342,237
5. U.S. Social Security taxes	3,593,001	5,729,555		318,240		9,640,796
6. All other taxes	149,498	431,870				581,368
7. Taxes, licenses and fees incurred	20,424,855	33,691,166	0	331,125	0	54,447,146
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,271,872	2,407,683		1,338		3,680,893
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,499,974	3,654,547		1,937		5,156,458
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	20,196,753	32,444,302	0	330,526	0	52,971,581

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	22,853	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	22,853	0
6. Paid in cash	3,272	
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options	(26,125)	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	0	0
16. Total from prior year	0	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0
DETAILS OF WRITE-INS		
0801. Dividends - Reinsurance Ceded	(26,125)	
0802. Summary of remaining write-ins for Line 8 from overflow page	0	0
0803. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	(26,125)	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	(26,125)	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	AE	3.00% NLP	196,127		196,127		
0100002.	AE	3.50% NLP	1,664,653		1,664,653		
0100003.	AM MEN	3.50% NLP	56,919	56,919			
0100004.	41 CSO	2.50% NLP	2,195,951		2,195,951		
0100005.	41 CSO	3.00% NLP	527,906		527,906		
0100006.	58 CET	2.25% NLP	13,604		13,604		
0100007.	58 CET	2.75% NLP	14,952		14,952		
0100008.	58 CET	3.00% NLP	51,787		51,787		
0100009.	58 CET	3.50% NLP	186,993		186,993		
0100010.	58 CET	4.00% NLP	24,144		24,144		
0100011.	58 CET	4.25% NLP	56,673		56,673		
0100012.	58 CET	4.50% NLP	1,603		1,603		
0100013.	58 CSO	2.25% NLP	701,982		701,982		
0100014.	58 CSO	2.25% CRVM	774,413		774,413		
0100015.	58 CSO	2.75% NLP	63,615		63,615		
0100016.	58 CSO	3.00% NLP	2,521,264		2,521,264		
0100017.	58 CSO	3.00% CRVM	3,566,876		3,566,876		
0100018.	58 CSO	3.50% NLP	262,197		262,197		
0100019.	58 CSO	3.50% CRVM	5,055,068		5,055,068		
0100020.	58 CSO	3.75% NLP	1,226		1,226		
0100021.	58 CSO	3.75% CRVM	111,329		111,329		
0100022.	58 CSO	4.00% NLP	237,272		237,272		
0100023.	58 CSO	4.00% CRVM	3,220,834		3,220,834		
0100024.	58 CSO	4.25% NLP	116,133		116,133		
0100025.	58 CSO	4.25% CRVM	5,835,883		5,835,883		
0100026.	58 CSO	4.50% NLP	52,220		52,220		
0100027.	58 CSO	4.50% CRVM	276,440		276,440		
0100028.	58 CSO	5.50% CRVM	7,854,711		7,854,711		
0100029.	58 CSO	6.00% CRVM	1,167,979		1,167,979		
0100030.	80 CET	4.00% NLP	4,169		4,169		
0100031.	80 CET	4.50% NLP	5,735		5,735		
0100032.	80 CET	5.50% NLP	18,278		18,278		
0100033.	80 CSO	4.00% NLP	1,074,097		9,977		1,064,120
0100034.	80 CSO	4.00% CRVM	460,133		460,133		
0100035.	80 CSO	4.50% NLP	1,446,810		29,637		1,417,173
0100036.	80 CSO	4.50% CRVM	2,574,584		2,574,584		
0100037.	80 CSO	5.00% CRVM	1,680,006		1,680,006		
0100038.	80 CSO	5.50% CRVM	7,987,159		7,987,159		
0100039.	80 CSO	5.50% NLP	4,449		4,449		
0100040.	80 CSO	6.00% CRVM	633,128		633,128		
0100041.	80 CSO	6.50% CRVM	239,565		239,565		
0100042.	2001 CSO	3.50% CRVM (NB)	268,101		268,101		
0100043.	2001 CSO	4.00% CRVM	180,328		180,328		
0100044.	2017 CSO	3.00% CRVM (NB)	30,056		30,056		
0100045.	2017 CSO	3.50% CRVM (NB)	57,837		57,837		
0100046.	STD IND	3.00% NLP	23,726	23,726			
0100047.	STD IND	3.50% NLP	164,430	164,430			
0100048.	SUB STD IND	3.50% NLP	58,944	58,944			
0100049.	41 STD IND	3.00% NLP	725,521	725,521			
0100050.	41 STD IND	3.50% NLP	3,764	3,764			
0100051.	SUB STD IND	3.00% NLP	173,067	173,067			
0100052.	61 CSI	3.00% NLP	478,093	478,093			
0100053.	2001 CSO	3.00% NLP (NB)	356,054				356,054
0100054.	2001 CSO	3.50% NLP (NB)	1,494,985				1,494,985
0100055.	2001 CSO	4.0% NLP	192,574				192,574
0100056.	UNEARNED PREMIUM		1,246,036				1,246,036
0100057.	1960 BASIC GROUP TABLE 6%		2,428,403				2,428,403
0199997.	Totals (Gross)		60,820,786	1,684,464	50,936,977	0	8,199,345
0199998.	Reinsurance ceded		47,485,203	1,684,464	45,800,739		
0199999.	Life Insurance: Totals (Net)		13,335,583	0	5,136,238	0	8,199,345
0200001.	37 SA	3.50% IMM	475,874	XXX	475,874	XXX	
0200002.	A - 1949	3.50% DEF	103,444	XXX	103,444	XXX	
0200003.	71 IAM	4.00% DEF	875,395	XXX	875,395	XXX	
0200004.	71 IAM	4.50% DEF (NB)	54,416,546	XXX	54,416,546	XXX	
0200005.	71 IAM	5.50% DEF	60,113,139	XXX	60,113,139	XXX	
0200006.	71 IAM	8.25% DEF	6,531,104	XXX	653,268	XXX	5,877,836
0200007.	71 IAM	9.25% DEF (NB)	8,337,371	XXX	8,337,371	XXX	
0200008.	71 IAM	6.00% IMM	578,209	XXX	578,209	XXX	
0200009.	71 IAM	7.50% IMM	954,415	XXX	954,415	XXX	
0200010.	2012 IAR	3.00% DEF	1,048,087,071	XXX	936,171,719	XXX	111,915,352
0200011.	2012 IAR	3.25% DEF (NB)	3,196,713,654	XXX	2,886,505,372	XXX	310,208,282
0200012.	2012 IAR	3.50% DEF	1,675,596,045	XXX	1,672,852,688	XXX	2,743,357
0200013.	2012 IAR	3.75% DEF	2,582,679,663	XXX	2,291,614,325	XXX	291,065,338
0200014.	2012 IAR	4.00% DEF	112,423,859	XXX	75,083,622	XXX	37,340,237
0200015.	2012 IAR	4.25% DEF (NB)	49,421,724	XXX	49,421,724	XXX	0
0200016.	2012 IAR	4.50% DEF (NB)	2,289,144,283	XXX	2,198,799,045	XXX	90,345,238
0200017.	A-2000	3.75% DEF	153,133,945	XXX	119,839,992	XXX	33,293,953
0200018.	A-2000	4.00% DEF	256,334,131	XXX	195,173,623	XXX	61,160,508
0200019.	A-2000	4.25% DEF	28,218,315	XXX	24,380,298	XXX	3,838,017
0200020.	A-2000	4.50% DEF	64,084,809	XXX	47,738,104	XXX	16,346,705
0200021.	A-2000	4.75% DEF	86,884,379	XXX	58,213,213	XXX	28,671,166
0200022.	A-2000	5.00% DEF	87,652,345	XXX	56,330,399	XXX	31,321,946
0200023.	A-2000	5.25% DEF	12,318,079	XXX	9,563,180	XXX	2,754,899
0200024.	A-2000	5.50% DEF	50,859,812	XXX	34,788,049	XXX	16,071,763
0200025.	A-2000	5.75% DEF	3,951,591	XXX	1,254,990	XXX	2,696,601
0200026.	A-2000	6.00% DEF	16,862,250	XXX	11,460,513	XXX	5,401,737
0200027.	A-2000	6.25% DEF	5,475,624	XXX	3,660,390	XXX	1,815,234
0200028.	83 IAM	5.00% DEF	8,020,670	XXX	8,020,670	XXX	
0200029.	83 IAM	5.25% DEF	11,232,433	XXX	8,551,284	XXX	2,681,149
0200030.	83 IAM	5.50% DEF	3,648,339	XXX	3,520,535	XXX	127,804
0200031.	83 IAM	5.75% DEF	5,265,907	XXX	4,229,185	XXX	1,036,722
0200032.	83 IAM	6.00% DEF	5,868,437	XXX	4,241,395	XXX	1,627,042

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200033. 83 IAM 6.25% DEF			3,076,397	XXX	1,632,176	XXX	1,444,221
0200034. 83 IAM 6.50% DEF			6,937,369	XXX	6,462,543	XXX	474,826
0200035. 83 IAM 6.75% DEF			3,876,252	XXX	1,457,353	XXX	2,418,899
0200036. 83 IAM 7.00% DEF			45,862	XXX	45,862	XXX	
0200037. 83 IAM 7.25% DEF			7,746,691	XXX	7,746,691	XXX	
0200038. 83 IAM 8.00% DEF			925,672	XXX	925,672	XXX	
0200039. 83 IAM 8.50% DEF			6,530,280	XXX	6,530,280	XXX	
0200040. 83 IAM 8.75% DEF			77,012	XXX	77,012	XXX	
0200041. 83 IAM 10.00% DEF			16,083	XXX	16,083	XXX	
0200042. 83 GAM 5.25% DEF			1,637,329	XXX		XXX	1,637,329
0200043. 83 GAM 5.75% DEF			577,131	XXX		XXX	577,131
0200044. 83 GAM 6.00% DEF			6,131,305	XXX		XXX	6,131,305
0200045. 83 GAM 6.25% DEF			1,476,487	XXX		XXX	1,476,487
0200046. 83 GAM 6.50% DEF			2,494,905	XXX		XXX	2,494,905
0200047. 83 GAM 6.75% DEF			276,754	XXX		XXX	276,754
0200048. 83 GAM 7.00% DEF			107,066	XXX		XXX	107,066
0200049. 83 GAM 7.25% DEF			2,549,510	XXX		XXX	2,549,510
0200050. 83 GAM 7.50% DEF			4,315,330	XXX		XXX	4,315,330
0200051. 83 GAM 7.75% DEF			225,405	XXX		XXX	225,405
0200052. 83 GAM 8.00% DEF			850,541	XXX		XXX	850,541
0200053. 83 GAM 8.25% DEF			643,234	XXX		XXX	643,234
0200054. 83 GAM 8.75% DEF			27,411	XXX		XXX	27,411
0200055. 83 GAM 6.75% IMM			37,978	XXX		XXX	37,978
0200056. 83 GAM 7.00% IMM			190,416	XXX		XXX	190,416
0200057. 83 GAM 7.75% IMM			18,184	XXX		XXX	18,184
0200058. 83 GAM 8.00% IMM			283,417	XXX		XXX	283,417
0200059. 83 GAM 8.25% IMM			687,635	XXX		XXX	687,635
0200060. 83 GAM 8.75% IMM			7,424	XXX		XXX	7,424
0200061. 83 GAM 9.25% IMM			58,543	XXX		XXX	58,543
0200062. 83 GAM 11.00% IMM			85,693	XXX		XXX	85,693
0200063. 83 GAM 11.25% IMM			542	XXX		XXX	542
0299997. Totals (Gross)			11,938,176,718	XXX	10,852,815,647	XXX	1,085,361,071
0299998. Reinsurance ceded			31,989,066	XXX	31,989,066	XXX	
0299999. Annuities: Totals (Net)			11,906,187,652	XXX	10,820,826,581	XXX	1,085,361,071
0300001. 2012 IAR 1.50%			317,350		317,350		
0300002. 2012 IAR 1.75%			473,397		473,397		
0300003. 2012 IAR 2.00%			83,285		83,285		
0300004. 2012 IAR 2.25%			561,411		561,411		
0300005. 2012 IAR 2.50%			1,794,041		1,794,041		
0300006. 2012 IAR 2.75%			204,821		204,821		
0300007. 2012 IAR 3.00%			1,278,726		1,278,726		
0300008. 2012 IAR 3.25%			248,642		248,642		
0300009. 2012 IAR 3.50%			180,063		180,063		
0300010. 2012 IAR 3.75%			2,100,385		2,100,385		
0300011. 2012 IAR 4.00%			3,088,729		3,088,729		
0300012. 2012 IAR 4.25%			986,557		986,557		
0300013. 2012 IAR 4.50%			1,181,896		1,181,896		
0300014. 2012 IAR 4.75%			357,269		357,269		
0300015. 2012 IAR 5.00%			2,726,623		2,726,623		
0300016. 37 S.A. 2.25%			743		743		
0300017. 37 S.A. 2.50%			914		914		
0300018. 83 IAM 4.50%			21,710		21,710		
0300019. 83 IAM 5.00%			26,540		26,540		
0300020. 83 IAM 5.50%			5,439		5,439		
0300021. 83 IAM 6.25%			22,456		22,456		
0300022. 83 IAM 6.50%			38,029		38,029		
0300023. 83 IAM 6.75%			99,246		99,246		
0300024. 83 IAM 7.00%			190,107		190,107		
0300025. 83 IAM 7.25%			179,317		179,317		
0300026. 83 IAM 7.50%			180,703		180,703		
0300027. 83 IAM 7.75%			31,370		31,370		
0300028. 83 IAM 8.25%			894,299		894,299		
0300029. 83 IAM 8.75%			22,348		22,348		
0300030. A2000 3.00%			832,547		832,547		
0300031. A2000 4.00%			693,571		693,571		
0300032. A2000 4.25%			198,924		198,924		
0300033. A2000 4.50%			1,028,101		1,028,101		
0300034. A2000 5.00%			649,018		649,018		
0300035. A2000 5.25%			670,750		670,750		
0300036. A2000 5.50%			565,953		565,953		
0300037. A2000 6.00%			544,306		544,306		
0300038. A2000 6.25%			44,693		44,693		
0300039. A2000 6.50%			104,443		104,443		
0300040. A2000 6.75%			135,144		135,144		
0300041. A2000 7.00%			16,306		16,306		
0399997. Totals (Gross)			22,780,172	0	22,780,172	0	0
0399998. Reinsurance ceded			0				
0399999. SCWLC: Totals (Net)			22,780,172	0	22,780,172	0	0
0400001. 1959 ADB - 1958 CSO 4.5%			4,468		4,468		
0499997. Totals (Gross)			4,468	0	4,468	0	0
0499998. Reinsurance ceded			4,468		4,468		
0499999. Accidental Death Benefits: Totals (Net)			0	0	0	0	0
0500001. 1952 INTERCO DISA - 1958 CSO 3%			214,866		214,866		
0599997. Totals (Gross)			214,866	0	214,866	0	0
0599998. Reinsurance ceded			214,866		214,866		
0599999. Disability-Active Lives: Totals (Net)			0	0	0	0	0
0600001. 1952 INTERCO DISA - 1958 CSO 3%			855,785		855,785		
0600002. Group			0				
0600003. 70 Intercompany Disa 3.00%			0				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0600004. 2023 Group Term Life Waiver Reserve Table 3.00%	45,739,160				45,739,160
0600005. 2023 Group Term Life Waiver Reserve Table 3.50%	37,202,097				37,202,097
0600006. 2023 Group Term Life Waiver Reserve Table 4.00%	11,827,895				11,827,895
0600007. 2023 Group Term Life Waiver Reserve Table 4.50%	3,679,292				3,679,292
0600008. 2023 Group Term Life Waiver Reserve Table 5.00%	61,854				61,854
0600009. 2023 Group Term Life Waiver Reserve Table 5.50%	144,817				144,817
0600010. 2023 Group Term Life Waiver Reserve Table 6.00%	16,463				16,463
0699997. Totals (Gross)	99,527,363	0	855,785	0	98,671,578
0699998. Reinsurance ceded	10,103,637		841,256		9,262,381
0699999. Disability-Disabled Lives: Totals (Net)	89,423,726	0	14,529	0	89,409,197
0700001. IMMEDIATE CLAIM PAYMENT	616,630		616,630		
0700002. SPECIAL CLASS EXTRA	1,235		1,235		
0700003. FOR NON-DEDUCTION OF FRACTIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	168,667		168,667		
0700004. FOR SURRENDER VALUES IN EXCESS OF RESERVES OTHERWISE CARRIED IN THIS EXHIBIT	2,641,203		2,641,203		
0799997. Totals (Gross)	3,427,735	0	3,427,735	0	0
0799998. Reinsurance ceded	2,556,425		2,556,425		
0799999. Miscellaneous Reserves: Totals (Net)	871,310	0	871,310	0	0
9999999. Totals (Net) - Page 3, Line 1	12,032,598,443	0	10,849,628,830	0	1,182,969,613

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

EXHIBIT 5 - INTERROGATORIES

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	5,624,919					62,760					1,972,005		3,590,154
2. Additional contract reserves (b)	0												
3. Additional actuarial reserves-Asset/Liability analysis	0												
4. Reserve for future contingent benefits	0												
5. Reserve for rate credits	0												
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	5,624,919	0	0	0	0	62,760	0	0	0	0	1,972,005	0	3,590,154
8. Reinsurance ceded	33,694					33,694							
9. Totals (Net)	5,591,225	0	0	0	0	29,066	0	0	0	0	1,972,005	0	3,590,154
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,381,997,816					7,236,213					1,326,889,996		47,871,607
11. Additional actuarial reserves-Asset/Liability analysis	0												
12. Reserve for future contingent benefits	0												
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	1,381,997,816	0	0	0	0	7,236,213	0	0	0	0	1,326,889,996	0	47,871,607
15. Reinsurance ceded	66,317,770					4,970,167					60,909,605		437,998
16. Totals (Net)	1,315,680,046	0	0	0	0	2,266,046	0	0	0	0	1,265,980,391	0	47,433,609
17. TOTAL (Net)	1,321,271,271	0	0	0	0	2,295,112	0	0	0	0	1,267,952,396	0	51,023,763
18. TABULAR FUND INTEREST	29,459,637										29,459,637		
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	4,027,992,746	0	0	91,155,376	0	3,936,837,370
2. Deposits received during the year	5,397,719,297			22,719,297		5,375,000,000
3. Investment earnings credited to the account	186,991,474			2,891,109		184,100,365
4. Other net change in reserves	(3,268,121)			(3,268,121)		
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	4,253,592,308			17,504,389		4,236,087,919
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	5,355,843,088	0	0	95,993,272	0	5,259,849,816
10. Reinsurance balance at the beginning of the year	(2,528,469,672)	0	0	3,789,392	0	(2,532,259,064)
11. Net change in reinsurance assumed	(129,161)			(129,161)		
12. Net change in reinsurance ceded	(3,225,732)					(3,225,732)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(2,525,373,101)	0	0	3,660,231	0	(2,529,033,332)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,830,469,987	0	0	99,653,503	0	2,730,816,484

(a) FHLB Funding Agreements:

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct .....	.0							
1.2 Reinsurance assumed .....	.0							
1.3 Reinsurance ceded .....	.0							
1.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:								
2.1 Resisted								
2.11 Direct .....	.0							
2.12 Reinsurance assumed .....	.0							
2.13 Reinsurance ceded .....	.0							
2.14 Net .....	.0	(b) .0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other								
2.21 Direct	292,084,943	1,494,798	18,580,335			272,009,810		
2.22 Reinsurance assumed	31,402,319					31,402,319		
2.23 Reinsurance ceded	17,370,930	766,966	1,414,999			15,188,965		
2.24 Net	306,116,332	(b) 727,832	(b) 17,165,336	(b) .0	.0	(b) 288,223,164	.0	.0
3. Incurred but unreported:								
3.1 Direct	144,086,566	363,737	100,791,217			42,931,612		
3.2 Reinsurance assumed	931,461					931,461		
3.3 Reinsurance ceded	4,300,221	165,974	3,074,502			1,059,745		
3.4 Net	140,717,806	(b) 197,763	(b) 97,716,715	(b) .0	.0	(b) 42,803,328	.0	.0
4. TOTALS								
4.1 Direct	436,171,509	1,858,535	119,371,552	.0	.0	314,941,422	.0	.0
4.2 Reinsurance assumed	32,333,780	.0	.0	.0	.0	32,333,780	.0	.0
4.3 Reinsurance ceded	21,671,151	932,940	4,489,501	.0	.0	16,248,710	.0	.0
4.4 Net	446,834,138	(a) 925,595	(a) 114,882,051	0	0	331,026,492	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	1,226,395,216	6,314,370	402,859,215	187,015,748	28,283,498	601,922,385		
1.2 Reinsurance assumed	24,466,580	316,485		34,797	194,042	23,921,256		
1.3 Reinsurance ceded	370,137,526	4,392,034	317,790,442	721		47,954,329		
1.4 Net	(c) 880,724,270	2,238,821	85,068,773	187,049,824	28,477,540	577,889,312	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	436,171,509	1,858,535	119,371,552	0	0	314,941,422	0	0
2.2 Reinsurance assumed	32,333,780	0	0	0	0	32,333,780	0	0
2.3 Reinsurance ceded	21,671,151	932,940	4,489,501	0	0	16,248,710	0	0
2.4 Net	446,834,138	925,595	114,882,051	0	0	331,026,492	0	0
3. Amounts recoverable from reinsurers December 31, current year	4,631,571		2,343,561			2,288,010		
4. Liability December 31, prior year:								
4.1 Direct	442,624,423	1,844,579	114,256,076	0	0	326,523,768		
4.2 Reinsurance assumed	36,708,211			0	0	36,708,211		
4.3 Reinsurance ceded	20,759,225	920,491	2,417,880	0	0	17,420,854		
4.4 Net	458,573,409	924,088	111,838,196	0	0	345,811,125	0	0
5. Amounts recoverable from reinsurers December 31, prior year	3,836,844		1,453,017	0		2,383,827		
6. Incurred Benefits								
6.1 Direct	1,219,942,302	6,328,326	407,974,691	187,015,748	28,283,498	590,340,039	0	0
6.2 Reinsurance assumed	20,092,149	316,485	0	34,797	194,042	19,546,825	0	0
6.3 Reinsurance ceded	371,844,179	4,404,483	320,752,607	721	0	46,686,368	0	0
6.4 Net	868,190,272	2,240,328	87,222,084	187,049,824	28,477,540	563,200,496	0	0

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

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$379,983 in Line 1.1, \$ in Line 1.4.

\$379,983 in Line 6.1, and \$ in Line 6.4.

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....	499	499	0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	0		0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	499	499	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	478,538	1,316,693	838,155
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,167,541	1,253,015	85,474
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	100,540,163	82,149,590	(18,390,573)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	108,941,434	73,848,186	(35,093,248)
21. Furniture and equipment, including health care delivery assets	10,294,443	12,302,701	2,008,258
22. Net adjustment in assets and liabilities due to foreign exchange rates	0		0
23. Receivables from parent, subsidiaries and affiliates	304,889	128,406	(176,483)
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	65,142,602	27,275,488	(37,867,114)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	286,870,109	198,274,578	(88,595,531)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	286,870,109	198,274,578	(88,595,531)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other expenses and suspense debits	37,464,248	24,990,727	(12,473,521)
2502. Other than invested assets nonadmitted	27,666,054	2,272,461	(25,393,593)
2503. Other assets nonadmitted	12,300	12,300	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	65,142,602	27,275,488	(37,867,114)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

	SSAP #	F/S Page	F/S Line #	2023	2022
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 488,067,751	\$ 380,803,420
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 488,067,751	\$ 380,803,420
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,490,125,428	\$ 2,098,983,415
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(7) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 2,490,125,428	\$ 2,098,983,415

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

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

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

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

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

D. Going Concern

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

NOTE 2 Accounting Changes and Corrections of Errors

A. The Company has not made any material changes in its accounting policies during the year ended December 31, 2023. No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2023.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

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

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

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

1	6	7	8	9
Purchased Entity	Admitted Goodwill as of the Reporting Date	Amount of Goodwill Amortized During the Reporting Period	Book Value of SCA	% of SCA BACV, Gross of Admitted Goodwill Col. 6/Col. 8
Standard Security Life Insurance Company of New York	\$ 94,337,066	\$ 11,792,133	\$ 100,379,130	94.0%
Total	\$ 94,337,066	\$ 11,792,133	\$ 100,379,130	XXX

B-C. Not applicable.

D. Impairment Loss

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

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

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	\$ 2,335,670,511	XXX
Less:		
(2) Admitted Positive Goodwill	\$ 97,285,099	XXX
(3) Admitted EDP Equipment & Operating System Software	\$ 733,937	XXX
(4) Admitted Net Deferred Taxes	\$ 91,908,623	XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	\$ 2,145,742,852	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	\$ 214,574,285	XXX
(7) Current period reported Admitted Goodwill	XXX	\$ 94,337,066
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	4.4%

NOTE 4 Discontinued Operations

Not applicable.

NOTE 5 INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) During 2023, the Company acquired commercial and other mortgage loans with a maximum and minimum lending rate of 20.42% and 0.00%, respectively.
- (2) The maximum percentage of any one loan to the value of security at the time of the loan was 129.0%.
- (3) Not applicable.

NOTES TO FINANCIAL STATEMENTS

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current		236,450,660	1,876,454,180		5,033,536,131	598,347,215	7,744,788,186
(b) 30 - 59 Days Past Due		73,010,550	51,184,037		51,840,062	1,699,539	177,734,188
(c) 60 - 89 Days Past Due		22,675,995	15,197,800		119,760,839	2,165,160	159,799,794
(d) 90 - 179 Days Past Due		20,099,874	13,933,975		200,511,060	38,968,591	273,513,500
(e) 180+ Days Past Due		50,479,520	23,772,257		248,416,506	8,501,044	331,169,327
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		20,099,874	13,933,975		200,511,060	38,968,591	273,513,500
(b) Interest Accrued		42,897	171,597		1,205,462		1,419,956
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		50,479,520	23,772,257		248,416,506	8,501,044	331,169,327
(b) Interest Accrued							-
4. Interest Reduced							
(a) Recorded Investment							-
(b) Number of Loans							-
(c) Percent Reduced							
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					5,623,646,965	649,681,550	6,273,328,515
b. Prior Year							
1. Recorded Investment (All)							
(a) Current		269,943,359	921,831,278		5,502,943,390	634,240,747	7,328,958,774
(b) 30 - 59 Days Past Due		80,366,349	38,840,116				119,206,465
(c) 60 - 89 Days Past Due		23,457,912	16,257,432				39,715,344
(d) 90 - 179 Days Past Due		26,077,620	17,644,361				43,721,981
(e) 180+ Days Past Due		87,823,546	11,783,922		4,857,702		104,465,170
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		26,077,620	17,644,361				43,721,981
(b) Interest Accrued		78,128	246,436				324,564
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		87,823,546	11,783,922		4,857,702		104,465,170
(b) Interest Accrued		1,180,463	136,231				1,316,694
4. Interest Reduced							
(a) Recorded Investment							-
(b) Number of Loans							-
(c) Percent Reduced							
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					5,457,590,004	377,374,159	5,834,964,163

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses							\$ -
2. No Allowance for Credit Losses					4,857,702		4,857,702
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$ 4,857,702	\$ -	\$ 4,857,702
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan							\$ -

b. Prior Year Not applicable.

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment					\$ 4,857,702		\$ 4,857,702
2. Interest Income Recognized						\$ 408,217	\$ 408,217
3. Recorded Investments on Nonaccrual Status					\$ 4,857,702		\$ 4,857,702
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting							\$ -

b. Prior Year Not applicable.

(7) Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

	Current Year
a) Aggregate amount of mortgage loans derecognized	\$ 35,071,912
b) Real estate collateral recognized	\$ -
c) Other collateral recognized	\$ -
d) Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ -

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

B-C Not applicable.

D. Loan-Backed Securities

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

(2) Not applicable.

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

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than-Temporary Impairment	5 Amortized Cost After Other-Than-Temporary Impairment	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
45660L-XP-9	\$ 4,930,691	\$ 2,600,725	\$ (2,329,967)	\$ 2,600,725	\$ 2,600,725	03/31/2023
52522R-AD-2	1,204,049	602,554	(601,495)	602,554	531,543	03/31/2023
OOHE01-BC-V	6,930,466	6,639,238	(291,229)	6,639,238	4,625,000	03/31/2023
02660T-GA-5	1,775,784	1,554,956	(220,828)	1,554,956	1,554,956	03/31/2023
17311Y-AA-1	1,570,810	1,356,831	(213,979)	1,356,831	1,356,831	03/31/2023
06606F-AM-3	912,840	703,331	(209,510)	703,331	703,331	03/31/2023
12628L-AJ-9	783,533	577,346	(206,186)	577,346	577,346	03/31/2023
05529D-AE-2	1,583,292	1,405,592	(177,700)	1,405,592	1,274,894	03/31/2023
86359D-TS-6	419,609	303,589	(116,019)	303,589	303,589	03/31/2023
881561-JF-2	682,807	574,328	(108,478)	574,328	458,911	03/31/2023
026929-AB-5	5,707,227	4,879,359	(827,869)	4,879,359	4,873,687	06/30/2023
362650-AM-5	5,193,612	4,642,393	(551,219)	4,642,393	4,080,418	06/30/2023
G3139T-AB-3	929,557	425,550	(504,007)	425,550	399,527	06/30/2023
087592-AA-9	6,707,141	6,282,326	(424,815)	6,282,326	5,438,213	06/30/2023
52521J-AB-5	1,307,454	889,300	(418,153)	889,300	889,300	06/30/2023
86363L-AL-7	942,340	576,095	(366,245)	576,095	557,845	06/30/2023
05534A-AP-6	1,790,018	1,456,624	(333,393)	1,456,624	1,456,624	06/30/2023
12667G-NX-7	384,982	74,496	(310,486)	74,496	74,496	06/30/2023
92910X-AA-1	669,008	442,422	(226,586)	442,422	239,674	06/30/2023
40399A-GM-8	1,806,129	1,599,820	(206,309)	1,599,820	1,050,000	06/30/2023
525228-AP-7	1,076,987	872,760	(204,227)	872,760	804,167	06/30/2023
68389F-KB-9	1,662,541	1,482,260	(180,281)	1,482,260	1,152,259	06/30/2023
02151F-AH-2	970,796	793,810	(176,986)	793,810	793,810	06/30/2023
525221-EN-3	948,699	775,135	(173,565)	775,135	662,711	06/30/2023
86359D-VY-0	4,015,500	3,875,373	(140,127)	3,875,373	3,759,742	06/30/2023
OOHE01-BC-V	6,746,800	6,608,865	(137,935)	6,608,865	4,400,000	06/30/2023
64352V-KG-5	401,669	275,250	(126,418)	275,250	137,842	06/30/2023
56578L-AC-1	331,238	228,470	(102,768)	228,470	92,323	06/30/2023
26251M-AE-2	1,023,954	945,080	(78,874)	945,080	606,946	06/30/2023
41162D-AG-4	6,488,625	6,422,136	(66,489)	6,422,136	5,824,407	06/30/2023
09629R-AC-6	1,641,103	1,574,979	(66,124)	1,574,979	1,155,641	06/30/2023
66860A-AC-1	546,792	490,914	(55,879)	490,914	314,384	06/30/2023
41162D-AG-4	6,528,633	5,776,251	(752,382)	5,776,251	5,551,944	09/30/2023
02660T-GP-2	2,919,705	2,567,265	(352,440)	2,567,265	2,533,540	09/30/2023
3137B2-3A-6	1,463,850	1,130,665	(333,185)	1,130,665	1,004,607	09/30/2023
52521L-AK-0	1,096,447	771,793	(324,654)	771,793	654,044	09/30/2023
12667G-R8-8	950,204	671,593	(278,611)	671,593	671,593	09/30/2023
45660L-XP-9	2,597,903	2,350,537	(247,366)	2,350,537	2,350,537	09/30/2023
84751N-AF-1	4,410,271	4,171,598	(238,673)	4,171,598	4,171,598	09/30/2023
12624S-AJ-8	276,545	41,130	(235,415)	41,130	41,130	09/30/2023
36245E-AG-3	1,520,022	1,292,684	(227,338)	1,292,684	1,292,684	09/30/2023
04015H-AJ-6	3,301,081	3,081,043	(220,038)	3,081,043	2,701,194	09/30/2023
12667G-Z4-8	1,266,119	1,053,776	(212,343)	1,053,776	979,129	09/30/2023
52521J-AB-5	879,375	679,015	(200,360)	679,015	679,015	09/30/2023
12667G-ZE-6	340,749	147,090	(193,659)	147,090	131,829	09/30/2023
02150N-AY-9	443,105	250,377	(192,728)	250,377	219,954	09/30/2023
07401V-AR-2	258,214	72,430	(185,784)	72,430	72,430	09/30/2023
149837-AK-2	569,178	401,130	(168,048)	401,130	91,723	09/30/2023
02151G-AB-3	393,735	244,593	(149,142)	244,593	186,321	09/30/2023
17307G-GY-8	1,960,048	1,814,857	(145,192)	1,814,857	1,730,140	09/30/2023
06050A-AA-1	203,645	69,184	(134,461)	69,184	69,184	09/30/2023
026931-AD-7	989,288	858,144	(131,144)	858,144	858,144	09/30/2023
07401N-AR-0	198,869	68,145	(130,724)	68,145	68,145	09/30/2023
98887X-AA-7	172,116	43,520	(128,596)	43,520	43,520	09/30/2023
9497EA-AJ-0	510,851	382,875	(127,976)	382,875	227,378	09/30/2023
06744D-AA-7	5,754,946	5,627,909	(127,037)	5,627,909	5,505,768	09/30/2023
863576-FQ-2	626,314	502,534	(123,780)	502,534	330,314	09/30/2023
92910X-AA-1	442,422	323,443	(118,979)	323,443	203,438	09/30/2023

NOTES TO FINANCIAL STATEMENTS

02147J-AH-1	2,342,161	2,229,698	(112,463)	2,229,698	2,097,572	09/30/2023
41161P-ZG-1	109,584	91	(109,493)	91	91	09/30/2023
12668B-XG-3	817,269	716,001	(101,268)	716,001	546,226	09/30/2023
39538W-CF-3	77,683	211	(77,472)	211	211	09/30/2023
02150A-AE-1	427,538	364,820	(62,718)	364,820	208,625	09/30/2023
87168D-AC-0	9,766,076	9,515,765	(250,311)	9,515,765	9,089,929	12/31/2023
007037-BJ-2	2,896,114	2,683,414	(212,700)	2,683,414	2,683,414	12/31/2023
84751P-LM-9	1,286,528	1,077,200	(209,328)	1,077,200	1,046,407	12/31/2023
885220-HF-3	916,049	709,337	(206,713)	709,337	709,337	12/31/2023
12637V-AH-0	1,305,318	1,145,655	(159,663)	1,145,655	1,091,681	12/31/2023
BCC02W-IN-8	943,162	803,069	(140,093)	803,069	740,000	12/31/2023
26251M-AE-2	835,955	711,968	(123,987)	711,968	542,602	12/31/2023
86359D-VY-0	3,973,993	3,876,773	(97,220)	3,876,773	3,795,126	12/31/2023
23242T-AB-2	588,004	500,633	(87,370)	500,633	452,222	12/31/2023
09629R-AC-6	1,518,229	1,440,040	(78,189)	1,440,040	1,068,804	12/31/2023
27830L-AA-0	405,262	327,111	(78,151)	327,111	219,737	12/31/2023
02660T-HZ-9	751,912	677,630	(74,282)	677,630	537,794	12/31/2023
Total	XXX	XXX	\$ (18,015,622)	XXX	XXX	XXX

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (18,117,065)
2. 12 Months or Longer	\$ (182,465,058)

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

1. Less than 12 Months	\$ 662,695,474
2. 12 Months or Longer	\$ 2,328,780,833

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

E. Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) From time to time, the Company enters into repurchase agreements for the purposes of short-term financing. The Company has access to other sources of liquidity to enable return of the repurchase collateral.

Repurchase transaction - cash taker - overview of secured borrowing transactions:

(2) Type of Repo Trades Used

- a. Bilateral (YES/NO)
- b. Tri-Party (YES/NO)

FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
	Yes	Yes	Yes
	No	No	No

(3) Original (Flow) & Residual Maturity

- a. Maximum Amount
 - 1. Open – No Maturity
 - 2. Overnight
 - 3. 2 Days to 1 Week
 - 4. > 1 Week to 1 Month
 - 5. > 1 Month to 3 Months
 - 6. > 3 Months to 1 Year
 - 7. > 1 Year
- b. Ending Balance
 - 1. Open – No Maturity
 - 2. Overnight
 - 3. 2 Days to 1 Week
 - 4. > 1 Week to 1 Month
 - 5. > 1 Month to 3 Months
 - 6. > 3 Months to 1 Year
 - 7. > 1 Year

FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
	\$ 74,743,486	\$ 75,227,490	\$ 75,227,490
	\$ 74,743,486	\$ 75,227,490	

(4) Not applicable.

NOTES TO FINANCIAL STATEMENTS

(5) Securities "Sold" Under Repo – Secured Borrowing

a. Maximum Amount

1. BACV
2. Nonadmitted - Subset of BACV
3. Fair Value

FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
XXX	XXX	XXX	\$ 94,737,334
XXX	XXX	XXX	
	\$ 85,445,254	\$ 86,474,503	\$ 80,713,942

b. Ending Balance

1. BACV
2. Nonadmitted - Subset of BACV
3. Fair Value

(6) Not applicable.

(7) Collateral Received – Secured Borrowing

a. Maximum Amount

1. Cash
2. Securities (FV)

FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
	\$ 74,743,486	\$ 75,227,490	\$ 75,227,490

b. Ending Balance

1. Cash
2. Securities (FV)

(8-10) Not applicable.

(11) Liability to Return Collateral – Secured Borrowing (Total)

a. Maximum Amount

1. Cash (Collateral – All)
2. Securities Collateral (FV)

FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
	\$ 74,743,486	\$ 75,227,490	\$ 75,227,490

b. Ending Balance

1. Cash (Collateral – All)
2. Securities Collateral (FV)

G-I. Not applicable.

J. Real Estate

(1) Recognized Impairment Loss

(a) The Company recorded \$5,303,273 in impairment losses for a multifamily property located in Buffalo, New York during 2023.

(2) Real Estate Held for Sale

The Company foreclosed on various residential properties during 2023. The total fair value of these properties was \$5,764,077 as of December 31, 2023.

During the fourth quarter of 2023, the Company foreclosed upon a commercial mortgage loan collateralized by a property located in Phoenix, Arizona. The fair value of this property is \$25,700,500 as of December 31, 2023.

(3-5) Not applicable.

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

(1-4) The Company did not recognize LIHTC or any other related tax benefits during the twelve months ended December 31, 2023. The Company has a \$13,218,791 LIHTC partnership investment as of December 31, 2023. This LIHTC investment is not presently subject to any regulatory review. The Company did not recognize any impairments on LIHTC property investments during the twelve months ended December 31, 2023.

(5-7) Not applicable.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					-	-	-
c. Subject to repurchase agreements					-	-	-
d. Subject to reverse repurchase agreements					-	-	-
e. Subject to dollar repurchase agreements					-	-	-
f. Subject to dollar reverse repurchase agreements					-	-	-
g. Placed under option contracts					-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					-	-	-
i. FHLB capital stock	69,245,000				69,245,000	47,945,000	21,300,000
j. On deposit with states	13,734,208				13,734,208	13,649,542	84,666
k. On deposit with other regulatory bodies					-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	6,086,733,520				6,086,733,520	3,477,704,708	2,609,028,812
m. Pledged as collateral not captured in other categories	479,296,962				479,296,962	309,512,846	169,784,116
n. Other restricted assets	69,418,301				69,418,301	39,740,164	29,678,137
o. Total Restricted Assets (Sum of a through n)	\$6,718,427,991	\$ -	\$ -	\$ -	\$6,718,427,991	\$3,888,552,260	\$2,829,875,731

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		-	0.000%	0.000%
c. Subject to repurchase agreements		-	0.000%	0.000%
d. Subject to reverse repurchase agreements		-	0.000%	0.000%
e. Subject to dollar repurchase agreements		-	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		-	0.000%	0.000%
g. Placed under option contracts		-	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		-	0.000%	0.000%
i. FHLB capital stock		69,245,000	0.294%	0.298%
j. On deposit with states		13,734,208	0.058%	0.059%
k. On deposit with other regulatory bodies		-	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		6,086,733,520	25.865%	26.185%
m. Pledged as collateral not captured in other categories		479,296,962	2.037%	2.062%
n. Other restricted assets		69,418,301	0.295%	0.299%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$6,718,427,991	28.550%	28.902%

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

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

NOTES TO FINANCIAL STATEMENTS

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					6	7	8	Percentage	
	Current Year								9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Mortgage related securities pledged	121,458,180				121,458,180	133,927,652	(12,469,472)	121,458,180	0.516%	0.523%
Reinsurance	136,596,514	-	-	-	136,596,514	144,384,619	(32,801,948)	(32,801,947)	1.491%	1.504%
Derivatives	81,928,033				81,928,033	34,071,805	47,856,228	81,928,033	0.348%	0.352%
Total (c)	479,296,962	-	-	-	479,296,962	309,512,846	169,784,116	479,296,962	2.037%	2.062%

(a) Subset of column 1

(b) Subset of column 3

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					6	7	8	Percentage	
	Current Year								9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Restricted Cash	\$69,418,301				\$69,418,301	\$39,740,164	\$29,678,137	\$69,418,301	0.295%	0.299%
Total (c)	\$69,418,301	\$ -	\$ -	\$ -	\$69,418,301	\$39,740,164	\$29,678,137	\$69,418,301	0.295%	0.299%

(a) Subset of column 1

(b) Subset of column 3

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

4. Not applicable.

M-N. Not applicable.

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	281	84	\$ 465,781,078	\$ 118,825,888	\$ 464,421,925	\$ 118,825,888
(2) LB&SS - AC	43	17	22,834,470	15,395,181	26,953,949	16,310,117
(3) Preferred Stock - AC						
(4) Preferred Stock - FV						
(5) Total (1+2+3+4)	324	101	\$ 488,615,548	\$ 134,221,069	\$ 491,375,874	\$ 135,136,005

AC - Amortized Cost FV - Fair Value

P. Short Sales

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

	Proceeds Received	Current Fair Value of Securities Sold Short	Unrealized Gain or (Loss)	Expected Settlement (# of Days)	Fair Value of Short Sales Exceeding (or expected to exceed) 3 Settlement Days	Fair Value of Short Sales Expected to be Settled by Secured Borrowing
a. Bonds	\$ (32,674,180)	\$ (33,941,728)	\$ (1,267,548)	16	\$ (33,941,728)	
b. Preferred Stock						
c. Common Stock						
d. Totals (a+b+c)	\$ (32,674,180)	\$ (33,941,728)	\$ (1,267,548)	13	\$ (33,941,728)	\$ -

(2) Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	5	
2. Aggregate Amount of Investment Income	\$ (114,575)	

R. Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A-B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 7 Investment Income

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

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

B. The total amount excluded was \$478,538

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 213,407,011
2. Nonadmitted	\$ 478,538
3. Admitted	\$ 212,928,473

D. Not applicable

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

Cumulative amounts of PIK interest included in the current principal balance	Amount
	\$ 225,694,630

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

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

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

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

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

During 2023, the Company used currency forward contracts to reduce the currency risk inherent in certain bond investments denominated in foreign currencies. The Company also used interest rate futures contracts to reduce interest rate-related risk related to certain bond investments.

(4) Not applicable.

(5) For the year ended December 31, 2023, net realized losses on derivatives were \$38,141,378. The portion of unassigned surplus represented by cumulative net unrealized gains on derivatives totaled \$7,488,327 for the year ended December 31, 2023.

(6-9) Not applicable.

B. Not applicable

NOTE 9 Income Taxes

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

1.

	As of End of Current Period			12/31/2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	277,652,734	72,446,240	350,098,974	175,477,348	49,815,559	225,292,907	102,175,386	22,630,681	124,806,067
(b) Statutory Valuation Allowance Adjustment		36,507,960	36,507,960		30,778,704	30,778,704	-	5,729,256	5,729,256
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	277,652,734	35,938,280	313,591,014	175,477,348	19,036,855	194,514,203	102,175,386	16,901,425	119,076,811
(d) Deferred Tax Assets Nonadmitted	100,540,163		100,540,163	82,149,590		82,149,590	18,390,573	-	18,390,573
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	177,112,571	35,938,280	213,050,851	93,327,758	19,036,855	112,364,613	83,784,813	16,901,425	100,686,238
(f) Deferred Tax Liabilities	60,472,935	35,938,280	96,411,215	27,113,606	19,036,855	46,150,461	33,359,329	16,901,425	50,260,754
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$116,639,636	\$ -	\$116,639,636	\$66,214,152	\$ -	\$66,214,152	\$50,425,484	\$ -	\$50,425,484

2.

	As of End of Current Period			12/31/2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	116,639,636		116,639,636	66,214,152		66,214,152	50,425,484	-	50,425,484
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	116,639,636		116,639,636	66,215,152		66,215,152	50,424,484	-	50,424,484
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	341,785,310	XXX	XXX	308,081,013	XXX	XXX	33,704,297
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	60,472,935	35,938,280	96,411,215	27,113,606	19,036,855	46,150,461	33,359,329	16,901,425	50,260,754

NOTES TO FINANCIAL STATEMENTS

(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	177,112,571	35,938,280	213,050,851	93,327,758	19,036,855	112,364,613	83,784,813	16,901,425	100,686,238
-----------------------------------------------------------------------------------------------------------	-------------	------------	-------------	------------	------------	-------------	------------	------------	-------------

3.

	<u>2023</u>	<u>2022</u>
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	799.000%	801.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 2,278,568,732	\$ 2,397,300,196

4.

	As of End of Current Period		12/31/2022		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 277,652,734	\$ 35,938,280	\$ 175,477,348	\$ 19,036,855	\$ 102,175,386	\$ 16,901,425
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 177,112,571	\$ 35,938,280	\$ 93,327,758	\$ 19,036,855	\$ 83,784,813	\$ 16,901,425
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

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

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 206,316,362	\$ 137,067,853	\$ 69,248,509
(b) Foreign	6,368	(2,379)	8,747
(c) Subtotal (1a+1b)	206,322,730	137,065,474	69,257,256
(d) Federal income tax on net capital gains	11,204,437	(11,579,125)	22,783,562
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 217,527,167	\$ 125,486,349	\$ 92,040,818
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 151,816,069	\$ 92,633,310	\$ 59,182,759
(2) Unearned premium reserve	-	-	-
(3) Policyholder reserves	-	-	-
(4) Investments	10,567,370	6,200,794	4,366,576
(5) Deferred acquisition costs	52,724,137	45,029,875	7,694,262
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	39,392,866	11,413,928	27,978,938
(8) Compensation and benefits accrual	11,406,147	10,359,430	1,046,717
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	11,746,145	9,840,010	1,906,135
(99) Subtotal (sum of 2a1 through 2a13)	277,652,734	175,477,347	102,175,387
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	100,540,163	82,149,589	18,390,574
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	177,112,571	93,327,758	83,784,813
(e) Capital:			
(1) Investments	57,218,957	48,570,198	8,648,759
(2) Net capital loss carry-forward	13,313,075	321,290	12,991,785
(3) Real estate	-	-	-
(4) Other	1,914,208	924,072	990,136
(99) Subtotal (2e1+2e2+2e3+2e4)	72,446,240	49,815,560	22,630,680
(f) Statutory valuation allowance adjustment	36,507,960	30,778,705	5,729,255
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	35,938,280	19,036,855	16,901,425
(i) Admitted deferred tax assets (2d + 2h)	\$ 213,050,851	\$ 112,364,613	\$ 100,686,238
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 36,104,207	\$ 2,494,084	\$ 33,610,123
(2) Fixed assets	7,967,701	798,867	7,168,834
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	15,560,040	21,741,674	(6,181,634)
(5) Other	840,987	2,078,981	(1,237,994)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 60,472,935	\$ 27,113,606	\$ 33,359,329
(b) Capital:			
(1) Investments	12,599,135	12,051,589	547,546
(2) Real estate	23,339,145	6,985,266	16,353,879
(3) Other	-	-	-
(99) Subtotal (3b1+3b2+3b3)	35,938,280	19,036,855	16,901,425
(c) Deferred tax liabilities (3a99 + 3b99)	96,411,215	46,150,461	50,260,754
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 116,639,636	\$ 66,214,152	\$ 50,425,484

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

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

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

1. As of December 31, 2023, the Company had net capital loss carryforwards of \$63,395,595 which expire between 2027 and 2028.

2. The following are income taxes incurred in the current and prior year that will be available for recoupment in the event of future net losses:

NOTES TO FINANCIAL STATEMENTS

Year	Amount of Tax		
	Ordinary	Capital	Total
December 2022	\$ -	\$ -	\$ -
December 2021	\$ -	\$ -	\$ -
December 2020	\$ -	\$ -	\$ -

F. Consolidated Federal Income Tax Return

1) The Company consolidates its federal income tax return with the return of its ultimate domestic parent, Delphi Financial Group, Inc. ("DFG"). DFG and all of its direct and indirect subsidiaries are members of the consolidated tax group. See Schedule Y, Part 1 for a list of the members of the consolidated tax group.

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

G. Federal or Foreign Income Tax Loss Contingencies:

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

H. Not applicable.

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

The DFG United States Federal tax return filing group, of which the Company is a member, meets the average "adjusted financial statement income" threshold and is required to perform CAMT calculations in 2023. The Company, which is included in DFG's consolidated tax return, is an applicable reporting entity. The Company has determined as of December 31, 2023, that it does not expect to be liable for CAMT in 2023 and does not recognize any CAMT credit DTA.

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

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

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

The outstanding shares of the Company's preferred stock are owned by DFG, Reliance Standard Life Insurance Company of Texas ("RSL-Texas"), the Company's direct parent, and Safety National Casualty Corporation ("SNCC"), a subsidiary of DFG. During the year ended December 31, 2023, the Company paid cash dividends on its cumulative preferred stock issued to SNCC, DFG and RSL-Texas totaling \$2,000,000, \$1,600,000 and \$400,000, respectively.

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

During 2018, the Company entered into a reinsurance agreement with Tokio Marine RSL Re PIC, Ltd. ("TM RSL Re"), a Cayman Islands portfolio insurance company controlled by Safety National Re SPC, a Cayman Islands exempted company which is a wholly-owned subsidiary of SNCC, under which the Company ceded to TM RSL Re, on an indemnity coinsurance with funds withheld basis, funding agreements previously issued by the Company on various dates in connection with the Company's funding agreement-backed note program. On August 31, 2023, the Company recaptured a \$350,000,000 funding agreement and ceded liabilities under an in-force funding agreement in the aggregate principal amount of \$500,000,000 related to a prior issuance under the program. As of December 31, 2023, the Company ceded portions of funding agreements in an aggregate principal amount of \$2,000,000,000 to TM RSL Re under this agreement, of which \$750,000,000, \$500,000,000, \$400,000,000 and \$350,000,000 in aggregate principal amount are ceded on an 84.5%, 59.2%, 71.3% and 81.5% quota share basis, respectively.

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

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

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

On April 1, 2023, the Company made an investment in the amount of \$63,920,463 in PEMZ 1, LLC, an affiliated entity. The book adjusted carrying value of this investment is \$65,384,215 as of December 31, 2023.

On May 1, 2023, the Company made an investment in the amount of \$60,625,880 in PEMZ 2, LLC, an affiliated entity. The book adjusted carrying value of this investment is \$64,594,753 as of December 31, 2023.

On December 1, 2022, the Company transferred to SNCC various corporate loans and residential mortgage-backed securities having an aggregate book adjusted carrying value of \$241,335,418 along with a cash payment in the amount of \$1,872,766 in exchange for various corporate loans having an aggregate book adjusted carrying value of \$243,208,184.

NOTES TO FINANCIAL STATEMENTS

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

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

DFG has entered into a revolving loan agreement with the Company, under which DFG can obtain loans from time to time in a total amount of up to \$150,000,000. During 2023, this agreement was amended and restated to increase the maximum borrowing capacity from \$150,000,000 to \$300,000,000 and to extend the termination date to December 31, 2032. At DFG's option, early repayment may be made without penalty. Interest is payable monthly at a variable money market rate. The loan agreement does not contain any collateral requirements or financial covenants. There were no outstanding loans under this agreement on December 31, 2023, and December 31, 2022, respectively.

On December 31, 2014, SNCC issued to the Company a surplus note in the principal amount of \$40,000,000 in exchange for a cash payment by the Company in such amount. The maturity date of the surplus note is January 15, 2045. Interest is payable semi-annually at a rate of 5.0% per annum. As of December 31, 2022, the Company earned \$2,027,778 of interest income related to this surplus note.

On June 18, 2020, the Company, as borrower, entered into a Master Securities Loan Agreement with Philadelphia Indemnity Insurance Company ("PIIC"), an affiliate of the Company, as lender. Under such agreement, the Company may, from time to time, borrow certain securities as described therein, with the aggregate principal amount of the securities borrowed at any one time being limited to \$700,000,000. The terms of each loan made thereunder are to be agreed upon by the Company and PIIC. There were no outstanding loans under this agreement at December 31, 2023, and December 31, 2022, respectively.

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

C. Not applicable.

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

E. Pursuant to an investment consulting agreement, the Company pays to Acorn Advisory Capital, L.P., a subsidiary of DFG, certain fixed fees associated with the formulation of the business and investment strategies of the Company. For the year ended December 31, 2023, these fees amounted to \$22,482,360.

In May 2015, the Company, along with certain of its affiliated insurers, entered into floating rate commercial mortgage loan investment management agreements with ACORE Capital, LP ("ACORE"), a SEC-registered investment adviser and since such time, these agreements have been amended from time to time, most recently by amendments and restatements of such agreements implemented in February 2022, to among other things, increase the capital commitment thereunder. Fees payable under these agreements include a management fee and a performance-based fee. In April 2019, the Company, along with certain of its affiliated insurers, entered into separate fixed rate commercial mortgage loan investment management agreements with ACORE and in October 2020, the Company, along with certain of its affiliated insurers, made capital commitments to ACORE Special Situations Fund, L.P., a private investment fund focusing primarily on commercial real estate debt and equity whose general partner is an affiliate of ACORE, pursuant to which investments in such fund will be made by the Company and such affiliates from time to time. For the services rendered to the Company during the year ended December 31, 2023, the total fees payable to ACORE amounted to \$30,853,016.

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

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

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

H. As of December 31, 2023, the Company owned 36 shares of the common stock of DFG. The amount deducted from the market value of this common stock in accordance with the SVO Manual was \$73,104,953 at December 31, 2023.

I. Not applicable.

J. The Company did not recognize any impairment write down for its investment in FRSLIC during the year ended December 31, 2023.

K-L. Not applicable.

NOTES TO FINANCIAL STATEMENTS

M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	3.2%	\$ 151,538,198	\$ 151,538,198	
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 151,538,198	\$ 151,538,198	\$ -
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 151,538,198	\$ 151,538,198	\$ -
f. Aggregate Total (a+e)	XXX	\$ 151,538,198	\$ 151,538,198	\$ -

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	S2	09/18/2023	\$ 141,998,463	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 141,998,463	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 141,998,463	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 141,998,463	XXX	XXX	XXX

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

** I - Immaterial or M - Material

N-0. Not applicable.

NOTE 11 Debt

A. Debt and Holding Company Obligations

- (1) 1) The Company has entered into a revolving loan agreement with DFG, under which the Company can obtain loans from time to time in a total amount of up to \$300,000,000. At the option of the Company, early repayment may be made without penalty. Interest is payable monthly at a variable money market rate. The loan agreement does not contain any collateral requirements or financial covenants. During 2023, the Company paid interest totaling \$6,028,354 to DFG as per the terms of the agreement. As of December 31, 2023, and December 31, 2022, the Company did not have any outstanding borrowings under this agreement.

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

B. FHLB (Federal Home Loan Bank) Agreements

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

At December 31, 2023, the Company holds capital stock of the FHLB Chicago in accordance with its membership requirements and has issued funding agreements to the FHLB Chicago. It is part of the Company's strategy to utilize these funds to support spread-based business.

In December 2019, the Company issued a funding agreement in the principal amount of \$500,000,000 to the FHLB Chicago. During 2020, the Company issued five funding agreements to the FHLB Chicago in an aggregate principal amount of \$1,136,000,000 and repaid five funding agreements previously issued to the FHLB Chicago in an aggregate principal amount of \$1,016,000,000.

NOTES TO FINANCIAL STATEMENTS

During 2021, the Company issued eight funding agreements to the FHLB Chicago in an aggregate principal amount of \$1,345,000,000 and repaid seven funding agreements previously issued to the FHLB Chicago in an aggregate principal amount of \$909,000,000. During 2022, the Company issued eleven funding agreements to the FHLB Chicago in an aggregate principal amount of \$2,090,000,000 and repaid nine funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$1,935,000,000. During 2023, the Company issued seventeen funding agreements to the FHLB Chicago in an aggregate principal amount of \$4,425,000,000 and repaid fifteen funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$3,360,000,000.

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

(2) FHLB Capital Stock
a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	-		
(c) Activity Stock	64,245,000	64,245,000	
(d) Excess Stock	-		
(e) Aggregate Total (a+b+c+d)	69,245,000	69,245,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 2,376,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	-		
(c) Activity Stock	42,945,000	42,945,000	
(d) Excess Stock	-		
(e) Aggregate Total (a+b+c+d)	47,945,000	47,945,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 1,311,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

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

	1	2	Eligible for Redemption			
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	\$ 5,000,000	\$ 5,000,000				
2. Class B	\$ -					

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 6,084,558,837	\$ 6,095,647,180	\$ 2,376,000,000
2. Current Year General Account Total Collateral Pledged	6,084,558,837	6,095,647,180	2,376,000,000
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 3,423,893,928	\$ 3,447,352,288	\$ 1,311,000,000

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

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 6,084,558,837	\$ 6,095,647,180	\$ 2,376,000,000
2. Current Year General Account Maximum Collateral Pledged	6,084,558,837	6,095,647,180	2,376,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 3,423,893,928	\$ 3,447,352,288	\$ 1,616,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

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

NOTES TO FINANCIAL STATEMENTS

2. Prior Year end				
(a) Debt	\$	-		XXX
(b) Funding Agreements		1,311,000,000	1,311,000,000	1,314,188,242
(c) Other		-		XXX
(d) Aggregate Total (a+b+c)	\$	1,311,000,000	\$ 1,311,000,000	\$ - \$ 1,314,188,242

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ -		
2. Funding Agreements	2,376,000,000	2,376,000,000	
3. Other	-		
4. Aggregate Total (1+2+3)	\$ 2,376,000,000	\$ 2,376,000,000	\$ -

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

c. FHLB - Prepayment Obligations

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

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

A. Defined Benefit Plan

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

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

B-D. Not applicable.

E. Defined Contribution Plans

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

During the year ended December 31, 2023, the Company made matching contributions for every dollar the employee contributes under the combined plans, up to 4% of the employee's before-tax contributions. The Company's contributions to the plans were not material.

F-I. Not applicable.

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

- A. The Company has 2,000,000 shares of common stock authorized with a \$4.50 per share par value of which 1,334,025 shares are issued and outstanding. The Company also has 600,000 shares of preferred stock authorized with a \$100 per share par value of which 500,000 shares are issued and outstanding.
- B. Dividends on the Company's preferred stock are cumulative at a rate of \$8 per share, payable semi-annually. The redemption price is \$100 per share.
- C. The maximum amount of dividends which can be paid by Illinois insurance companies to shareholders in any twelve-month period without prior approval of the Director of Insurance is subject to restrictions related to prior year statutory surplus and net income. Surplus at December 31, 2023 was \$2,490,125,428 and net income was \$488,067,751. Therefore, the maximum total of dividends available for payout in 2024 without prior approval will be equal to \$488,067,751.
- D. On January 3, 2023, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On June 26, 2023, the Company paid an ordinary dividend on its common stock totaling \$50,000,000. On July 3, 2023, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On December 20, 2023, the Company declared an ordinary dividend on its preferred stock totaling \$2,000,000. The payment date of this dividend was January 2, 2024.
- E. Within the limitations described in Note 13(C) above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to shareholders.
- F. The Company does not have any material restrictions on unassigned surplus.
- G. Not applicable.
- H. The Company does not hold any common stock for special purposes.
- I. Not applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 230,221,044

NOTES TO FINANCIAL STATEMENTS

K. The Company issued the following surplus debentures or similar obligations:

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

* Total should agree with Page 3, Line 32.

1 Item Number	9 Current Year Interest Expense Recognized	10 Life-To-Date Interest Expense Recognized	11 Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	12 Current Year Principal Paid	13 Life-To-Date Principal Paid	14 Date of Maturity
1001	\$ 5,069,444	\$ 38,458,133	0.000%	\$ -	\$ -	01/04/2036
Total	\$ 5,069,444	\$ 38,458,133	XXX	\$ -	\$ -	XXX

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

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

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

L-M. Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

A-B. Not applicable.

C. Gain Contingencies

The Company has no material gain contingencies.

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

During the year ended December 31, 2023, the Company did not make any payments related to extra-contractual obligations or bad faith claims stemming from lawsuits.

E. Not applicable.

F. All Other Contingencies

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

NOTES TO FINANCIAL STATEMENTS

NOTE 15 Leases

A. Lessee Operating Lease:

(1) The Company leases office space and office equipment under non-cancelable operating lease agreements that expire through December 2031. The office space lease agreements contain escalation clauses considered ordinary for these types of agreements. The amount of the rent escalation is not material. Rental expense for 2023 and 2022 was approximately \$8,508,504 and \$9,293,330 respectively.

(2) a. At December 31, 2023, the minimum aggregate rental commitments are as follows:

	<u>Operating Leases</u>
1. 2024	8,000,748
2. 2025	7,191,803
3. 2026	6,506,891
4. 2027	6,385,267
5. 2028	5,952,695
6. Thereafter	17,105,231
7. Total (sum of 1 through 6)	<u><u>51,142,635</u></u>

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

B. Not applicable.

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

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

	ASSETS		LIABILITIES	
	2023	2022	2023	2022
a. Swaps	\$ 2,591,450	\$ 32,969	\$ 17,901,855	\$ 28,308,414
b. Futures	901,368	1,203,300		
c. Options	154,946,136	45,738,011	28,009,360	17,455,619
d. Total (a+b+c)	<u>\$ 158,438,954</u>	<u>\$ 46,974,280</u>	<u>\$ 45,911,215</u>	<u>\$ 45,764,033</u>

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

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

A. Not applicable.

B. Transfer and Servicing of Financial Assets

During 2023, the Company began utilizing Tender Option Bond Trust ("TOBT") structures for the purpose of short-term financing, which are accounted for as secured borrowings in accordance with SSAP 103R. As of December 31, 2023, the Company had \$137.3 million of fixed-rate long-term municipal bonds deposited into a series of TOBTs. These municipal bonds are held as bonds on the statements of admitted assets, liabilities, and capital and surplus and considered collateral. The TOBTs have issued short-term floating rate interests to third party investors which are accounted for as payables on the statements of admitted assets, liabilities, and capital and surplus in the amount of \$98.5 million.

C. Not applicable.

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

Not applicable.

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

The Company does not have any managing general agents ("MGAs"). The Company does have third party administrators ("TPA's"); however, no single TPA had direct written premiums that were greater than 5% of surplus for the year ended December 31, 2022.

NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

A. Assets / Liabilities Measured at Fair Value

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

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

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

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

The levels are categorized as follows:

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

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

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

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

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds - Industrial and Miscellaneous		\$ 36,751,074	\$ 4,983		\$ 36,756,057
Common stock - Industrial and Miscellaneous	27,434,551		30,489,331		57,923,882
Preferred stock - Industrial and Miscellaneous	225,287		810,759		1,036,046
Other long term assets		137,961,003	7,527,158		145,488,161
Derivatives	827,250	2,665,568	154,946,136		158,438,954
Other Assets - Separate Account	95,502,131		184,311,829		279,813,960
Total assets at fair value/NAV	\$ 123,989,219	\$ 177,377,645	\$ 378,090,196	\$ -	\$ 679,457,060

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivatives		\$ (45,911,214)			\$ (45,911,214)
Total liabilities at fair value	\$ -	\$ (45,911,214)	\$ -	\$ -	\$ (45,911,214)

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

Description	Beginning Balance at 01/01/2023	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2023
a. Assets										
Bonds - Industrial and Miscellaneous	5,175,070	2,425	(5,175,000)		2,487					4,982
Common stock - Industrial and Miscellaneous	28,654,176	3,791,912		(1,248,575)	(693,263)	204,339	(219,258)			30,489,331
Preferred stock - Industrial and Miscellaneous	2,077,492		(689,336)	499,999	(1,077,396)					810,759
Other long term assets	18,447,433	3,907,803	(12,755,027)	(502,598)	(1,715,538)	145,086				7,527,159
Derivatives	98,066,815		-	10,333,980	51,341,453	24,763,486	(29,559,599)			154,946,135
Other Assets - Separate Account	178,623,192			5,698,415			(9,778)			184,311,829
Total Assets	331,044,178	7,702,140	(18,619,363)	14,781,221	47,857,743	25,112,911	(29,788,635)	-	-	378,090,195

Description	Beginning Balance at 01/01/2023	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2023
b. Liabilities										
Derivatives	\$ (45,764,033)		\$17,700,604	\$ (36,190,504)	\$ 28,063,429	\$36,190,504				\$ -
Total Liabilities	\$ (45,764,033)	\$ -	\$17,700,604	\$ (36,190,504)	\$ 28,063,429	\$36,190,504	\$ -	\$ -	\$ -	\$ -

(3-5) Not applicable.

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	11,370,658,057		96,624,304				
Common stock	69,245,000	69,245,000					69,245,000
Preferred stock	36,584,566	36,370,204	36,584,566				
Mortgage loans	8,630,846,423	8,687,005,200			8,630,846,423		
Real Estate	35,071,912	35,071,912			35,071,912		
Cash, cash equivalents, s	315,716,302	315,514,161	298,918,067	4,318,505	12,479,730		
Other invested assets	262,110,369	260,680,046		213,945,610	8,164,759		40,000,000
Total assets	20,720,232,629	21,166,239,607	432,126,937	9,217,474,156	10,961,386,536		109,245,000
Liabilities:							
Policyholder account bala	14,526,480,622	14,759,437,814			14,526,480,622		
Separate account liabilities	279,813,960	279,813,960	95,502,131		184,311,829		
Total Liabilities	14,806,294,582	15,039,251,774	95,502,131		14,710,792,451		

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

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

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other invested assets - Affiliated surplus note	\$ 40,000,000	5.000%	01/04/2036	The fair value of the Company's investment in SNCC's surplus note is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.
Common stock - Unaffiliated common stock	\$ 69,245,000	0.000%		The fair value of the Company's investment in FHLB Chicago common stock is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.

E. Not applicable.

NOTE 21 Other Items

A-E. Not applicable.

F. Subprime Mortgage Related Risk Exposure

(1) The Company generally characterizes its subprime mortgage underlying mortgage loans to borrowers with weighted average Fair Isaac & Co., Inc. (FICO) credit scores below 650. Additionally, the weighted-average loan-to-value ratios (LTVs) of these loans are generally above 80%.

(2) Not applicable.

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 404,954,301	\$ 399,729,076	\$ 445,287,116	\$ (2,760,756)
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs *				
f. Other assets				
g. Total (a+b+c+d+e+f)	\$ 404,954,301	\$ 399,729,076	\$ 445,287,116	\$ (2,760,756)

* These investments comprise 1.776% of the companies invested assets.

(4) Not applicable.

G. Retained Assets

(1) The Company includes its outstanding balances in respect of its retained asset accounts ("RAA") under the aggregate write-in for liabilities caption on the balance sheet. Effective May 27, 2011, the Company no longer offered a retained asset account to beneficiaries as a life insurance settlement option. During 2021, interest was paid to RAA holders at a rate of 1% per annum. The Company does not charge any periodic fees with respect to these accounts; however, nominal charges apply to special account services as follows: stop payment orders \$12, copies of drafts or additional account statements \$2 and returned drafts \$10.

NOTES TO FINANCIAL STATEMENTS

(2)

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months				
b. 13 to 24 Months				
c. 25 to 36 Months				
d. 37 to 48 Months				
e. Equity investment in SCAs *				
f. 49 to 60 Months	393	8,978,699	430	10,518,881
g. Total (a+b+c+d+e+f)	393	\$ 8,978,699	430	\$ 10,518,881

(3)

	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	430	\$ 10,518,881	-	\$ -
b. Number/amount of retained asset accounts issued/added during the year				
c. Investment earnings credited to retained asset accounts during the year	XXX	87,208	XXX	
d. Fees and other charges assessed to retained asset account during the year	XXX	30	XXX	
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year		24,074		
f. Number/amount of retained asset accounts closed/withdrawn during the year	37	1,603,286		
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	393	\$ 8,978,699	-	\$ -

H-I. Not applicable.

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

The Company follows Statement of Statutory Accounting Principle No. 9, Subsequent Events, which establishes general standards of accounting for and disclosure of events that occur through the balance sheet date but before financial statements are issued or are available to be issued. Financial statements are considered available to be issued when they are complete in a form and format that complies with SAP and all approvals necessary for issuance have been obtained; for example, from management and/or the board of directors. The date through which an entity has evaluated subsequent events and the basis for that date should also be disclosed. The Company has evaluated subsequent events that have occurred for recognition or disclosure through February 27, 2024, the date the December 31, 2023 financial statements were available to be issued.

On February 5, 2024, the Company issued a fixed rate funding agreement in the principal amount of \$100,000,000 with a maturity of five years, in connection with the issuance by an unconsolidated special purpose vehicle of funding agreement-backed notes in a corresponding aggregate principal amount.

On February 20, 2024, the Company issued a funding agreement in the principal amount of \$750,000,000 to the FHLB Chicago and repaid a funding agreement issued to the FHLB Chicago in a principal amount of \$1,025,000,000 upon its maturity.

Type II – Nonrecognized Subsequent Events:

Not applicable.

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

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

NOTES TO FINANCIAL STATEMENTS

Section 2 - Ceded Reinsurance Report - Part A

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

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

Section 3 - Ceded Reinsurance Report - Part B

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

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

B-H. Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A-C. Not applicable.

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

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,247,125	\$ 1,247,125
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 881,827	\$ 881,827
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 1,189,931	\$ 1,189,931
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 1,189,931
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,623,151	\$ 1,623,151
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 678,748	\$ 678,748
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 2,134,334	\$ 2,134,334
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 2,134,334

E. Not applicable.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not applicable.

NOTE 26 Intercompany Pooling Arrangements

Not applicable.

NOTE 27 Structured Settlements

Not applicable.

NOTE 28 Health Care Receivables

Not applicable.

NOTE 29 Participating Policies

For the year ended December 31, 2023, premiums under ordinary life participating policies were \$18,380 or 0.001% of total direct premiums earned. Participating policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.

NOTES TO FINANCIAL STATEMENTS

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2023
3. Was anticipated investment income utilized in the calculation?		Yes [X] No []

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) 1. The Company waives deduction of deferred fractional premiums upon death of insurers and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) 2. Extra premiums are charged for substandard lives plus the gross premium for the true age. Mean reserves are determined by computing the regular mean reserve for the plan at the true age and holding in addition one half of the extra premium charge for the year.
- (3) 3. As of December 31, 2023, the Company did not have any insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois.
- (4) 4. The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5) and the Tabular Cost (Page 7, Line 9) have been determined by the formula as described in the instructions for Page 7.
- (5) 5. Investment earnings on funds not involving life contingencies (Page 15, Line 3) have been calculated as the balancing item in the reconciliation. It has been checked for reasonableness.
- (6) 6. Not applicable.

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics**A. INDIVIDUAL ANNUITIES:**

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 5,662,097,570			\$ 5,662,097,570	52.1%
b. At book value less current surrender charge of 5% or more	2,173,151,640			2,173,151,640	20.0%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	7,835,249,210	-	-	7,835,249,210	72.0%
e. At book value without adjustment (minimal or no charge or adjustment)	3,015,432,339			3,015,432,339	27.7%
(2) Not subject to discretionary withdrawal	24,914,271			24,914,271	0.2%
(3) Total (gross: direct + assumed)	10,875,595,820	-	-	10,875,595,820	100.0%
(4) Reinsurance ceded	31,989,066			31,989,066	
(5) Total (net)* (3) - (4)	\$ 10,843,606,754	\$ -	\$ -	\$ 10,843,606,754	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	<u>\$ 752,413,097</u>			<u>\$ 752,413,097</u>	

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

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 707,922,002			\$ 707,922,002	65.2%
b. At book value less current surrender charge of 5% or more	4,986,346			4,986,346	0.5%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	712,908,348	-	-	712,908,348	65.7%
e. At book value without adjustment (minimal or no charge or adjustment)	349,788,487			349,788,487	32.2%
(2) Not subject to discretionary withdrawal	22,682,240			22,682,240	2.1%
(3) Total (gross: direct + assumed)	1,085,379,075	-	-	1,085,379,075	100.0%
(4) Reinsurance ceded				-	
(5) Total (net)* (3) - (4)	\$ 1,085,379,075	\$ -	\$ -	\$ 1,085,379,075	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	<u>\$ 1,619,061</u>			<u>\$ 1,619,061</u>	

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment				\$ -	0.0%
b. At book value less current surrender charge of 5% or more				-	0.0%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)				-	0.0%
(2) Not subject to discretionary withdrawal	5,459,773,180			5,459,773,180	100.0%
(3) Total (gross: direct + assumed)	5,459,773,180	-	-	5,459,773,180	100.0%
(4) Reinsurance ceded	2,629,303,193			2,629,303,193	
(5) Total (net)* (3) - (4)	\$ 2,830,469,987	\$ -	\$ -	\$ 2,830,469,987	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:				\$ -	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	11,906,187,652
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	22,780,172
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	2,830,469,987
(4) Subtotal (1+2+3)	14,759,437,811
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal (5+6+7+8+9+10)	-
(12) Combined Total (4+11)	14,759,437,811

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value		\$ 29,820,133	\$ 30,653,200
b. Universal Life	19,003,197	19,125,457	17,297,857
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		3,188,537	3,503,763
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	9,365,966
b. Accidental Death Benefits	XXX	XXX	4,468
c. Disability - Active Lives	XXX	XXX	214,866
d. Disability - Disabled Lives	XXX	XXX	99,527,364
e. Miscellaneous Reserves	XXX	XXX	3,427,734
(3) Total (gross: direct + assumed)	19,003,197	52,134,127	163,995,218
(4) Reinsurance ceded	17,370,725	47,313,118	60,364,599
(5) Total (net) (3) - (4)	\$ 1,632,472	\$ 4,821,009	\$ 103,630,619
B. Separate Account with Guarantees			
Not applicable.			
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			

NOTES TO FINANCIAL STATEMENTS

(2) Not subject to discretionary withdrawal or no cash values:

a. Term Policies without Cash Value	XXX	XXX
b. Accidental Death Benefits	XXX	XXX
c. Disability - Active Lives	XXX	XXX
d. Disability - Disabled Lives	XXX	XXX
e. Miscellaneous Reserves	XXX	XXX
(3) Total (gross: direct + assumed)	-	-
(4) Reinsurance ceded	-	-
(5) Total (net) (3) - (4)	\$ -	\$ -

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 13,335,583
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	-
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	-
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	89,423,726
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	871,310
(6) Subtotal (1+2+3+4+5)	103,630,619

Separate Accounts Statement

(7) Exhibit 3, Line 0199999, Column 2	279,292,789
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (7+8+9)	279,292,789
(11) Combined Total (6+10)	\$ 382,923,408

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business		
(3) Ordinary renewal	194,643	133,300
(4) Credit Life		
(5) Group Life	39,417,689	33,963,230
(6) Group Annuity		
(7) Totals (1+2+3+4+5+6)	<u>\$ 39,612,332</u>	<u>\$ 34,096,530</u>

NOTE 35 Separate Accounts

A. Separate Account Activity

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

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

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

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	\$ 279,813,960	
Total	\$ 279,813,960	\$ -

(3) The separate account of the Company is not guaranteed by the general account and did not pay any risk charges to the general account during 2023.

(4) The separate account did not engage in any securities lending transactions during 2023.

NOTES TO FINANCIAL STATEMENTS

B. Separate Accounts

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

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits as of the end of current period				\$ (813,097)	\$ (813,097)
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value				(279,292,788)	(279,292,788)
b. Amortized cost					-
c. Total reserves* (a+b)	-	-	-	(279,292,788)	(279,292,788)
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment				-	-
2. At book value without market value adjustment and with current surrender charge of 5% or more					-
3. At fair value				(279,292,788)	(279,292,788)
4. At book value without market value adjustment and with current surrender charge less than 5%					-
5. Subtotal (1+2+3+4)	-	-	-	(279,292,788)	(279,292,788)
b. Not subject to discretionary withdrawal					-
c. Total (a+b)	\$ -	\$ -	\$ -	\$ (279,292,788)	\$ (279,292,788)
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR					\$ -

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

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

a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ (813,097)
b. Transfers from Separate Accounts (Page 4, Line 10)	
c. Net transfers to or (From) Separate Accounts (a) - (b)	<u>(813,097)</u>

(2) Reconciling Adjustments:

Premiums paid to Reinsurer	798,672
----------------------------	---------

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

\$ (14,425)

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2023, and 2022 was \$37,617,495 and \$38,938,731 respectively.

The Company incurred \$16,210,394 of claim adjustment expenses in the current year, of which \$14,889,157 was attributable to insured or covered events of the current year. The Company did not increase or decrease the provision for insured events of prior years.

The Company paid \$16,210,394 of claim adjustment expenses in the current year, of which \$6,701,161 was attributable to insured or covered events of the current year and \$9,509,233 was attributable to insured or covered events of the prior years.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Illinois
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1169486
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/27/2019
- 3.4 By what department or departments?
Illinois Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity
Japanese	Corporation

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Price Waterhouse Coopers LLP, 2001 Market Street, Suite 1700, Philadelphia, PA 19103
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Harry R. Shissler, FSA, MAAA, Appointed Actuary Reliance Standard Life Insurance Company 1700 Market Street Suite 1200, Philadelphia PA19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company ... TC NOVA INVESTMENT TRUST
& BLUE ASH INVESTMENT TRUST
- 12.12 Number of parcels involved 6
- 12.13 Total book/adjusted carrying value \$ 38,006,363
- 12.2 If yes, provide explanation
The named trust holds indirect interests in fourteen parcels of real estate properties that were acquired through foreclosure.
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$ 311,088
 - 22.23 Other amounts paid \$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$7,566
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

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

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 69,245,000
- 26.28 On deposit with states \$ 13,734,208
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 479,296,962
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 6,086,733,520
- 26.32 Other \$ 69,418,301

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
111069	abrdrn INC.	549300RU316J568TLL50	Securities Exchange Commission	NO.....
175054	ACORE Capital, LP	N/A	Securities Exchange Commission	DS.....
281190	ACRES Capital, LLC	N/A	Securities Exchange Commission	NO.....
104973	Allspring Global Investments	549300B3H21002L85190	Securities Exchange Commission	NO.....
284363	Balbec Capital LP	549300ZNG81UFU0CB396	Securities Exchange Commission	NO.....
152175	CBF-D Manager, LLC	N/A	Securities Exchange Commission	NO.....
147329	CQS (US), LLC	549300QMI0ECON1FZZ53	Securities Exchange Commission	NO.....
N/A	DoubleLine Capital, LP	549300AQKG3ZYRYGH003	Securities Exchange Commission	DS.....
N/A	Eagle Point Credit Management	549300JTV07DRG00U053	Securities Exchange Commission	NO.....
107926	EARNEST Partner Limited, LLC	N/A	Securities Exchange Commission	NO.....
141772	Ellington Global Asset Management, LLC	549300JEGZ8UWFFYP055	Securities Exchange Commission	NO.....
15499	Flaherty & Crumrine Incorporated	N/A	Securities Exchange Commission	NO.....
N/A	GC Advisors, LLC	N/A	Securities Exchange Commission	NO.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
137432	Guggenheim Partners Asset Management, LLC	549300XWQLVNUK615E79	Securities Exchange Commission	NO.....
171608	Verde Asset Management	54930038E4QEIW4R0CF13	Securities Exchange Commission	NO.....
160711	H.I.G. Capital, LLC	N/A	Securities Exchange Commission	NO.....
107038	J.P. Morgan Investment Management, Inc	549300W78QH4XMM6K69	Securities Exchange Commission	NO.....
282125	Highbridge Principal Strategies, LLC	5493001W7540H8HMM8F38	Securities Exchange Commission	NO.....
104536	Kayne Senior Credit II Manager, L.P.	5493001WLH6CGZ0JVX22	Securities Exchange Commission	NO.....
165252	RCG Longview Management, LLC	N/A	Securities Exchange Commission	NO.....
105676	PGIM, INC.	5493009SX8QJBZY1GB87	Securities Exchange Commission	NO.....
150683	Prophet Capital Asset Management, LP	5493008GXEU8NXVCP011	Securities Exchange Commission	NO.....
111787	Reams Asset Management	DZ466HY86D4U5HRY0D72	Securities Exchange Commission	DS.....
174288	Serone Capital Management, LLP	549300RMH0XXJ6MSE075	Securities Exchange Commission	NO.....
105725	SIT Fixed Income Advisors II, LLC	N/A	Securities Exchange Commission	NO.....
105742	TCW ASSET MANAGEMENT COMPANY LLC	549300LFK257DF2RVN05	Securities Exchange Commission	NO.....
113203	Tennenbaum Capital Partners, LLC	N/A	Securities Exchange Commission	NO.....
110441	Western Asset Management Company	N/A	Securities Exchange Commission	DS.....
N/A	Delphi Capital Management, Inc.	549300LALC1WP300QJ68	N/A	DS.....
157053	Oceanview Asset Management, LLC	254900QHWPWK8S1FY179	Securities Exchange Commission	NO.....

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

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

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

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

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	11,815,910,512	11,424,212,347	(391,698,165)
31.2 Preferred stocks	37,406,250	37,620,612	214,362
31.3 Totals	11,853,316,762	11,461,832,959	(391,483,803)

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

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

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

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

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

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

33.2 If no, list exceptions:
.....

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

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

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

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?

- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

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

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,431,611
- 40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
MOODYS INVESTORS SERVICE	385,000

- 41.1 Amount of payments for legal expenses, if any? \$ 1,559,903
- 41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0
- 42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

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

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only\$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$
- 1.31 Reason for excluding:
.....
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies:
- | | | |
|------------------------------|---------------------------------------------|---|
| | Most current three years: | |
| 1.61 Total premium earned |\$ | 0 |
| 1.62 Total incurred claims |\$ | 0 |
| 1.63 Number of covered lives | ..... | 0 |
| | All years prior to most current three years | |
| 1.64 Total premium earned |\$ | 0 |
| 1.65 Total incurred claims |\$ | 0 |
| 1.66 Number of covered lives | ..... | 0 |
- 1.7 Group policies:
- | | | |
|------------------------------|---------------------------------------------|---|
| | Most current three years: | |
| 1.71 Total premium earned |\$ | 0 |
| 1.72 Total incurred claims |\$ | 0 |
| 1.73 Number of covered lives | ..... | 0 |
| | All years prior to most current three years | |
| 1.74 Total premium earned |\$ | 0 |
| 1.75 Total incurred claims |\$ | 0 |
| 1.76 Number of covered lives | ..... | 0 |

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	17,070,685	16,573,117
2.2 Premium Denominator	3,617,659,211	2,910,010,027
2.3 Premium Ratio (2.1/2.2)	0.005	0.006
2.4 Reserve Numerator	21,927,954	21,003,604
2.5 Reserve Denominator	13,799,832,541	12,937,277,002
2.6 Reserve Ratio (2.4/2.5)	0.002	0.002

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

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

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 2,802,689
- 7.2 Total Incurred Claims \$ 6,328,326
- 7.3 Number of Covered Lives 13,195

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

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

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 37,891,935
- 9.22 Received \$ 22,900,759
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$
- 10.22 Page 4, Line 1 \$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 302,876,397
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 1,052,192,556
- 12.12 Stock \$ 45,384,025
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [X] No []
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|--------------------------------------------------------------|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium .....0 | | | |
| 13.32 Paid claims .....0 | | | |
| 13.33 Claim liability and reserve (beginning of year) .....0 | | | |
| 13.34 Claim liability and reserve (end of year) .....0 | | | |
| 13.35 Incurred claims .....0 | | | |

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	172,982	189,777	206,614	218,761	240,855
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	21,515	24,103	27,757	30,395	32,273
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	294,009,491	260,132,259	243,657,325	224,044,196	219,716,927
5. Industrial (Line 21, Col. 2)	2,232	2,355	2,466	2,600	2,729
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	294,206,220	260,348,494	243,894,162	224,295,952	219,992,784
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated					
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	1,949	1,800	2,343	2,192	3,941
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	45,781,632	30,862,285	25,852,889	30,330,027	29,669,943
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	45,783,581	30,864,085	25,855,232	30,332,219	29,673,884
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	566,928				
15. Group life (Line 20.4, Col. 3)	223,723,602				
16. Individual annuities (Line 20.4, Col. 4)	2,318,451,108	1,666,193,020	985,625,132	1,221,796,326	1,300,983,986
17. Group annuities (Line 20.4, Col. 5)	89,926,342	184,146,199	115,937,063	127,139,226	113,699,006
18. Accident & Health (Line 20.4, Col. 6)	984,991,233	875,904,824	819,252,194	767,582,134	753,194,681
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	3,617,659,213	2,726,244,043	1,920,814,389	2,116,517,686	2,167,877,673
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	22,965,640,623	20,027,502,651	18,683,021,059	17,308,895,767	15,716,305,289
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	20,475,515,195	17,928,519,236	16,839,945,106	15,731,721,487	14,199,176,691
23. Aggregate life reserves (Page 3, Line 1)	12,032,598,442	11,114,754,420	9,936,643,344	9,045,122,340	7,923,941,407
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,321,271,271	1,364,885,751	1,268,142,582	1,288,677,623	1,304,170,538
25. Deposit-type contract funds (Page 3, Line 3)	2,830,469,987	1,499,523,074	1,489,823,526	2,144,623,797	2,023,337,556
26. Asset valuation reserve (Page 3, Line 24.01)	551,552,506	363,396,858	466,700,235	322,591,887	299,983,545
27. Capital (Page 3, Lines 29 and 30)	56,003,113	56,003,113	56,003,113	56,003,113	56,003,113
28. Surplus (Page 3, Line 37)	2,434,122,315	2,042,980,302	1,787,072,840	1,521,171,167	1,461,125,485
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	1,454,998,110	1,638,218,797	975,598,306	1,279,593,141	1,035,677,900
Risk-Based Capital Analysis					
30. Total adjusted capital	3,043,736,020	2,463,514,348	2,309,785,942	1,900,669,254	1,818,699,130
31. Authorized control level risk - based capital	366,394,415	299,138,895	266,125,231	252,886,137	216,249,477
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	52.4	53.1	54.9	58.3	58.5
33. Stocks (Lines 2.1 and 2.2)	2.9	3.3	2.4	2.2	2.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	38.6	38.8	35.8	33.7	31.8
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.2	0.1	0.1	0.2	0.2
36. Cash, cash equivalents and short-term investments (Line 5)	1.4	0.9	1.6	1.7	4.0
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.7	0.2	0.8	1.0	0.9
39. Other invested assets (Line 8)	3.3	3.0	2.1	1.9	1.8
40. Receivables for securities (Line 9)	0.5	0.6	2.4	1.0	0.2
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)			0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	490,628,786	471,192,598	232,270,580	192,752,018	169,183,956
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate					
49. All other affiliated	208,510,840	63,447,860	67,149,684	54,759,825	41,857,005
50. Total of above Lines 44 to 49	699,139,626	534,640,458	299,420,264	247,511,843	211,040,961
51. Total Investment in Parent included in Lines 44 to 49 above	151,538,198	141,998,496	131,337,100	107,628,497	99,184,334

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	286,870,109	198,274,578	155,344,598	159,077,252	76,948,021
53. Total admitted assets (Page 2, Line 28, Col. 3)	23,245,454,583	20,273,491,266	18,943,596,498	17,528,518,369	15,902,859,022
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	1,483,880,171	1,082,899,820	785,587,525	749,097,790	779,629,447
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(77,346,308)	(117,691,842)	158,119,726	(81,567,948)	(19,577,364)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	103,738,907	(71,581,499)	62,226,454	29,522,544	110,960,192
57. Total of above Lines 54, 55 and 56	1,510,272,770	893,626,479	1,005,933,705	697,052,386	871,012,275
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	2,094,037,768	1,017,578,323	701,891,366	605,564,185	940,974,521
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	563,200,496	430,065,323	528,353,401	516,231,060	359,805,304
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(7,697)	(318,255)	(5,725)	1,224,580	372,536
61. Increase in A & H reserves (Line 19, Col. 6)	(42,670,077)	97,108,466	(21,699,091)	(16,099,800)	159,203,348
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	15.1	16.7	20.7	18.4	17.5
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	6.5	5.2	3.7	6.0	4.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	54.4	62.0	63.7	66.8	70.4
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	1.6	1.9	1.7	1.5	1.4
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	33.1	33.3	33.1	33.4	32.2
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0		XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0		XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	1,564,002,569		XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	1,704,491,279		XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0			
73. Individual whole life (Page 6.1, Col. 3)	(1,169,640)	(1,558,405)			
74. Individual term life (Page 6.1, Col. 4)	0	0			
75. Individual indexed life (Page 6.1, Col. 5)	0	0			
76. Individual universal life (Page 6.1, Col. 6)	(186,029)	(186,495)			
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0			
78. Individual variable life (Page 6.1, Col. 8)	0	0			
79. Individual variable universal life (Page 6.1, Col. 9)	893,990	907,054			
80. Individual credit life (Page 6.1, Col. 10)	0	0			
81. Individual other life (Page 6.1, Col. 11)	0	0			
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0			
83. Group whole life (Page 6.2, Col. 2)	0	0			
84. Group term life (Page 6.2, Col. 3)	18,055,973	(8,164,010)			
85. Group universal life (Page 6.2, Col. 4)	0	0			
86. Group variable life (Page 6.2, Col. 5)	0	0			
87. Group variable universal life (Page 6.2, Col. 6)	0	0			
88. Group credit life (Page 6.2, Col. 7)	0	0			
89. Group other life (Page 6.2, Col. 8)	0	0			
90. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0			
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	108,983,534	60,704,720			
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	91,221,865	189,202,296			
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0			
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0			
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	472,423	99,803			
96. Individual other annuities (Page 6.3, Col. 7)	0	0			
97. Group deferred fixed annuities (Page 6.4, Col. 2)	29,597,871	17,051,782			
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0			
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0			
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0			
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0			
102. Group other annuities (Page 6.4, Col. 7)	0	0			
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0			
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0			
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0			
106. A & H-vision only (Page 6.5, Col. 5)	(296,284)	(303,204)			
107. A & H-dental only (Page 6.5, Col. 6)	(1,981,721)	(2,084,520)			
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0			
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0			
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0			
111. A & H-credit (Page 6.5, Col. 10)	0	0			
112. A & H-disability income (Page 6.5, Col. 11)	143,498,307	97,073,488			
113. A & H-long-term care (Page 6.5, Col. 12)	0	0			
114. A & H-other (Page 6.5, Col. 13)	45,359,075	41,510,325			
115. Aggregate of all other lines of business (Page 6, Col. 8)	130,964,695	104,242,428			
116. Fraternal (Page 6, Col. 7)	0	0			
117. Total (Page 6, Col. 1)	565,414,059	498,495,262			

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

Yes [] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 3098

BUSINESS IN THE STATE OF

DURING THE YEAR 2023

NAIC Company Code 68381

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

NAIC Group Code 3098

BUSINESS IN THE STATE OF

DURING THE YEAR 2023

NAIC Company Code 68381

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

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

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

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

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

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

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

- 1. Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ Column 7) \$ Column 12) \$
- 2. Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ Column 7) \$ Column 12) \$
- 3. Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ Column 7) \$ Column 12) \$
- 4. Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ Column 7) \$ Column 12) \$

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
EXHIBIT OF LIFE INSURANCE
(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Policies	Certificates	Amount of Insurance	
1. In force end of prior year	3,738	2,355	14,092	213,880	0	0	17,626	2,789,142	260,132,259	260,348,494
2. Issued during year	0	0	29	1,949	0	0	1,595	406,537	45,781,632	45,783,581
3. Reinsurance assumed										0
4. Revived during year			4	104			290	28,816	1,754,637	1,754,741
5. Increased during year (net)								53,414	15,366,147	15,366,147
6. Subtotals, Lines 2 to 5	0	0	33	2,053	0	0	1,885	488,767	62,902,416	62,904,469
7. Additions by dividends during year	XXX		XXX	26	XXX		XXX	XXX		26
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	3,738	2,355	14,125	215,959	0	0	19,511	3,277,909	323,034,675	323,252,989
Deductions during year:										
10. Death	100	62	403	5,286			XXX	7,166	404,170	409,518
11. Maturity	74	30	147	129			XXX			159
12. Disability							XXX			0
13. Expiry	29	23	82	2,561						2,584
14. Surrender	10	8	182	5,798						5,806
15. Lapse			116	7,421						28,628,435
16. Conversion							2,015	260,972	28,621,014	28,628,435
17. Decreased (net)				267			XXX	XXX	XXX	0
18. Reinsurance										267
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	213	123	930	21,462	0	0	2,015	268,138	29,025,184	29,046,769
21. In force end of year (b) (Line 9 minus Line 20)	3,525	2,232	13,195	194,497	0	0	17,496	3,009,771	294,009,491	294,206,220
22. Reinsurance ceded end of year	XXX	2,232	XXX	174,538	XXX	0	XXX	XXX	238,172,580	238,349,350
23. Line 21 minus Line 22	XXX	0	XXX	19,959	XXX	(a)	XXX	XXX	55,836,911	55,856,870
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []
If not, how are such expenses met?
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	834
25. Other paid-up insurance	3,525	2,232	6,757	15,788
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing			206	3,181
28. Term policies - other			233	9,931
29. Other term insurance - decreasing	XXX		XXX	98
30. Other term insurance	XXX		XXX	1,422
31. Totals (Lines 27 to 30)	0	0	439	14,632
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	911	6,884
34. Totals, whole life and endowment	29	1,949	11,845	172,982
35. Totals (Lines 31 to 34)	29	1,949	13,195	194,498

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial			2,232	
37. Ordinary	1,949		191,878	2,619
38. Credit Life (Group and Individual)				
39. Group	45,781,632		294,009,490	
40. Totals (Lines 36 to 39)	45,783,581	0	294,203,600	2,619

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	38,539,600
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	3,039,771	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	10,608
-------------------------------------------------------------------------------------------------------	--------

BASE OF CALCULATION OF ORDINARY TERM INSURANCE

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

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			357	11,307			4,790,441	242,500,519
49. Disability Income								
50. Extended Benefits			XXX	XXX			10,634	179,356
51. Other								
52. Total	0	0	357	11,307	0	0	4,801,075	242,679,875

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	434	2,181	0	0
2. Issued during year	85	293		
3. Reinsurance assumed	7	67		
4. Increased during year (net)				
5. Total (Lines 1 to 4)	526	2,541	0	0
Deductions during year:				
6. Decreased (net)	22	279		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	22	279	0	0
9. In force end of year (line 5 minus line 8)	504	2,262	0	0
10. Amount on deposit		(a) 67,241,100		(a)
11. Income now payable	504	493		
12. Amount of income payable	(a) 2,738,023	(a) 8,526,191	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	24	110,000	15,919	3,090
2. Issued during year		22,513	935	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	24	132,513	16,854	3,090
Deductions during year:				
6. Decreased (net)		18,767	2,632	4
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	18,767	2,632	4
9. In force end of year (line 5 minus line 8)	24	113,746	14,222	3,086
Income now payable:				
10. Amount of income payable	(a) 91,298	XXX	XXX	(a) 1,264,654
Deferred fully paid:				
11. Account balance	XXX	(a) 10,821,296,056	XXX	(a) 1,058,907,764
Deferred not fully paid:				
12. Account balance	XXX	(a) 60,353,087	XXX	(a) 27,921,470

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	5,179,990	900,899,105	0		0	
2. Issued during year	915,614	214,762,600				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	6,095,604	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	1,727,859	XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	1,727,859	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9)	4,367,745	(a) 1,035,332,897	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	15	0
2. Issued during year	19	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	34	0
Deductions During Year:		
6. Decreased (net)	17	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	17	0
9. In force end of year (line 5 minus line 8)	17	0
10. Amount of account balance	(a) 2,730,816,484	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	107,540,833
2. Current year's realized pre-tax capital gains/(losses) of \$ (45,753,514) transferred into the reserve net of taxes of \$ (9,608,238)	(36,145,276)
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	71,395,557
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	17,375,668
6. Reserve as of December 31, current year (Line 4 minus Line 5)	54,019,889

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023	18,581,977	(1,206,310)	0	17,375,668
2. 2024	17,275,168	(828,436)	0	16,446,732
3. 2025	15,501,177	(1,445,413)	0	14,055,763
4. 2026	13,771,990	(2,131,001)	0	11,640,990
5. 2027	11,899,487	(2,860,649)	0	9,038,837
6. 2028	9,892,287	(3,556,554)	0	6,335,732
7. 2029	7,715,703	(3,680,247)	0	4,035,457
8. 2030	5,610,592	(3,119,910)	0	2,490,682
9. 2031	3,683,966	(2,495,638)	0	1,188,328
10. 2032	1,891,990	(1,885,068)	0	6,923
11. 2033	882,929	(1,220,988)	0	(338,059)
12. 2034	669,896	(886,647)	0	(216,751)
13. 2035	485,140	(879,828)	0	(394,689)
14. 2036	334,118	(868,489)	0	(534,371)
15. 2037	153,188	(884,877)	0	(731,689)
16. 2038	15,787	(856,425)	0	(840,638)
17. 2039	(87,903)	(840,240)	0	(928,143)
18. 2040	(171,297)	(764,338)	0	(935,635)
19. 2041	(210,147)	(701,223)	0	(911,370)
20. 2042	(132,824)	(627,092)	0	(759,917)
21. 2043	(53,294)	(551,392)	0	(604,686)
22. 2044	(896)	(511,271)	0	(512,167)
23. 2045	94,882	(507,321)	0	(412,439)
24. 2046	136,413	(501,599)	0	(365,186)
25. 2047	28,222	(513,185)	0	(484,963)
26. 2048	(28,330)	(505,692)	0	(534,022)
27. 2049	(100,332)	(458,674)	0	(559,006)
28. 2050	(135,644)	(363,478)	0	(499,122)
29. 2051	(115,212)	(268,281)	0	(383,493)
30. 2052	(48,202)	(173,085)	0	(221,286)
31. 2053 and Later		(51,925)	0	(51,925)
32. Total (Lines 1 to 31)	107,540,831	(36,145,276)	0	71,395,555

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	138,263,538	143,101,881	281,365,419	39,349,004	42,682,435	82,031,440	363,396,859
2. Realized capital gains/(losses) net of taxes - General Account	(45,387,189)	(5,185,599)	(50,572,788)	5,643,689	(7,322,987)	(1,679,298)	(52,252,086)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	94,957,359	0	94,957,359	9,556,663	(2,386,625)	7,170,038	102,127,397
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	84,973,576	63,056,858	148,030,434	0	362,984	362,984	148,393,418
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	272,807,284	200,973,140	473,780,424	54,549,356	33,335,807	87,885,163	561,665,587
9. Maximum reserve	318,916,876	228,904,701	547,821,577	36,029,361	95,818,792	131,848,153	679,669,730
10. Reserve objective	206,584,859	173,469,647	380,054,506	35,780,079	95,265,594	131,045,673	511,100,179
11. 20% of (Line 10 - Line 8)	(13,244,485)	(5,500,699)	(18,745,184)	(3,753,855)	12,385,957	8,632,102	(10,113,082)
12. Balance before transfers (Lines 8 + 11)	259,562,799	195,472,442	455,035,241	50,795,501	45,721,764	96,517,265	551,552,506
13. Transfers			0	(14,766,140)	14,766,140	0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	259,562,799	195,472,442	455,035,241	36,029,361	60,487,904	96,517,265	551,552,506

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	800,393,155	XXX	XXX	800,393,155	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	1,469,460,515	XXX	XXX	1,469,460,515	0.0002	293,892	0.0007	1,028,622	0.0013	1,910,299
2.2	1	NAIC Designation Category 1.B	314,616,691	XXX	XXX	314,616,691	0.0004	125,847	0.0011	346,078	0.0023	723,618
2.3	1	NAIC Designation Category 1.C	625,953,552	XXX	XXX	625,953,552	0.0006	375,572	0.0018	1,126,716	0.0035	2,190,837
2.4	1	NAIC Designation Category 1.D	501,816,407	XXX	XXX	501,816,407	0.0007	351,271	0.0022	1,103,996	0.0044	2,207,992
2.5	1	NAIC Designation Category 1.E	717,636,141	XXX	XXX	717,636,141	0.0009	645,873	0.0027	1,937,618	0.0055	3,946,999
2.6	1	NAIC Designation Category 1.F	810,796,843	XXX	XXX	810,796,843	0.0011	891,877	0.0034	2,756,709	0.0068	5,513,419
2.7	1	NAIC Designation Category 1.G	532,422,099	XXX	XXX	532,422,099	0.0014	745,391	0.0042	2,236,173	0.0085	4,525,588
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	4,972,702,248	XXX	XXX	4,972,702,248	XXX	3,429,722	XXX	10,535,913	XXX	21,018,752
3.1	2	NAIC Designation Category 2.A	631,999,561	XXX	XXX	631,999,561	0.0021	1,327,199	0.0063	3,981,597	0.0105	6,635,995
3.2	2	NAIC Designation Category 2.B	1,057,734,236	XXX	XXX	1,057,734,236	0.0025	2,644,336	0.0076	8,038,780	0.0127	13,433,225
3.3	2	NAIC Designation Category 2.C	1,959,751,145	XXX	XXX	1,959,751,145	0.0036	7,055,104	0.0108	21,165,312	0.0180	35,275,521
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	3,649,484,942	XXX	XXX	3,649,484,942	XXX	11,026,639	XXX	33,185,690	XXX	55,344,741
4.1	3	NAIC Designation Category 3.A	220,170,414	XXX	XXX	220,170,414	0.0069	1,519,176	0.0183	4,029,119	0.0262	5,768,465
4.2	3	NAIC Designation Category 3.B	277,581,367	XXX	XXX	277,581,367	0.0099	2,748,056	0.0264	7,328,148	0.0377	10,464,818
4.3	3	NAIC Designation Category 3.C	352,987,375	XXX	XXX	352,987,375	0.0131	4,624,135	0.0350	12,354,558	0.0500	17,649,369
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	850,739,156	XXX	XXX	850,739,156	XXX	8,891,366	XXX	23,711,825	XXX	33,882,651
5.1	4	NAIC Designation Category 4.A	189,448,052	XXX	XXX	189,448,052	0.0184	3,485,844	0.0430	8,146,266	0.0615	11,651,055
5.2	4	NAIC Designation Category 4.B	321,257,855	XXX	XXX	321,257,855	0.0238	7,645,937	0.0555	17,829,811	0.0793	25,475,748
5.3	4	NAIC Designation Category 4.C	353,054,013	XXX	XXX	353,054,013	0.0310	10,944,674	0.0724	25,561,111	0.1034	36,505,785
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	863,759,920	XXX	XXX	863,759,920	XXX	22,076,456	XXX	51,537,188	XXX	73,632,588
6.1	5	NAIC Designation Category 5.A	62,834,332	XXX	XXX	62,834,332	0.0472	2,965,780	0.0846	5,315,784	0.1410	8,859,641
6.2	5	NAIC Designation Category 5.B	495,653,112	XXX	XXX	495,653,112	0.0663	32,861,801	0.1188	58,883,590	0.1980	98,139,316
6.3	5	NAIC Designation Category 5.C	34,785,764	XXX	XXX	34,785,764	0.0836	2,908,090	0.1498	5,210,907	0.2496	8,682,527
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	593,273,208	XXX	XXX	593,273,208	XXX	38,735,672	XXX	69,410,282	XXX	115,681,484
7.	6	NAIC 6	68,756,508	XXX	XXX	68,756,508	0.0000	0	0.2370	16,295,292	0.2370	16,295,292
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	11,799,109,137	XXX	XXX	11,799,109,137	XXX	84,159,854	XXX	204,676,189	XXX	315,855,508
PREFERRED STOCKS												
10.	1	Highest Quality	195,000	XXX	XXX	195,000	0.0005	98	0.0016	312	0.0033	644
11.	2	High Quality	20,309,196	XXX	XXX	20,309,196	0.0021	42,649	0.0064	129,979	0.0106	215,277
12.	3	Medium Quality	15,866,007	XXX	XXX	15,866,007	0.0099	157,073	0.0263	417,276	0.0376	596,562
13.	4	Low Quality	223,487	XXX	XXX	223,487	0.0245	5,475	0.0572	12,783	0.0817	18,259
14.	5	Lower Quality	812,559	XXX	XXX	812,559	0.0630	51,191	0.1128	91,657	0.1880	152,761
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	37,406,249	XXX	XXX	37,406,249	XXX	256,487	XXX	652,007	XXX	983,503

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A		XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B		XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D		XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E		XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F		XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G		XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A		XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	998,351	XXX	XXX	998,351	0.0025	2,496	0.0076	7,587	0.0127	12,679
20.3	2	NAIC Designation Category 2.C	588,726	XXX	XXX	588,726	0.0036	2,119	0.0108	6,358	0.0180	10,597
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	1,587,077	XXX	XXX	1,587,077	XXX	4,615	XXX	13,946	XXX	23,276
21.1	3	NAIC Designation Category 3.A		XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	1,105,588	XXX	XXX	1,105,588	0.0099	10,945	0.0264	29,188	0.0377	41,681
21.3	3	NAIC Designation Category 3.C		XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	1,105,588	XXX	XXX	1,105,588	XXX	10,945	XXX	29,188	XXX	41,681
22.1	4	NAIC Designation Category 4.A	563,761	XXX	XXX	563,761	0.0184	10,373	0.0430	24,242	0.0615	34,671
22.2	4	NAIC Designation Category 4.B	3,156,081	XXX	XXX	3,156,081	0.0238	75,115	0.0555	175,162	0.0793	250,277
22.3	4	NAIC Designation Category 4.C	969,036	XXX	XXX	969,036	0.0310	30,040	0.0724	70,158	0.1034	100,198
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	4,688,878	XXX	XXX	4,688,878	XXX	115,528	XXX	269,562	XXX	385,147
23.1	5	NAIC Designation Category 5.A	1,902,658	XXX	XXX	1,902,658	0.0472	89,805	0.0846	160,965	0.1410	268,275
23.2	5	NAIC Designation Category 5.B	3,670,383	XXX	XXX	3,670,383	0.0663	243,346	0.1188	436,042	0.1980	726,736
23.3	5	NAIC Designation Category 5.C	164,770	XXX	XXX	164,770	0.0836	13,775	0.1498	24,683	0.2496	41,127
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	5,737,811	XXX	XXX	5,737,811	XXX	346,927	XXX	621,689	XXX	1,036,137
24.	6	NAIC 6	290,194	XXX	XXX	290,194	0.0000	0	0.2370	68,776	0.2370	68,776
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	13,409,548	XXX	XXX	13,409,548	XXX	478,015	XXX	1,003,161	XXX	1,555,017
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	827,250	XXX	XXX	827,250	0.0005	414	0.0016	1,324	0.0033	2,730
27.	1	Highest Quality	157,611,704	XXX	XXX	157,611,704	0.0005	78,806	0.0016	252,179	0.0033	520,119
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	158,438,954	XXX	XXX	158,438,954	XXX	79,219	XXX	253,502	XXX	522,849
34.		Total (Lines 9 + 17 + 25 + 33)	12,008,363,888	XXX	XXX	12,008,363,888	XXX	84,973,576	XXX	206,584,859	XXX	318,916,876

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed	331,931,826		XXX	331,931,826	0.0003	99,580	0.0007	232,352	0.0011	365,125
41.		Residential Mortgages - All Other	1,945,934,685		XXX	1,945,934,685	0.0015	2,918,902	0.0034	6,616,178	0.0046	8,951,300
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	286,961,193		XXX	286,961,193	0.0011	315,657	0.0057	1,635,679	0.0074	2,123,513
44.		Commercial Mortgages - All Other - CM2 - High Quality	1,364,712,576		XXX	1,364,712,576	0.0040	5,458,850	0.0114	15,557,723	0.0149	20,334,217
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	3,090,772,076		XXX	3,090,772,076	0.0069	21,326,327	0.0200	61,815,442	0.0257	79,432,842
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	1,031,912,839		XXX	1,031,912,839	0.0120	12,382,954	0.0343	35,394,610	0.0428	44,165,870
47.		Commercial Mortgages - All Other - CM5 - Low Quality	50,953,345		XXX	50,953,345	0.0183	932,446	0.0486	2,476,333	0.0628	3,199,870
Overdue, Not in Process:												
48.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed	26,825,256		XXX	26,825,256	0.0006	16,095	0.0014	37,555	0.0023	61,698
50.		Residential Mortgages - All Other	31,751,207		XXX	31,751,207	0.0029	92,079	0.0066	209,558	0.0103	327,037
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other	406,540,991		XXX	406,540,991	0.0480	19,513,968	0.0868	35,287,758	0.1371	55,736,770
In Process of Foreclosure:												
53.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed	43,959,517		XXX	43,959,517	0.0000	0	0.0046	202,214	0.0046	202,214
55.		Residential Mortgages - All Other	2,856,356		XXX	2,856,356	0.0000	0	0.0149	42,560	0.0149	42,560
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other	71,893,334		XXX	71,893,334	0.0000	0	0.1942	13,961,685	0.1942	13,961,685
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	8,687,005,201	0	XXX	8,687,005,201	XXX	63,056,858	XXX	173,469,647	XXX	228,904,701
59.		Schedule DA Mortgages			XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	8,687,005,201	0	XXX	8,687,005,201	XXX	63,056,858	XXX	173,469,647	XXX	228,904,701

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	26,991,737	XXX	XXX	26,991,737	0.0000	0	0.2000 (a)	5,398,347	0.2000 (a)	5,398,347
2.		Unaffiliated - Private	30,932,145	XXX	XXX	30,932,145	0.0000	0	0.1945	6,016,302	0.1945	6,016,302
3.		Federal Home Loan Bank	69,245,000	XXX	XXX	69,245,000	0.0000	0	0.0061	422,395	0.0097	671,677
4.		Affiliated - Life with AVR	339,090,588	XXX	XXX	339,090,588	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations	0	XXX		0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality	0	XXX		0	XXX		XXX		XXX	
7.		Fixed Income - High Quality	0	XXX		0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality	0	XXX		0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality	0	XXX		0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality	0	XXX		0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default	0	XXX		0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public	0			0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated Common Stock - Private	0			0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate	0			0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	151,538,198	XXX	XXX	151,538,198	0.0000	0	0.1580	23,943,035	0.1580	23,943,035
16.		Affiliated - All Other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	617,797,668	0	0	617,797,668	XXX	0	XXX	35,780,079	XXX	36,029,361
REAL ESTATE												
18.		Home Office Property (General Account only)	0			0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties	0			0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt	35,071,912			35,071,912	0.0000	0	0.1337	4,689,115	0.1337	4,689,115
21.		Total Real Estate (Sum of Lines 18 through 20)	35,071,912	0	0	35,071,912	XXX	0	XXX	4,689,115	XXX	4,689,115
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	137,398,162	XXX	XXX	137,398,162	0.0005	68,699	0.0016	219,837	0.0033	453,414
24.	2	High Quality	28,890,785	XXX	XXX	28,890,785	0.0021	60,671	0.0064	184,901	0.0106	306,242
25.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default	34,551	XXX	XXX	34,551	0.0000	0	0.2370	8,189	0.2370	8,189
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	166,323,498	XXX	XXX	166,323,498	XXX	129,370	XXX	412,927	XXX	767,845

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other	525,508		XXX	525,508	0.0000	0	0.0149	7,830	0.0149	7,830
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	525,508	0	XXX	525,508	XXX	0	XXX	7,830	XXX	7,830
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior	16,777,945		XXX	16,777,945	0.0040	67,112	0.0114	191,269	0.0149	249,991
60.		Unaffiliated - In Good Standing All Other	23,556,008		XXX	23,556,008	0.0069	162,536	0.0200	471,120	0.0257	605,389
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	40,333,953	0	XXX	40,333,953	XXX	229,648	XXX	662,389	XXX	855,381
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	40,859,461	0	XXX	40,859,461	XXX	229,648	XXX	670,219	XXX	863,211

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated Private	234,156,496	XXX	XXX	234,156,496	0.0000	0	0.1945	45,543,438	0.1945	45,543,438
67.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	234,156,496	XXX	XXX	234,156,496	XXX	0	XXX	45,543,438	XXX	45,543,438
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties				0	0.0000	0	0.0912	0	0.0912	0
73.		Properties Acquired in Satisfaction of Debt	38,006,362			38,006,362	0.0000	0	0.1337	5,081,451	0.1337	5,081,451
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	38,006,362	0	0	38,006,362	XXX	0	XXX	5,081,451	XXX	5,081,451
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	13,218,791			13,218,791	0.0003	3,966	0.0006	7,931	0.0010	13,219
76.		Non-guaranteed Federal Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
77.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	13,218,791	0	0	13,218,791	XXX	3,966	XXX	7,931	XXX	13,219
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated	239,844,713	XXX	XXX	239,844,713	0.0000	0	0.1580	37,895,465	0.1580	37,895,465
82.		Fixed Income Instruments - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated	0			0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated	0			0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	239,844,713	0	0	239,844,713	XXX	0	XXX	37,895,465	XXX	37,895,465
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA		XXX		0	0.0000	0	0.1580	0	0.1580	0
97.		Other Short-Term Invested Assets - Schedule DA	6,107,904	XXX		6,107,904	0.0000	0	0.1580	965,049	0.1580	965,049
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	6,107,904	XXX	0	6,107,904	XXX	0	XXX	965,049	XXX	965,049
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	738,517,225	0	0	738,517,225	XXX	362,984	XXX	90,576,479	XXX	91,129,677

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

Asset Valuation Reserve - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	984,991,233	XXX		XXX		XXX		XXX	3,105,959	XXX	14,274,648	XXX		XXX
2. Premiums earned	985,605,605	XXX		XXX		XXX		XXX	3,105,959	XXX	14,275,738	XXX		XXX
3. Incurred claims	520,200,378	52.8	0	0.0	0	0.0	0	0.0	1,609,991	51.8	9,207,205	64.5	0	0.0
4. Cost containment expenses	16,210,393	1.6		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	536,410,771	54.4	0	0.0	0	0.0	0	0.0	1,609,991	51.8	9,207,205	64.5	0	0.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	111,146,531	11.3		0.0		0.0		0.0	379,680	12.2	1,595,873	11.2		0.0
8. Other general insurance expenses	181,700,772	18.4		0.0		0.0		0.0	1,209,499	38.9	5,417,893	38.0		0.0
9. Taxes, licenses and fees	33,691,165	3.4		0.0		0.0		0.0	311,185	10.0	1,852,782	13.0		0.0
10. Total other expenses incurred	326,538,468	33.1	0	0.0	0	0.0	0	0.0	1,900,364	61.2	8,866,548	62.1	0	0.0
11. Aggregate write-ins for deductions	1,763,351	0.2	0	0.0	0	0.0	0	0.0	5	0.0	22	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	120,893,015	12.3	0	0.0	0	0.0	0	0.0	(404,401)	(13.0)	(3,798,037)	(26.6)	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	120,893,015	12.3	0	0.0	0	0.0	0	0.0	(404,401)	(13.0)	(3,798,037)	(26.6)	0	0.0
DETAILS OF WRITE-INS														
1101. Increase in loading	1,658,129	0.2		0.0		0.0		0.0	5	0.0	22	0.0		0.0
1102. Increase on Policyfunds	105,222	0.0		0.0		0.0		0.0		0.0		0.0		0.0
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	1,763,351	0.2	0	0.0	0	0.0	0	0.0	5	0.0	22	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	775,717,444	XXX		XXX	191,893,182	XXX
2. Premiums earned		XXX		XXX		XXX	776,134,965	XXX		XXX	192,088,943	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	456,696,960	58.8	0	0.0	52,686,222	27.4
4. Cost containment expenses		0.0		0.0		0.0	14,889,246	1.9		0.0	1,321,147	0.7
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	471,586,206	60.8	0	0.0	54,007,369	28.1
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)		0.0		0.0		0.0	68,619,829	8.8		0.0	40,551,149	21.1
8. Other general insurance expenses		0.0		0.0		0.0	141,337,032	18.2		0.0	33,736,348	17.6
9. Taxes, licenses and fees		0.0		0.0		0.0	25,590,505	3.3		0.0	5,936,693	3.1
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	235,547,366	30.3	0	0.0	80,224,190	41.8
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	696,477	0.1	0	0.0	1,066,847	0.6
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	68,304,916	8.8	0	0.0	56,790,537	29.6
13. Dividends or refunds		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	68,304,916	8.8	0	0.0	56,790,537	29.6
DETAILS OF WRITE-INS												
1101. Increase in loading		0.0		0.0		0.0	696,477	0.1		0.0	961,625	0.5
1102. Increase on Policyfunds		0.0		0.0		0.0		0.0		0.0	105,222	0.1
1103.												
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	696,477	0.1	0	0.0	1,066,847	0.6

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	5,624,919					62,760					1,972,005		3,590,154
2. Advance premiums	111,118					111,118							
3. Reserve for rate credits	0												
4. Total premium reserves, current year	5,736,037	0	0	0	0	173,878	0	0	0	0	1,972,005	0	3,590,154
5. Total premium reserves, prior year	6,343,882	0	0	0	0	168,441	0	0	0	0	2,389,527	0	3,785,914
6. Increase in total premium reserves	(607,845)	0	0	0	0	5,437	0	0	0	0	(417,522)	0	(195,760)
B. Contract Reserves:													
1. Additional reserves (a)	0												
2. Reserve for future contingent benefits	0												
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:													
1. Total current year	1,646,706,538	0	0	0	0	2,266,056	0	0	0	0	1,578,731,843	0	65,708,639
2. Total prior year	1,704,491,279	0	0	0	0	2,248,348	0	0	0	0	1,643,281,906	0	58,961,025
3. Increase	(57,784,741)	0	0	0	0	17,708	0	0	0	0	(64,550,063)	0	6,747,614

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	336,568,669					1,835,913					323,413,983		11,318,773
1.2 On claims incurred during current year	241,416,450				1,609,991	7,353,584					197,833,040		34,619,835
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	1,227,433,900					30,365					1,204,447,758		22,955,777
2.2 On claims incurred during current year	419,272,638					2,235,691					374,284,085		42,752,862
3. Test:													
3.1 Lines 1.1 and 2.1	1,564,002,569	0	0	0	0	1,866,278	0	0	0	0	1,527,861,741	0	34,274,550
3.2 Claim reserves and liabilities, December 31, prior year	1,704,491,279	0	0	0	0	2,248,348	0	0	0	0	1,643,281,906	0	58,961,025
3.3 Line 3.1 minus Line 3.2	(140,488,710)	0	0	0	0	(382,070)	0	0	0	0	(115,420,165)	0	(24,686,475)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	0												
2. Premiums earned	0												
3. Incurred claims	(1,396,461)										(1,209,315)		(187,146)
4. Commissions	87,782												87,782
B. Reinsurance Ceded:													
1. Premiums written	65,668,718				8,669,332	39,930,864					15,224,594		1,843,928
2. Premiums earned	65,702,412				8,669,332	39,964,558					15,224,594		1,843,928
3. Incurred claims	42,519,438				4,594,660	26,286,297					9,912,921		1,725,560
4. Commissions	4,451,593				889,189	3,549,180							13,224

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims				6,204,651	35,493,492					467,819,196		54,598,928	564,116,267
2. Beginning claim reserves and liabilities					7,113,681					1,593,507,507		51,157,915	1,651,779,103
3. Ending claim reserves and liabilities					7,236,213					1,548,419,359		58,317,414	1,613,972,986
4. Claims paid	0	0	0	6,204,651	35,370,960	0	0	0	0	512,907,344	0	47,439,429	601,922,384
B. Assumed Reinsurance:													
1. Incurred claims										(1,209,315)		(187,146)	(1,396,461)
2. Beginning claim reserves and liabilities										131,569,481		9,048,249	140,617,730
3. Ending claim reserves and liabilities										106,365,678		8,934,335	115,300,013
4. Claims paid	0	0	0	0	0	0	0	0	0	23,994,488	0	(73,232)	23,921,256
C. Ceded Reinsurance:													
1. Incurred claims				4,594,660	26,286,297					9,912,921		1,725,560	42,519,438
2. Beginning claim reserves and liabilities					4,865,333					84,483,167		940,882	90,289,382
3. Ending claim reserves and liabilities					4,970,167					79,360,075		524,248	84,854,490
4. Claims paid	0	0	0	4,594,660	26,181,463	0	0	0	0	15,036,013	0	2,142,194	47,954,330
D. Net:													
1. Incurred claims	0	0	0	1,609,991	9,207,195	0	0	0	0	456,696,960	0	52,686,222	520,200,368
2. Beginning claim reserves and liabilities	0	0	0	0	2,248,348	0	0	0	0	1,640,593,821	0	59,265,282	1,702,107,451
3. Ending claim reserves and liabilities	0	0	0	0	2,266,046	0	0	0	0	1,575,424,962	0	66,727,501	1,644,418,509
4. Claims paid	0	0	0	1,609,991	9,189,497	0	0	0	0	521,865,819	0	45,224,003	577,889,310
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	0	0	0	1,609,991	9,207,205	0	0	0	0	471,586,206	0	54,007,369	536,410,771
2. Beginning reserves and liabilities					2,248,348					1,640,593,821		59,265,282	1,702,107,451
3. Ending reserves and liabilities					2,266,046					1,575,424,961		66,727,501	1,644,418,508
4. Paid claims and cost containment expenses	0	0	0	1,609,991	9,189,507	0	0	0	0	536,755,066	0	46,545,150	594,099,714

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
66575	74-2281123	01/01/2015	Reliance Standard Life Insurance Company of Texas	TX	CO/I	OA		100,269,861				
0299999. General Account - U.S. Affiliates - Other							0	100,269,861	0	0	0	0
0399999. Total General Account - U.S. Affiliates							0	100,269,861	0	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							0	100,269,861	0	0	0	0
60488	25-0598210	06/30/1990	American General Life Insurance Company	TX	CO/I	FA		14,247,571	8,280			
60488	25-0598210	10/31/1990	American General Life Insurance Company	TX	CO/I	FA		12,692,032	13,500			
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/I	FA		898,896				
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/G	FA		2,341,713				
65498	23-1503749	06/01/1991	Life Insurance Co. of North America	PA	YRT/I	OL	8,075,668	4,351,354	1,858,850			
62103	15-0274455	03/31/1992	Columbian Mutual Life Insurance Co	NY	CO/I	FA		2,697,773				
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/I	FA		55,378,651	347,620			
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/G	FA		10,734,782	256,199			
0899999. General Account - U.S. Non-Affiliates							8,075,668	103,342,772	2,484,449	0	0	0
1099999. Total General Account - Non-Affiliates							8,075,668	103,342,772	2,484,449	0	0	0
1199999. Total General Account							8,075,668	203,612,633	2,484,449	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							8,075,668	203,612,633	2,484,449	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							8,075,668	203,612,633	2,484,449	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates							0	0	0	0	0	0
0699999. Total - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total - Affiliates							0	0	0	0	0	0
00000	AA-9995012	11/01/1987	AAHRU	FL	OTH/G	OH				4,965,476		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				292,614		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				53,588		
00000	AA-9995055	11/01/1995	A D R U S	ME	OTH/G	OH				473,104		
00000	AA-9995055	01/01/2006	A D R U S	ME	OTH/G	LTDI				21,556,195		
00000	AA-9995050	01/01/1984	P A R G	NJ	OTH/G	OH				1,433,202		
00000	AA-9995074	01/01/1990	S R R F 1	MA	OTH/G	OH				214,861		
00000	AA-9995103	01/01/1994	S R R F 2	MA	OTH/G	OH				31,631		
66583	39-0493780	10/01/2019	National Guardian Life Insurance Company	WI	OTH/G	LTDI				96,106		
62413	36-0947200	11/01/1993	Continental Assurance Co (DSU LLC SP)	IL	OTH/G	OH				51,817		
86231	39-0989781	01/01/1990	TransAmerica Life Ins Co (RRM)	IA	OTH/G	OH				110,240		
67814	06-0493340	01/01/1992	Phoenix Life Insurance Co	NY	OTH/G	OH				1,217,353		
20583	13-1290712	01/01/1999	XL Reinsurance America Inc.	NY	OTH/G	OH				7,011		
62235	01-0278678	01/01/1999	UNUM Life Ins (D & H dis fac)	ME	OTH/G	OH				83,440		
73814	66-0258488	04/01/2009	Triple S Vida Inc	PR	OTH/G	OH				0		
62235	01-0278678	01/01/2004	UNUM Life Ins	ME	OTH/G	OH				430,476		
73814	66-0258488	01/01/2012	Triple S Vida Inc	PR	OTH/G	LTDI				717,423		
68551	99-0106597	04/01/2011	Royal State Natl Ins Co Ltd	HI	OTH/G	LTDI				39,170		
60041	66-0502334	01/01/2012	Universal Life Insurance Co	PR	OTH/G	LTDI				560,073		
0899999. U.S. Non-Affiliates							0	0	0	32,333,780	0	0
00000	AA-1560035	01/01/2007	Reliable Life Ins Co	CAN	OTH/G	OH						
0999999. Non-U.S. Non-Affiliates							0	0	0	0	0	0
1099999. Total - Non-Affiliates							0	0	0	32,333,780	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							0	0	0	32,333,780	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)							0	0	0	0	0	0
9999999 - Totals							0	0	0	32,333,780	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
68136	63-0169720	07/01/1994	Protective Life Insurance	TN		932,940
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT	28,000	
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT	50,000	
93572	43-1235868	01/01/2010	RGA Reinsurance Company	MO	176,000	
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	2,089,562	4,489,501
0899999. Life and Annuity - U.S. Non-Affiliates					2,343,562	5,422,441
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU		
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	0
1099999. Total Life and Annuity - Non-Affiliates					2,343,562	5,422,441
1199999. Total Life and Annuity					2,343,562	5,422,441
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN		
1399999. Accident and Health - U.S. Affiliates - Other					0	0
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
00000	AA-9995055	01/01/1991	ADRUS	ME	5,069	30,729
62146	36-2136262	11/01/1992	Combined Insurance Co. of America	IL	436	2,057
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	35,780	83,976
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	352,069	1,161,483
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	3,232	14,558
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	70,473	75,484
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	10,044	46,542
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY		1,657
93572	43-1235868	10/01/2003	RGA Reinsurance Company	MO	1,509,961	10,286,805
93572	43-1235868	01/01/2004	RGA Reinsurance Company	MO		
93572	43-1235868	01/01/2015	RGA Reinsurance Company	MO		
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	292,891	4,392,128
66346	58-0828824	09/01/2023	Munich American Reassurance Co	GA		
70815	06-0838648	07/01/2007	Hartford Life & Accident Ins Co	CT		
82627	06-0839705	01/01/2016	SwissRe Life & Health America	CT		
93572	43-1235868	10/01/2011	RGA Reinsurance Company	MO		
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE		86,250
1999999. Accident and Health - U.S. Non-Affiliates					2,279,955	16,181,669
00000	AA-3190829	01/01/2000	MarkeL Bermuda Limited	BMU	8,054	67,041
2099999. Accident and Health - Non-U.S. Non-Affiliates					8,054	67,041
2199999. Total Accident and Health - Non-Affiliates					2,288,009	16,248,710
2299999. Total Accident and Health					2,288,009	16,248,710
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					4,623,517	21,604,110
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					8,054	67,041
9999999 Totals - Life, Annuity and Accident and Health					4,631,571	21,671,151

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999	Total General Account - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
0699999	Total General Account - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
0799999	Total General Account - Authorized Affiliates						0	0	0	0	0	0	0	0
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	FA	31,989,066	31,408,393	697,763					
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	ADB	4,468	6,478						
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	OL	176,770,198	50,041,627	52,585,870	3,830,445				
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	DIS	1,056,122	1,247,859						
68276	48-1024691	01/01/2001	Employers Reassurance Corporation	KS	OTH/G	OL	2,586,950	300,684	827,011					
82627	06-0839705	01/01/1982	SwissRe Life & Health America	MO	OTH/G	OL								
87572	23-2038295	01/01/1996	Scottish Re US Inc	DE	YRT/I	OL								
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT	OTH/G	OL	1,728,000	526,720	563,422					
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT	OTH/G	OL	6,718,103	1,066,500	2,794,774					
70815	06-0838648	01/01/2005	Hartford Life & Accident Ins Co	CT	OTH/G	OL	300,000	18,256	97,500					
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	200,000	32,365	48,662					
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL			52,806					
93572	43-1235868	01/01/2010	RGA Reinsurance Company	MO	YRT/G	OL	23,236,810	4,892,190	6,252,061					
80659	82-4533188	12/01/2009	The Canada Life Assurance Co	MI	YRT/G	OL	223,186,641,051			293,526,133				
68446	75-1222043	12/18/2019	Oceanview Life and Annuity Company	CO	COFI/I	OA		802,297,419	802,297,419					820,452,115
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	OL	14,950,419,660	2,381,544	2,746,648	24,795,158				
0899999	General Account - Authorized U.S. Non-Affiliates						238,348,600,772	894,606,961	900,928,903	322,849,499	0	0	0	820,452,115
1099999	Total General Account - Authorized Non-Affiliates						238,348,600,772	894,606,961	900,928,903	322,849,499	0	0	0	820,452,115
1199999	Total General Account Authorized						238,348,600,772	894,606,961	900,928,903	322,849,499	0	0	0	820,452,115
1499999	Total General Account - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
00000	AA-3770493	12/31/2018	Tokio Marine RSL RE PIC, LTD	CYM	COFI/I	OA		1,510,729,193	1,513,954,926					1,510,729,193
1699999	General Account - Unauthorized Non-U.S. Affiliates - Other						0	1,510,729,193	1,513,954,926	0	0	0	0	1,510,729,193
1799999	Total General Account - Unauthorized Non-U.S. Affiliates						0	1,510,729,193	1,513,954,926	0	0	0	0	1,510,729,193
1899999	Total General Account - Unauthorized Affiliates						0	1,510,729,193	1,513,954,926	0	0	0	0	1,510,729,193
00000	AA-1340015	01/01/1997	Scor Global Life SE	DEU	OTH/G	OL	176,600	43,036	84,862					
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU	OTH/G	OL	572,500	1,087	2,750	16,554				
00000	AA-3160036	12/31/2016	RGA Reinsurance Co (Barbados) LTD	BRB	COFI/I	OA		316,276,581	316,276,581					316,276,581
2099999	General Account - Unauthorized Non-U.S. Non-Affiliates						749,100	316,320,704	316,364,193	16,554	0	0	0	316,276,581
2199999	Total General Account - Unauthorized Non-Affiliates						749,100	316,320,704	316,364,193	16,554	0	0	0	316,276,581
2299999	Total General Account Unauthorized						749,100	1,827,049,897	1,830,319,119	16,554	0	0	0	1,827,005,774
2599999	Total General Account - Certified U.S. Affiliates						0	0	0	0	0	0	0	0
2899999	Total General Account - Certified Non-U.S. Affiliates						0	0	0	0	0	0	0	0
2999999	Total General Account - Certified Affiliates						0	0	0	0	0	0	0	0
3299999	Total General Account - Certified Non-Affiliates						0	0	0	0	0	0	0	0
3399999	Total General Account Certified						0	0	0	0	0	0	0	0
3699999	Total General Account - Reciprocal Jurisdiction U.S. Affiliates						0	0	0	0	0	0	0	0
3999999	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates						0	0	0	0	0	0	0	0
4099999	Total General Account - Reciprocal Jurisdiction Affiliates						0	0	0	0	0	0	0	0
4399999	Total General Account - Reciprocal Jurisdiction Non-Affiliates						0	0	0	0	0	0	0	0
4499999	Total General Account Reciprocal Jurisdiction						0	0	0	0	0	0	0	0
4599999	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified						238,349,349,872	2,721,656,858	2,731,248,022	322,866,053	0	0	0	2,647,457,889
4899999	Total Separate Accounts - Authorized U.S. Affiliates						0	0	0	0	0	0	0	0
5199999	Total Separate Accounts - Authorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
5299999	Total Separate Accounts - Authorized Affiliates						0	0	0	0	0	0	0	0
5599999	Total Separate Accounts - Authorized Non-Affiliates						0	0	0	0	0	0	0	0
5699999	Total Separate Accounts Authorized						0	0	0	0	0	0	0	0
5999999	Total Separate Accounts - Unauthorized U.S. Affiliates						0	0	0	0	0	0	0	0
6299999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates						0	0	0	0	0	0	0	0
6399999	Total Separate Accounts - Unauthorized Affiliates						0	0	0	0	0	0	0	0
6699999	Total Separate Accounts - Unauthorized Non-Affiliates						0	0	0	0	0	0	0	0
6799999	Total Separate Accounts Unauthorized						0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
			7099999. Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0	0
			7399999. Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0	0
			7499999. Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0	0
			7799999. Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0	0
			7899999. Total Separate Accounts Certified				0	0	0	0	0	0	0	0
			8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0	0
			8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0	0
			8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0	0
			8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0	0
			8999999. Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0	0
			9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	0	0	0	0	0
			9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				238,348,600,772	894,606,961	900,928,903	322,849,499	0	0	0	820,452,115
			9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				749,100	1,827,049,897	1,830,319,119	16,554	0	0	0	1,827,005,774
			9999999 - Totals				238,349,349,872	2,721,656,858	2,731,248,022	322,866,053	0	0	0	2,647,457,889

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL	309,950						
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL	851						
0299999. General Account - Authorized U.S. Affiliates - Other							310,801	0	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							310,801	0	0	0	0	0	0
00000	AA-1126510	01/01/2023	Lloyd's Syndicate Number 510	GBR	OTH/G	A	6,000						
00000	AA-1120096	01/01/2023	Lloyd's Syndicate Number 1880	GBR	OTH/G	A	1,500						
0599999. General Account - Authorized Non-U.S. Affiliates - Other							7,500	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							7,500	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							318,301	0	0	0	0	0	0
61301	47-0098400	04/01/1993	Ameritas Life Insurance Co	NE	OTH/G	D	48,579,146	33,694	4,970,164				
00000	AA-9995055	01/01/1991	ADRUS	NE	OTH/G	LTDI			107,068				
62146	36-2136262	11/01/1992	Combined Insurance Co of America	IL	OTH/G	LTDI			7,168				
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	OTH/G	LTDI			292,597				
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	OTH/G	LTDI			4,046,960				
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	OTH/G	LTDI			50,724				
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	OTH/G	LTDI			263,008				
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	OTH/G	LTDI			162,167				
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY	OTH/G	LTDI			5,773				
93572	43-1235868	10/01/2003	RG A Reinsurance Company	MO	OTH/G	LTDI			35,185,907				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	14,992,773		20,535,154				
66346	58-0828824	09/01/2023	Munich American Reassurance Co	GA	OTH/G	LTDI							
82627	06-0839705	01/01/2016	Swiss Re Life & Health America	MO	OTH/G	LTDI							
70815	06-0838648	07/01/2007	Hartford Life & Accident Ins Co	CT	OTH/G	A							
93572	43-1235868	01/01/2004	RG A Reinsurance Company	MO	OTH/G	LTDI							
93572	43-1235868	01/01/2015	RG A Reinsurance Company	MO	OTH/G	LTDI							
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	231,822		19,490				
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	A	1,503,128		437,998				
0899999. General Account - Authorized U.S. Non-Affiliates							65,306,869	33,694	66,084,178	0	0	0	0
00000	AA-1126033	01/01/2023	Lloyd's Syndicate Number 33	GBR	OTH/G	A	10,500						
00000	AA-1128001	01/01/2023	Lloyd's Syndicate Number 2001	GBR	OTH/G	A	12,000						
0999999. General Account - Authorized Non-U.S. Non-Affiliates							22,500	0	0	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							65,329,369	33,694	66,084,178	0	0	0	0
1199999. Total General Account Authorized							65,647,670	33,694	66,084,178	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
00000	AA-3190829	01/01/2000	Markel Bermuda Limited	BMJ	OTH/G	LTDI			233,592				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							0	0	233,592	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	233,592	0	0	0	0
2299999. Total General Account Unauthorized							0	0	233,592	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							65,647,670	33,694	66,317,770	0	0	0	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
5599999			Total Separate Accounts - Authorized Non-Affiliates				0	0	0	0	0	0	0
5699999			Total Separate Accounts Authorized				0	0	0	0	0	0	0
5999999			Total Separate Accounts - Unauthorized U.S. Affiliates				0	0	0	0	0	0	0
6299999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates				0	0	0	0	0	0	0
6399999			Total Separate Accounts - Unauthorized Affiliates				0	0	0	0	0	0	0
6699999			Total Separate Accounts - Unauthorized Non-Affiliates				0	0	0	0	0	0	0
6799999			Total Separate Accounts Unauthorized				0	0	0	0	0	0	0
7099999			Total Separate Accounts - Certified U.S. Affiliates				0	0	0	0	0	0	0
7399999			Total Separate Accounts - Certified Non-U.S. Affiliates				0	0	0	0	0	0	0
7499999			Total Separate Accounts - Certified Affiliates				0	0	0	0	0	0	0
7799999			Total Separate Accounts - Certified Non-Affiliates				0	0	0	0	0	0	0
7899999			Total Separate Accounts Certified				0	0	0	0	0	0	0
8199999			Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates				0	0	0	0	0	0	0
8499999			Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates				0	0	0	0	0	0	0
8599999			Total Separate Accounts - Reciprocal Jurisdiction Affiliates				0	0	0	0	0	0	0
8899999			Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates				0	0	0	0	0	0	0
8999999			Total Separate Accounts Reciprocal Jurisdiction				0	0	0	0	0	0	0
9099999			Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified				0	0	0	0	0	0	0
9199999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)				65,617,670	33,694	66,084,178	0	0	0	0
9299999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				30,000	0	233,592	0	0	0	0
9999999			- Totals				65,647,670	33,694	66,317,770	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
...00000	...AA-3770493	12/31/2018	Tokio Marine RSL RE PIC, LTD	1,510,729,193			1,510,729,193				1,510,729,193			1,510,729,193
0599999			General Account - Life and Annuity Non-U.S. Affiliates - Other	1,510,729,193	0	0	1,510,729,193	0	XXX	0	1,510,729,193	0	0	1,510,729,193
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates	1,510,729,193	0	0	1,510,729,193	0	XXX	0	1,510,729,193	0	0	1,510,729,193
0799999			Total General Account - Life and Annuity Affiliates	1,510,729,193	0	0	1,510,729,193	0	XXX	0	1,510,729,193	0	0	1,510,729,193
...00000	...AA-1340015	01/01/1997	Scor Global Life SE	43,036			43,036	43,036						43,036
...00000	...AA-1340015	01/01/1985	Scor Global Life SE	1,087			1,087	1,087						1,087
...00000	...AA-3160036	12/01/2016	RGA Reinsurance Co (Barbados) LTD	316,276,581			316,276,581				316,276,581			316,276,581
0999999			General Account - Life and Annuity Non-U.S. Non-Affiliates	316,320,704	0	0	316,320,704	44,123	XXX	0	316,276,581	0	0	316,320,704
1099999			Total General Account - Life and Annuity Non-Affiliates	316,320,704	0	0	316,320,704	44,123	XXX	0	316,276,581	0	0	316,320,704
1199999			Total General Account Life and Annuity	1,827,049,897	0	0	1,827,049,897	44,123	XXX	0	1,827,005,774	0	0	1,827,049,897
1499999			Total General Account - Accident and Health U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1799999			Total General Account - Accident and Health Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1899999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
...00000	...AA-3190829	01/01/2000	Markel Bermuda Limited	233,592	75,095		308,687			913,447				308,687
2099999			General Account - Accident and Health Non-U.S. Non-Affiliates	233,592	75,095	0	308,687	0	XXX	913,447	0	0	0	308,687
2199999			Total General Account - Accident and Health Non-Affiliates	233,592	75,095	0	308,687	0	XXX	913,447	0	0	0	308,687
2299999			Total General Account Accident and Health	233,592	75,095	0	308,687	0	XXX	913,447	0	0	0	308,687
2399999			Total General Account	1,827,283,489	75,095	0	1,827,358,584	44,123	XXX	913,447	1,827,005,774	0	0	1,827,358,584
2699999			Total Separate Accounts - U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
2999999			Total Separate Accounts - Non-U.S. Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3099999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3399999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	0	0	0	0	0
3499999			Total Separate Accounts	0	0	0	0	0	XXX	0	0	0	0	0
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	0	0	0	0	0	XXX	0	0	0	0	0
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	1,827,283,489	75,095	0	1,827,358,584	44,123	XXX	913,447	1,827,005,774	0	0	1,827,358,584
9999999			Totals	1,827,283,489	75,095	0	1,827,358,584	44,123	XXX	913,447	1,827,005,774	0	0	1,827,358,584

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
.....1.....	1.....	21000021	JPMORGAN CHASE BANK	.....44,123

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collateral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recoverable (Debit)	11 Other Debits	12 Total Recoverable/ Reserve Credit Taken (Col. 9 + 10 + 11)	13 Miscellaneous Balances (Credit)	14 Net Obligation Subject to Collateral (Col. 12 - 13)	15 Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Collateral						23 Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	24 Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	25 Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	26 Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)													
															16 Multiple Beneficiary Trust	17 Letters of Credit	18 Issuing or Confirming Bank Reference Number (a)	19 Trust Agreements	20 Funds Deposited by and Withheld from Reinsurers	21 Other					22 Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)												
NONE																																					
9999999 - Totals																																					

47

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
				NONE	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 6

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

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	388,514	389,591	434,762	345,649	336,266
2. Commissions and reinsurance expense allowances	14,206	13,593	12,699	10,409	3,492
3. Contract claims	371,844	374,290	408,990	323,724	317,052
4. Surrender benefits and withdrawals for life contracts	2,755	1,898	2,257	2,875	2,552
5. Dividends to policyholders and refunds to members	26	18	26	28	32
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	19,796	10,754	1,871	(11,779)	1,225
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	8,308	8,378	7,986	9,024	10,394
9. Aggregate reserves for life and accident and health contracts	2,788,008	2,801,767	2,660,119	1,909,218	193,642
10. Liability for deposit-type contracts	2,629,303	2,632,529	2,480,126	1,727,355	1,574,171
11. Contract claims unpaid	21,671	20,501	32,262	34,498	38,867
12. Amounts recoverable on reinsurance	4,632	3,837	5,783	10,123	6,434
13. Experience rating refunds due or unpaid			0		
14. Policyholders' dividends and refunds to members (not included in Line 10)			0		
15. Commissions and reinsurance expense allowances due			0		
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	1,827,006	1,830,232	1,828,203	1,075,431	1,073,820
19. Letters of credit (L)	44	88	52	118	130
20. Trust agreements (T)	913	919	997	2,096	2,207
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		0	0	0	0
23. Funds deposited by and withheld from (F)		0	0	0	0
24. Letters of credit (L)		0	0	0	0
25. Trust agreements (T)		0	0	0	0
26. Other (O)		0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	22,502,224,961		22,502,224,961
2. Reinsurance (Line 16)	5,584,633	(5,584,633)	0
3. Premiums and considerations (Line 15)	98,243,488	8,308,356	106,551,844
4. Net credit for ceded reinsurance	XXX	159,805,170	159,805,170
5. All other admitted assets (balance)	359,587,541		359,587,541
6. Total assets excluding Separate Accounts (Line 26)	22,965,640,623	162,528,893	23,128,169,516
7. Separate Account assets (Line 27)	279,813,960		279,813,960
8. Total assets (Line 28)	23,245,454,583	162,528,893	23,407,983,476
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	13,353,869,713	158,705,129	13,512,574,842
10. Liability for deposit-type contracts (Line 3)	2,830,469,987	2,629,303,193	5,459,773,180
11. Claim reserves (Line 4)	446,834,138	21,671,151	468,505,289
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	0		0
13. Premium & annuity considerations received in advance (Line 8)	112,943	307,303	420,246
14. Other contract liabilities (Line 9)	58,591,305		58,591,305
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	1,827,005,768	(1,827,005,768)	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0		0
19. All other liabilities (balance)	1,958,631,341	(820,452,115)	1,138,179,226
20. Total liabilities excluding Separate Accounts (Line 26)	20,475,515,195	162,528,893	20,638,044,088
21. Separate Account liabilities (Line 27)	279,813,960		279,813,960
22. Total liabilities (Line 28)	20,755,329,155	162,528,893	20,917,858,048
23. Capital & surplus (Line 38)	2,490,125,428	XXX	2,490,125,428
24. Total liabilities, capital & surplus (Line 39)	23,245,454,583	162,528,893	23,407,983,476
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	158,705,129		
26. Claim reserves	21,671,151		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	307,303		
29. Liability for deposit-type contracts	2,629,303,193		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	5,584,633		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	2,815,571,409		
34. Premiums and considerations	8,308,356		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	1,827,005,768		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	820,452,115		
40. Total ceded reinsurance payable/offsets	2,655,766,239		
41. Total net credit for ceded reinsurance	159,805,170		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	5,961,235	49,903,947	10,358,869	0	66,224,051	
2. Alaska	AK	633,496	3,041,623	821,121	0	4,496,240	
3. Arizona	AZ	9,586,317	21,673,900	33,225,424	0	64,485,641	
4. Arkansas	AR	1,344,216	27,727,925	3,018,081	0	32,090,222	
5. California	CA	57,013,364	132,117,922	117,159,571	0	306,290,857	
6. Colorado	CO	7,615,548	15,465,251	12,817,619	0	35,898,418	
7. Connecticut	CT	15,596,840	64,095,927	21,026,639	0	100,719,406	
8. Delaware	DE	4,276,819	5,844,640	6,245,031	0	16,366,490	950,000,000
9. District of Columbia	DC	2,327,475	1,737,868	5,075,213	0	9,140,556	
10. Florida	FL	29,267,342	169,483,643	73,187,643	0	271,938,628	
11. Georgia	GA	11,717,520	54,194,630	24,585,989	0	90,498,139	
12. Hawaii	HI	2,373,799	41,414,706	3,339,132	0	47,127,637	
13. Idaho	ID	637,129	8,236,778	4,303,787	0	13,177,694	
14. Illinois	IL	31,585,690	90,644,102	36,313,048	0	158,542,840	4,425,000,000
15. Indiana	IN	18,425,940	71,073,418	48,265,053	0	137,764,411	
16. Iowa	IA	11,425,716	26,622,165	17,560,189	0	55,608,070	
17. Kansas	KS	7,382,663	8,708,254	12,623,302	0	28,714,219	
18. Kentucky	KY	15,113,035	34,044,339	21,670,559	0	70,827,933	
19. Louisiana	LA	6,363,326	33,715,549	20,590,204	0	60,669,079	
20. Maine	ME	1,069,545	8,519,578	2,733,481	0	12,322,604	
21. Maryland	MD	15,109,462	23,434,724	21,771,356	0	60,315,542	
22. Massachusetts	MA	39,752,287	144,444,428	79,077,841	0	263,274,556	
23. Michigan	MI	27,206,496	85,021,596	30,481,470	0	142,709,562	
24. Minnesota	MN	4,791,400	60,439,349	25,095,962	0	90,326,711	
25. Mississippi	MS	1,130,926	28,031,653	3,204,816	0	32,367,395	
26. Missouri	MO	10,483,209	17,178,680	20,099,136	0	47,761,025	
27. Montana	MT	656,547	5,429,960	1,002,932	0	7,089,439	
28. Nebraska	NE	4,680,126	6,134,469	8,895,538	0	19,710,133	
29. Nevada	NV	1,220,125	7,091,878	2,035,000	0	10,347,003	
30. New Hampshire	NH	3,130,178	26,363,746	4,418,457	0	33,912,381	
31. New Jersey	NJ	20,898,066	191,999,471	31,389,898	0	244,287,435	
32. New Mexico	NM	1,267,850	4,025,556	2,181,828	0	7,475,234	
33. New York	NY	25,395	4,553	222,032	0	251,980	
34. North Carolina	NC	7,175,991	82,531,581	11,903,316	0	101,610,888	
35. North Dakota	ND	257,514	5,685,912	968,035	0	6,911,461	
36. Ohio	OH	14,436,138	125,755,783	30,841,493	0	171,033,414	
37. Oklahoma	OK	3,492,599	7,854,372	3,845,126	0	15,192,097	
38. Oregon	OR	1,352,521	19,163,701	3,699,476	0	24,215,698	
39. Pennsylvania	PA	33,135,721	256,714,652	54,983,268	0	344,833,641	
40. Rhode Island	RI	1,167,408	32,697,900	1,247,353	0	35,112,661	
41. South Carolina	SC	3,352,612	31,995,618	9,012,952	0	44,361,182	
42. South Dakota	SD	956,641	5,202,621	2,217,053	0	8,376,315	
43. Tennessee	TN	23,826,869	79,466,463	55,787,697	0	159,081,029	
44. Texas	TX	23,453,639	81,299,269	57,744,650	0	162,497,558	
45. Utah	UT	4,792,277	11,513,300	4,326,485	0	20,632,062	
46. Vermont	VT	3,586,617	7,681,857	7,935,433	0	19,203,907	
47. Virginia	VA	13,953,090	48,761,273	31,638,924	0	94,353,287	
48. Washington	WA	15,401,470	12,798,837	23,582,216	0	51,782,523	
49. West Virginia	WV	955,943	30,249,737	1,966,528	0	33,172,208	
50. Wisconsin	WI	17,878,086	87,538,211	33,401,487	0	138,817,784	
51. Wyoming	WY	1,029,590	2,325,706	1,428,553	0	4,783,849	
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	L	0	0	0	0	0
54. Puerto Rico	PR	L	403	11,346,589	1,729	11,348,721	
55. U.S. Virgin Islands	VI	L	10,399	0	0	10,399	
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	288	74,521	0	74,809	
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Subtotal	XXX	540,284,898	2,408,449,610	1,041,402,516	0	3,990,137,024	5,375,000,000
90. Reporting entity contributions for employee benefits plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	22,853				22,853	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	97,389				97,389	
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	540,405,140	2,408,449,610	1,041,402,516	0	3,990,257,266	5,375,000,000
96. Plus reinsurance assumed	XXX	1,860,233	625,599			2,485,832	19,471
97. Totals (All Business)	XXX	542,265,373	2,409,075,209	1,041,402,516	0	3,992,743,098	5,375,019,471
98. Less reinsurance ceded	XXX	321,960,510	697,763	65,945,190		388,603,463	298,832,980
99. Totals (All Business) less Reinsurance Ceded	XXX	220,304,863	2,408,377,446	(c) 975,457,326	0	3,604,139,635	5,076,186,491
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

Allocated by States and Territories

		Direct Business Only					6 Totals
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
States, Etc.							
1. Alabama	AL	5,961,235	49,903,947	6,961,003		0	62,826,185
2. Alaska	AK	633,496	3,041,623	725,189		0	4,400,308
3. Arizona	AZ	9,586,317	21,673,900	26,880,895		0	58,141,112
4. Arkansas	AR	1,344,216	27,727,925	2,504,219		0	31,576,360
5. California	CA	57,013,364	132,117,922	96,357,831		0	285,489,117
6. Colorado	CO	7,615,548	15,465,251	8,305,217		0	31,386,016
7. Connecticut	CT	15,596,840	64,095,927	18,450,757		0	98,143,524
8. Delaware	DE	4,276,819	5,844,640	5,502,307		950,000,000	965,623,766
9. District of Columbia	DC	2,327,475	1,737,868	4,663,040		0	8,728,383
10. Florida	FL	29,267,342	169,483,643	43,938,379		0	242,689,364
11. Georgia	GA	11,717,520	54,194,630	16,212,896		0	82,125,046
12. Hawaii	HI	2,373,799	41,414,706	2,937,525		0	46,726,030
13. Idaho	ID	637,129	8,236,778	2,277,064		0	11,150,971
14. Illinois	IL	31,585,690	90,644,102	24,087,801		4,425,000,000	4,571,317,593
15. Indiana	IN	18,425,940	71,073,418	34,206,053		0	123,705,411
16. Iowa	IA	11,425,716	26,622,165	13,592,103		0	51,639,984
17. Kansas	KS	7,382,663	8,708,254	7,608,570		0	23,699,487
18. Kentucky	KY	15,113,035	34,044,339	18,093,614		0	67,250,988
19. Louisiana	LA	6,363,326	33,715,549	12,174,277		0	52,253,152
20. Maine	ME	1,069,545	8,519,578	1,984,512		0	11,573,635
21. Maryland	MD	15,109,462	23,434,724	18,305,391		0	56,849,577
22. Massachusetts	MA	39,752,287	144,444,428	72,908,618		0	257,105,333
23. Michigan	MI	27,206,496	85,021,596	21,578,798		0	133,806,890
24. Minnesota	MN	4,791,400	60,439,349	23,419,276		0	88,650,025
25. Mississippi	MS	1,130,926	28,031,653	1,834,515		0	30,997,094
26. Missouri	MO	10,483,209	17,178,680	11,165,938		0	38,827,827
27. Montana	MT	656,547	5,429,960	689,873		0	6,776,380
28. Nebraska	NE	4,680,126	6,134,469	6,710,694		0	17,525,289
29. Nevada	NV	1,220,125	7,091,878	1,115,580		0	9,427,583
30. New Hampshire	NH	3,130,178	26,363,746	3,772,120		0	33,266,044
31. New Jersey	NJ	20,898,066	191,999,471	26,581,892		0	239,479,429
32. New Mexico	NM	1,267,850	4,025,556	1,535,981		0	6,829,387
33. New York	NY	25,395	4,553	0		0	29,948
34. North Carolina	NC	7,175,991	82,531,581	7,190,201		0	96,897,773
35. North Dakota	ND	257,514	5,685,912	274,701		0	6,218,127
36. Ohio	OH	14,436,138	125,755,783	21,283,210		0	161,475,131
37. Oklahoma	OK	3,492,599	7,854,372	2,974,466		0	14,321,437
38. Oregon	OR	1,352,521	19,163,701	3,200,102		0	23,716,324
39. Pennsylvania	PA	33,135,721	256,714,652	46,511,438		0	336,361,811
40. Rhode Island	RI	1,167,408	32,697,900	1,087,889		0	34,953,197
41. South Carolina	SC	3,352,612	31,995,618	6,535,970		0	41,884,200
42. South Dakota	SD	956,641	5,202,621	1,549,576		0	7,708,838
43. Tennessee	TN	23,826,869	79,466,463	37,447,336		0	140,740,668
44. Texas	TX	23,453,639	81,299,269	33,280,841		0	138,033,749
45. Utah	UT	4,792,277	11,513,300	2,982,839		0	19,288,416
46. Vermont	VT	3,586,617	7,681,857	7,196,830		0	18,465,304
47. Virginia	VA	13,953,090	48,761,273	26,648,376		0	89,362,739
48. Washington	WA	15,401,470	12,798,837	19,026,515		0	47,226,822
49. West Virginia	WV	955,943	30,249,737	1,452,499		0	32,658,179
50. Wisconsin	WI	17,878,086	87,538,211	27,362,693		0	132,778,990
51. Wyoming	WY	1,029,590	2,325,706	1,059,979		0	4,415,275
52. American Samoa	AS	0	0	0		0	0
53. Guam	GU	0	0	0		0	0
54. Puerto Rico	PR	403	11,346,589	1,729		0	11,348,721
55. U.S. Virgin Islands	VI	10,399	0	0		0	10,399
56. Northern Mariana Islands	MP	0	0	0		0	0
57. Canada	CAN	288	0	0		0	288
58. Aggregate Other Alien	OT	0	0	0		0	0
59. Total		540,284,898	2,408,449,610	784,149,118	0	5,375,000,000	9,107,883,626

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

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

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Midlands Management Corporation	100.0%		Oklahoma	73-1366980	
	Midlands Claim Administrators, Inc.	100.0%		Oklahoma	73-1446969	
	Midlands Management of Texas, Inc.	100.0%		Texas	75-1298078	
	Safety National Re SPC	100.0%		Cayman Islands		AA-3770149
	Tokio Marine RSL Re PIC, Ltd.	100.0%		Cayman Islands		AA-3770493
	Safety National Re PIC 1, Ltd.	100.0%		Cayman Islands		
	Safety Specialty Insurance Company	100.0%	13815	Missouri	27-2237608	
	Insurance Data Services Corporation	100.0%		Missouri	45-3123432	
	Greenbrook LLC	100.0%		Delaware	22-3704234	
	TER I, LLC	100.0%		Delaware	52-2284613	
	PEMZ 3 LLC	100.0%		Delaware		
	Matrix Absence Management, Inc.	100.0%		Delaware	77-0493584	
	Matrix Payroll Services, Inc.	100.0%		California	77-0246850	
	Delphi Capital Management, Inc.	100.0%		Delaware	52-1658222	
	Delphi CRE Funding LLC	100.0%		Delaware	13-3427277	
	Blue Ash Investment Trust	100.0%		Delaware		
	Acorn Advisory Capital L.P.	100.0%		Delaware		
	Acorn Advisory Capital Management LLC	100.0%		Delaware		
	Build Capital Management LLC	100.0%		Delaware		
	Tyson's Corner Owner, LLC	100.0%		Delaware		
	Tokio Marine Seguradora S.A.	98.6%		Brazil		
	XS3 Seguros S.A.	49.3%		Brazil		
	Tokio Marine Serviços Ltda.	98.6%		Brazil		
	Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.	100.0%		Brazil		
	Tokio Marine Compañía de Seguros, S.A. de C.V.	100.0%		Mexico		
	Tokio Marine Middle East Limited	100.0%		UAE		
	TM Claims Service Europe Limited	100.0%		UK		
	Tokio Marine Management (Australasia) Pty. Ltd.	100.0%		Australia		
	Bond and Credit Company Pty Ltd	100.0%		Australia		
	BCC Trade Credit Pty Ltd	100.0%		Australia		
	BCC Surety Pty Ltd	100.0%		Australia		
	Accident & Health International Underwriting Pty Ltd	100.0%		Australia		
	TM Claims Service Asia Pte. Limited	100.0%		Singapore		
	Asia General Holdings Limited	92.4%		Singapore		
	Tokio Marine Insurance Singapore Ltd.	92.4%		Singapore		
	Tokio Marine Life Insurance Singapore Ltd.	83.6%		Singapore		
	Tokio Marine Life Insurance Malaysia Bhd.	83.6%		Malaysia		
	Tokio Marine Financial Advisers (Singapore) Private Limited	83.6%		Singapore		
	PT Tokio Marine Life Insurance Indonesia	97.8%		Indonesia		
	Tokio Marine Kiln Group Limited	100.0%		UK		
	Tokio Marine Kiln Insurance Limited	100.0%		UK		AA-1121445
	Kiln Underwriting (510) Limited	100.0%		UK		
	R J Kiln & Co (No 2) Limited	100.0%		UK		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

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

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	HCC Service Company, Inc.	100.0%		Delaware	76-0551723	
	HCC Service Delaware, LLC	100.0%		Delaware	76-0623081	
	LDG Reinsurance Corporation	100.0%		Massachusetts	04-2810404	
	HCC Casualty Insurance Services, Inc.	100.0%		California	68-0101584	
	On Call International LLC	100.0%		Delaware	04-3373226	
	On Call International Services, LLC	100.0%		Delaware	46-0738616	
	HCC Reinsurance Company Limited	100.0%		Bermuda	76-0479419	
	HCC Re Agency Ltd.	100.0%		Bermuda	98-0388625	
	WGIL1-North Mobile LLC	100.0%		Delaware	30-1263280	
	WGIL2-MLK LLC	100.0%		Delaware	38-4174437	
	TMHCC-EMIR2 LLC	100.0%		Delaware	37-2021265	
	TMHCC Air-1 LLC	100.0%		Delaware	32-0686531	
	TMHCC Air-2 LLC	100.0%		Delaware	92-4011436	
	Avemco Corporation	100.0%		Delaware	52-0733935	
	Avemco Insurance Company	100.0%	10367	Maryland	52-0795746	
	Avemco Insurance Agency, Inc.	100.0%		Maryland	52-1008186	
	HCC Indemnity Guaranty Agency, Inc.	100.0%		New York	11-2514767	
	Tokio Marine HCC Insurance Holdings (International) Limited	100.0%		UK	98-0234131	
	Rattner Mackenzie Limited	100.0%		Jordan	98-0335106	
	HCC International Insurance Company PLC	100.0%		UK	98-0413966	
	Tokio Marine Europe S.A.	100.0%		Luxembourg	98-1424403	
	HCCI Credit Services Limited	100.0%		UK	98-0464134	
	HCC Diversificacion Y Soluciones S.L.	100.0%		Spain	98-1071873	
	Qdos Holdings Limited	100.0%		UK	98-1461265	
	Qdos Broker and Underwriting Services Limited	100.0%		UK	98-1461336	
	GCube Underwriting Limited	100.0%		UK	98-1549656	
	Renewable Energy Loss Adjusters Limited	100.0%		UK	98-1550065	
	HCC Acquisition Sub, Inc.	100.0%		New York	76-0695980	
	Professional Indemnity Agency, Inc.	100.0%		New Jersey	13-2918810	
	HCC Specialty Underwriters, Inc.	100.0%		Massachusetts	04-2748570	
	HCC Specialty Underwriters Ltd.	100.0%		Canada	98-1161736	
	MAG Acquisition Sub, Inc.	100.0%		Delaware	04-3716615	
	HCC Global Financial Products, LLC	100.0%		Delaware	06-1504568	
	Surety Associates Holding Co., Inc.	100.0%		New Mexico	93-1030249	
	American Contractors Indemnity Company	100.0%	10216	California	95-4290651	
	Occidental Services, Inc.	100.0%		Delaware	20-2465160	
	USSC Holdings, Inc.	100.0%		Maryland	43-1997476	
	United States Surety Company	100.0%	10656	Maryland	52-1976385	
	HCC Credit Group, Inc.	100.0%		New York	20-3021762	
	G.B. Kenrick & Associates, Inc.	100.0%		Michigan	38-2554454	
	HCC Public Risk Claim Service, Inc.	100.0%		Michigan	38-3002556	
	HCC Medical Insurance Services, LLC	100.0%		Wisconsin	20-3384567	
	Brooklyn Ventures, Inc.	100.0%		Delaware	47-1246008	

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Brooklyn Ventures, LLC	100.0%		Missouri	26-4114320	
	Producers Ag Insurance Group, Inc.	100.0%		Delaware	20-4103791	
	Pro Ag Transition Services, LLC	100.0%		California	35-2459750	
	Pro Ag Management, Inc.	100.0%		Illinois	37-1108576	
	Producers Agriculture Insurance Company	100.0%	34312	Texas	81-0368291	
	Crop Hail Management, Inc.	100.0%		Texas	75-1493732	
	Producers Lloyds Insurance Company		33170	Texas	75-1494452	
	Athenium Analytics LLC	22.5%		Delaware	35-2450327	
	Gulf Guaranty Employee Benefit Services, Inc.	100.0%		Mississippi	64-0816870	
	GCube Insurance Services, Inc.	100.0%		California	33-0718415	
	Renewable Energy Loss Adjusters, LLC	100.0%		California	81-0967581	
	Privilege Underwriters, Inc.	100.0%		Delaware	84-1699173	
	PURE Insurance Company	100.0%	13204	Florida	26-3109178	
	PURE Risk Management, LLC	100.0%		Florida	20-5625284	
	PURE Programs, LLC	100.0%		Delaware	81-2312376	
	Haven Art Group, LLC	100.0%		Delaware	82-1436681	
	Privilege Underwriters Reciprocal Exchange	0%	12873	Florida	20-8287105	
	PURE Specialty Exchange	0%	17148	Arizona	30-1294858	
	PURE Specialty Risk Management, LLC	100.0%		Arizona	87-4545957	
	Tokio Marine Canada Ltd.	100.0%		Canada		
	Tokio Marine Nawa Insurance Co., Ltd.	50.2%		Taiwan		
	Newa Insurance (Cambodia) Plc.	21.2%		Cambodia		
	Guangxin Venture Capital Co., Ltd	10.0%		Taiwan		
	Tokio Marine Asia Pte. Ltd.	100.0%		Singapore		
	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	100.0%		Hong Kong		AA-5321001
	Tokio Marine Insurance Vietnam Company Limited	51.0%		Vietnam		
	Tokio Marine South East Servicing Company Limited	60.6%		Thailand		
	Tokio Marine Insurance Broker Co., Ltd.	60.6%		Thailand		
	Tokio Management Services (Thailand) Co., Ltd.	100.0%		Thailand		
	TMF Holding (Thailand) Limited	100.0%		Thailand		
	PIM Holding (Thailand) Co., Ltd.	51.0%		Thailand		
	Pannasub Co., Ltd.	100.0%		Thailand		
	Tokio Marine Life Insurance (Thailand) Public Company Limited	100.0%		Thailand		
	NHCT Holding (Thailand) Company Limited	100.0%		Thailand		
	NHCT Company Limited	100.0%		Thailand		
	Tokio Marine Safety Insurance (Thailand) Public Company Limited	99.3%		Thailand		
	Tokio Marine Insurans (Malaysia) Berhad	100.0%		Malaysia		
	PT Asuransi Tokio Marine Indonesia	80.0%		Indonesia		
	IFFCO-TOKIO General Insurance Company Limited	49.0%		India		
	IFFCO-TOKIO Insurance Services Limited	49.0%		India		
	Malayan Insurance Company, Inc.	19.4%		Philippines		
	Hollard Holdings Proprietary Limited	22.5%		South Africa		

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Hollard International Proprietary Limited	22.5%		South Africa		
	Grand Guardian Tokio Marine General Insurance Company Limited	15.0%		Myanmar		
	The Shinko Building, Ltd.	54.0%		Japan		
	Tokio Marine & Nichido Adjusting Services Co., Ltd.	100.0%		Japan		
	The Tokio Marine Claims Service Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Systems Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin 110 Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Human Resources Academy Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Outsourcing Management Co., Ltd.	100.0%		Japan		
	MMC Insurance Services Co., Ltd.	95.0%		Japan		
	Kudan Insurance Services Co., Ltd.	95.0%		Japan		
	MHI Insurance Services, Ltd.	85.1%		Japan		
	Tokio Marine & Nichido Better Life Services	100.0%		Japan		
	Tokai Nichido Partners Management Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners TOKIO Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kansai Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kyushu Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tohoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners EAST Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Magokoro Partners Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Finance Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Communications Co., Ltd.	100.0%		Japan		
	Tokio Marine Nichido Auto-support Center Co., Ltd.	100.0%		Japan		
	The Tokio Marine Research Institute	100.0%		Japan		
	Tokio Marine International Assistance Co., Ltd.	100.0%		Japan		
	The Mitsubishi Asset Brains Co., Ltd.	25.0%		Japan		
	MST Insurance Service Co., Ltd.	16.1%		Japan		
	Kaijyosyoji, Inc.	28.4%		Japan		
	Tokio Marine Mezzanine Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin Consulting Co., Ltd.	100.0%		Japan		
	T&N Insurance Services Co., Ltd.	100.0%		Japan		
	Kyoei Service Inc.	63.8%		Japan		
	Tokio Marine X SAST Insurance Co., Ltd.	100.0%		Japan		
	Kyodo Jimu Chosa Service K.K.	80.0%		Japan		
	Tokio Marine Asset Management Co., Ltd.	100.0%		Japan		
	Tokio Marine Asset Management (London) Limited	100.0%		UK		
	Tokio Marine Asset Management International Pte. Ltd.	100.0%		Singapore		
	Tokio Marine Asset Management (USA) Ltd.	100.0%		NY		
	Tokio Marine Rogge Asset Management Ltd.	50.0%		UK		
	Nisshin Fire & Marine Insurance Co., Ltd.	100.0%		Japan		AA-1580070

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

Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	Nisshinfire Information System Co., Ltd.	100.0%		Japan		
	Universal Risk Solution Company, Limited	100.0%		Japan		
	Nisshin Fire Insurance Service Company, Limited	100.0%		Japan		
	Nisshin Fire Total Service Company, Limited	100.0%		Japan		
Tokio Marine & Nichido Life Insurance Co., Ltd.	Tokio Marine Anshin Agency Corporation	100.0%		Japan		AA-1580017
	Tokio Marine & Nichido Anshin Support Co.,Ltd.	100.0%		Japan		
Tokio Marine & Nichido Career Service Co., Ltd.	Tokio Marine & Nichido Career Service Co., Ltd.	100.0%		Japan		
Tokio Marine & Nichido Facilities, Inc.	Tokio Marine & Nichido Facilities, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Facility Service, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Lec Service, Inc.	77.5%		Japan		
Tokio Marine & Nichido Medical Service Co., Ltd.	Tokio Marine & Nichido Medical Service Co., Ltd.	100.0%		Japan		
Tokio Marine dR Co., Ltd.	Tokio Marine dR Co., Ltd.	100.0%		Japan		
Tokio Marine Millea SAST Insurance Co., Ltd.	Tokio Marine Millea SAST Insurance Co., Ltd.	100.0%		Japan		
Tokio Marine West SAST Insurance Co., Ltd.	Tokio Marine West SAST Insurance Co., Ltd.	100.0%		Japan		
E. design Insurance Co., Ltd.	E. design Insurance Co., Ltd.	95.2%		Japan		
Tokio Marine Business Support Co., Ltd.	Tokio Marine Business Support Co., Ltd.	100.0%		Japan		
Tokio Marine Assistance Co., Ltd.	Tokio Marine Assistance Co., Ltd.	100.0%		Japan		
Whitehealthcare Inc.	Whitehealthcare Inc.	40.0%		Japan		
AlgoNaut Inc.	AlgoNaut Inc.	40.0%		Japan		
I-Resilience Corporation	I-Resilience Corporation	30.0%		Japan		
Tokio Marine HC Business Launch Preparation Co.,Ltd.	Tokio Marine HC Business Launch Preparation Co.,Ltd.	100.0%		Japan		
Tokio Marine Resilience Co., Ltd.	Tokio Marine Resilience Co., Ltd.	100.0%		Japan		
Tokio Marine Smart Mobility Co., Ltd.	Tokio Marine Smart Mobility Co., Ltd.	100.0%		Japan		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
			22-3704234				Greenbrook LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEIZ 3 LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-3123432				Insurance Data Services Corporation	MO	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			77-0493584				Matrix Absence Management, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			77-0246850				Matrix Payroll Services, Inc.	CA	NIA	Matrix Absence Management, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-1658222				Delphi Capital Management, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3427277				Delphi CRE Funding LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Blue Ash Investment Trust	DE	NIA	Delphi CRE Funding LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Acorn Advisory Capital L.P.	DE	NIA	Delphi Financial Group, Inc.	Ownership	0.999	Tokio Marine Holdings, Inc.	NO	
							Acorn Advisory Capital L.P.	DE	NIA	Acorn Advisory Capital Management LLC	Ownership	0.001	Tokio Marine Holdings, Inc.	NO	
							Acorn Advisory Capital Management LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Build Capital Management LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tyson's Corner Owner, LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Seguradora S.A.	BRA	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.986	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							XS3 Seguros S.A.	BRA	IA	Tokio Marine Seguradora S.A.	Ownership	0.500	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Servicos Ltda.	BRA	NIA	Tokio Marine Seguradora S.A.	Ownership	0.990	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Servicos Ltda.	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil	Ownership	0.010	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Compañia de Seguros, S.A. de C.V.	MEX	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Middle East Limited	ARE	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							TM Claims Service Europe Limited	GBR	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Management (Australasia) Pty. Ltd.	AUS	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Bond and Credit Company Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BCC Trade Credit Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BCC Surety Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Accident & Health International Underwriting Pty Ltd	AUS	NIA	Tokio Marine Management (Australasia) Pty. Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							TM Claims Service Asia Pte. Limited	SGP	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Asia General Holdings Limited	SGP	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.924	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Singapore Ltd.	SGP	IA	Asia General Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance Singapore Ltd.	SGP	IA	Asia General Holdings Limited	Ownership	0.904	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance Malaysia Bhd.	MYS	IA	Tokio Marine Life Insurance Singapore Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Financial Advisers (Singapore) Private Limited	SGP	IA	Tokio Marine Life Insurance Singapore Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Group Limited	GBR	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1121445				Tokio Marine Kiln Insurance Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Arabian Shield Cooperative Insurance Company	.SAU	.IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.058	Tokio Marine Holdings, Inc.	NO	
							Allianz Hayat ve Emeklilik A.S.	.TUR	.IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Other		Tokio Marine Holdings, Inc.	NO	
			76-0336636				HCC Insurance Holdings, Inc.	.DE	.NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3853222				Illum, Inc.	.DE	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	42374	74-2195939				Houston Casualty Company	.TX	.IA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			11-3599814				IMT Services, LLC	.RI	.NIA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620112				IMT Services Canada Limited	.RI	.NIA	IMT Services, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	29599	52-1504975				U.S. Specialty Insurance Company	.TX	.IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	92711	35-1817054				HCC Life Insurance Company	.IN	.IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620395				Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	.MEX	.IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2445410				US Holdings, Inc.	.DE	.NIA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	16805	83-4368150				HCC Captive Solutions Company	.TN	.IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			95-3952981				NAS Insurance Services, LLC	.CA	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0585063				HCC Intermediate Holdings, Inc.	.DE	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-0454192				HCC Underwriting Agency Ltd.	.GBR	.NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1171384				HCC Risk Management Corporation	.TX	.NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1120086				Lloyds Syndicate 4141 TMHCC	.GBR	.IA	HCC Underwriting Agency Ltd.	Management		Tokio Marine Holdings, Inc.	NO	
			48-1307787				Legacy 777, LP	.TX	.NIA	HCC Intermediate Holdings, Inc.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
			98-1009459				Nameco (No. 808) Limited	.GBR	.IA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0551723				HCC Service Company, Inc.	.DE	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0623081				HCC Service Delaware, LLC	.DE	.NIA	HCC Service Company, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2810404				LDG Reinsurance Corporation	.MA	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			68-0101584				HCC Casualty Insurance Services, Inc.	.CA	.NIA	LDG Reinsurance Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3373226				On Call International LLC	.DE	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			46-0738616				On Call International Services, LLC	.DE	.NIA	On Call International LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0479419				HCC Reinsurance Company Limited	.BMU	.IA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0388625				HCC Re Agency Ltd.	.BMU	.NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-1263280				WGIL1-North Mobile LLC	.DE	.NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-4174437				WGIL2-MLK LLC	.DE	.NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-2021265				TMHCC-EMIR2 LLC	.DE	.NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			32-0686531				TMHCC Air-1 LLC	.DE	.NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			92-4011436				TMHCC Air-2 LLC	.DE	.NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-0733935				Avemco Corporation	.DE	.NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10367	52-0795746				Avemco Insurance Company	.MD	.IA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	11243	76-0699782				Tokio Marine GRV Re, Inc.	.OK	.IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-1008186				Avemco Insurance Agency, Inc.	.MD	.NIA	Avemco Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
			11-2514767				HCC Indemnity Guaranty Agency, Inc.	.NY	.NIA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	.GBR	.NIA	HCC Insurance Holdings, Inc.	Ownership	0.988	Tokio Marine Holdings, Inc.	NO	
			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	.GBR	.NIA	HCC Global Financial Products, LLC	Ownership	0.012	Tokio Marine Holdings, Inc.	NO	
			98-0335106				Rattner Mackenzie Limited	.JOR	.NIA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0413966				HCC International Insurance Company PLC	.GBR	.IA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1424403				Tokio Marine Europe S.A.	.LUX	.IA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
			98-0464134				HCCI Credit Services Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1071873				HCC Diversificacion Y Soluciones S.L.	.ESP	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1461265				Odos Holdings Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Odos Broker and Underwriting Services Limited								
			98-1461336					.GBR	NIA	Odos Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1549656				GCube Underwriting Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1550065				Renewable Energy Loss Adjusters Limited	.GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0695980				HCC Acquisition Sub, Inc.	.NY	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-2918810				Professional Indemnity Agency, Inc.	.NJ	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2748570				HCC Specialty Underwriters, Inc.	.MA	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1161736				HCC Specialty Underwriters Ltd.	.CAN	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3716615				MAG Acquisition Sub, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			06-1504568				HCC Global Financial Products, LLC	.DE	NIA	MAG Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			93-1030249				Surety Associates Holding Co., Inc.	.NM	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	10216	95-4290651				American Contractors Indemnity Company	.CA	IA	Surety Associates Holding Co., Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-2465160				Occidental Services, Inc.	.DE	NIA	Surety Associates Holding Co., Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			43-1997476				USSC Holdings, Inc.	.MD	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	10656	52-1976385				United States Surety Company	.MD	IA	USSC Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3021762				HCC Credit Group, Inc.	.NY	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-2554454				G.B. Kenrick & Associates, Inc.	.MI	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-3002556				HCC Public Risk Claim Service, Inc.	.MI	NIA	G.B. Kenrick & Associates, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3384567				HCC Medical Insurance Services, LLC	.WI	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			47-1246008				Brooklyn Ventures, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			26-4114320				Brooklyn Ventures, LLC	.MO	NIA	Brooklyn Ventures, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-4103791				Producers Ag Insurance Group, Inc.	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			35-2459750				Pro Ag Transition Services, LLC	.CA	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-1108576				Pro Ag Management, Inc.	.IL	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	34312	81-0368291				Producers Agriculture Insurance Company	.TX	IA	Pro Ag Management, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1493732				Crop Hail Management, Inc.	.TX	NIA	Producers Agriculture Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	33170	75-1494452				Producers Lloyds Insurance Company	.TX	IA	Producers Agriculture Insurance Company	Management	1.000	Tokio Marine Holdings, Inc.	NO	
			35-2450327				Athenium Analytics LLC	.DE	NIA	HCC Insurance Holdings, Inc.	Ownership	0.225	Tokio Marine Holdings, Inc.	NO	
			64-0816870				Gulf Guaranty Employee Benefit Services, Inc.	.MS	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			84-1699173				Privilege Underwriters, Inc.	.DE	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	13204	26-3109178				PURE Insurance Company	.FL	IA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-5625284				PURE Risk Management, LLC	.FL	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			81-2312376				PURE Programs, LLC	.DE	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			82-1436681				Haven Art Group, LLC	.DE	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	12873	20-8287105				Privilege Underwriters Reciprocal Exchange	.FL	IA	Subscriber's Advisory Committee	Attorney-In-Fact		Tokio Marine Holdings, Inc.	NO	
			33-0718415				Gcube Insurance Services, Inc.	.CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
.3098	Tokio Marine Holdings, Inc. GRP	17148	30-1294858				PURE Specialty Exchange	.AZ	IA	Subscriber's Advisory Committee	Attorney-In-Fact		Tokio Marine Holdings, Inc.	NO	
			87-4545957				PURE Specialty Risk Management, LLC	.AZ	NIA	Privilege Underwriters, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			81-0967581				Renewable Energy Loss Adjusters, LLC	.CA	NIA	Gcube Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Canada Ltd.	.CAN	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asia Pte. Ltd.	.SGP	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
			AA-5321001				The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	.HKG	IA	Tokio Marine Asia Pte. Ltd	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Nawa Insurance Co., Ltd.	.TWN	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.502	Tokio Marine Holdings, Inc.	NO	
							Nawa Insurance (Cambodia) Plc.	.KHM	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.424	Tokio Marine Holdings, Inc.	NO	
							Guangxin Venture Capital Co., Ltd	.TWN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.200	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Vietnam Company Limited	.VNM	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine South East Servicing Company Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.451	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine South East Servicing Company Limited	.THA	NIA	TMF Holding (Thailand) Limited	Ownership	0.155	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Broker Co., Ltd.	.THA	NIA	Tokio Marine South East Servicing Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Broker Co., Ltd.	.THA	NIA	Tokio Management Services (Thailand) Co., Ltd.	Ownership		Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurance Broker Co., Ltd.	.THA	NIA	TMF Holding (Thailand) Limited	Ownership		Tokio Marine Holdings, Inc.	NO	
							Tokio Management Services (Thailand) Co., Ltd.	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							TMF Holding (Thailand) Limited	.THA	NIA	Tokio Management Service (Thailand) Co., Ltd.	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							TMF Holding (Thailand) Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							NHCT Holding (Thailand) Company Limited	.THA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							NHCT Holding (Thailand) Company Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	
							NHCT Holding (Thailand) Company Limited	.THA	NIA	TMF Holding (Thailand) Limited	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							NHCT Company Limited	.THA	NIA	NHCT Holding (Thailand) Company Limited	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							NHCT Company Limited	.THA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							NHCT Company Limited	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	NHCT Company Limited	Ownership	0.252	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.488	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.001	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Safety Insurance (Thailand) Public Company Limited	.THA	IA	TMF Holding (Thailand) Limited	Ownership	0.253	Tokio Marine Holdings, Inc.	NO	
							PIM Holding (Thailand) Co., Ltd.	.THA	NIA	TMF Holding (Thailand) Limited	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Pannasub Co., Ltd.	.THA	NIA	Tokio Management Service (Thailand) Co., Ltd.	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Pannasub Co., Ltd.	.THA	NIA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance (Thailand) Public Company Limited	.THA	IA	Pannasub Co., Ltd	Ownership	0.510	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Life Insurance (Thailand) Public Company Limited	.THA	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Insurans (Malaysia) Berhad	.MYS	IA	Tokio Marine Asia Pte. Ltd	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PT Asuransi Tokio Marine Indonesia	.IDN	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	
							IFFCO-TOKIO General Insurance Company Limited	.IND	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							IFFCO-TOKIO Insurance Services Limited	.IND.	NIA.	IFFCO-TOKIO General Insurance Company, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Malayan Insurance Company, Inc.	.PHL.	IA.	Tokio Marine Asia Pte. Ltd	Ownership	0.194	Tokio Marine Holdings, Inc.	NO	
							Hollard Holdings Proprietary Limited	.ZAF.	NIA.	Tokio Marine Asia Pte. Ltd	Ownership	0.225	Tokio Marine Holdings, Inc.	NO	
							Hollard International Proprietary Limited	.ZAF.	NIA.	Tokio Marine Asia Pte. Ltd	Ownership	0.225	Tokio Marine Holdings, Inc.	NO	
							PT Tokio Marine Life Insurance Indonesia	.IDN.	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.978	Tokio Marine Holdings, Inc.	NO	
							Grand Guardian Tokio Marine General Insurance Company Limited	.MMR.	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.150	Tokio Marine Holdings, Inc.	NO	
			AA-1580070				Nisshin Fire & Marine Insurance Co., Ltd.	.JPN.	IA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nisshinfire Information System Co., Ltd.	.JPN.	NIA.	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Universal Risk Solution Company, Limited	.JPN.	NIA.	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nisshin Fire Insurance Service Co., Ltd.	.JPN.	NIA.	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nisshin Fire Total Service Company, Limited	.JPN.	NIA.	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1580017				Tokio Marine & Nichido Life Insurance Co., Ltd.	.JPN.	IA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Anshin Agency Corporation	.JPN.	NIA.	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Anshin Consulting Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Anshin Support Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							T&N Insurance Services Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Career Service Co., Ltd.	.JPN.	NIA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Facilities, Inc.	.JPN.	NIA.	Tokio Marine Holdings, Inc.	Ownership	0.750	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Facilities, Inc.	.JPN.	NIA.	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership	0.025	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Facility Service, Inc.	.JPN.	NIA.	Tokio Marine & Nichido Facilities, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Lec Service, Inc.	.JPN.	NIA.	Tokio Marine & Nichido Facilities, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Medical Service Co., Ltd.	.JPN.	NIA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine dR Co., Ltd.	.JPN.	NIA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Millea SAST Insurance Co., Ltd.	.JPN.	IA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine West SAST Insurance Co., Ltd.	.JPN.	IA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							E. Design Insurance Co., Ltd.	.JPN.	IA.	Tokio Marine Holdings, Inc.	Ownership	0.952	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Business Support Co., Ltd.	.JPN.	NIA.	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Shinko Building, Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.540	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Adjusting Services Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine Claims Service Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Systems Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Anshin 110 Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Human Resources Academy Co., Ltd.	.JPN.	NIA.	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
							Kaijyosyoji, Inc.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.284	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Mezzanine Co., Ltd.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Assistance Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Whitehealthcare Inc.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.400	Tokio Marine Holdings, Inc.	NO.....	
							AlgoNaut Inc.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.400	Tokio Marine Holdings, Inc.	NO.....	
							Kyoei Service Inc.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.638	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine X SAST Insurance Co., Ltd.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							I-Resilience Corporation	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.300	Tokio Marine Holdings, Inc.	NO.....	
							Kyodo Jimu Chosa Service K.K.	JPN.....	NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.800	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine HC Business Launch Preparation Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Resilience Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Smart Mobility Co., Ltd.	JPN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	

NONE

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	AA-1580100	TOKIO MARINE & NICHIDO FIRE INSURANCE CO	580,913,707								580,913,707	(932,315,543)
	45-2682016	TOKIO MARINE NORTH AMERICA, INC.	4,551,519								4,551,519	
	45-2682309	TMNA SERVICES, LLC		15,000,000							15,000,000	
	AA-1126510	KILN/LLOYDS SYNDICATE - KILN 510									0	(180,512,525)
	AA-1120096	KILN/LLOYD'S SYNDICATE NUMBER 1880									0	(22,386,133)
	23-2202671	PHILADELPHIA CONSOLIDATED HOLDING CORP.	5,100,000								5,100,000	
18058	23-1738402	PHILADELPHIA INDEMNITY INSURANCE COMPANY	(200,000,000)				(442,559,937)		*		(642,559,937)	119,411,652
23850	23-2423138	TOKIO MARINE SPECIALTY INSURANCE COMPANY	(5,100,000)	(15,000,000)					*		(20,100,000)	122,964,914
	23-1609281	MAGUIRE INSURANCE AGENCY, INC.					442,559,937				442,559,937	
41742	99-0218317	FIRST INSURANCE COMPANY OF HAWAII, LTD.							*		0	155,056,048
41238	13-3118700	TRANS PACIFIC INSURANCE COMPANY									0	63,410,171
66575	74-2281123	RELIANCE STANDARD LIFE INS COMPANY TX	400,000								400,000	(100,269,861)
68381	36-0883760	RELIANCE STANDARD LIFE INSURANCE COMPANY	3,020,000	(124,546,343)			(182,185,242)				(303,711,585)	(1,410,459,332)
15105	43-0727872	SAFETY NATIONAL CASUALTY CORPORATION	(89,910,000)	(12,221,182)	(126,922,546)		(151,954,563)			206,000,000	(175,008,291)	745,863,877
11123	43-1901552	SAFETY FIRST INSURANCE COMPANY	(1,400,000)								(1,400,000)	13,453,626
	13-3427277	DELPHI FINANCIAL GROUP, INC.	(9,960,000)		126,922,546		334,139,805			(206,000,000)	245,102,351	
	AA-3770149	SAFETY NATIONAL RE SPC									0	(730,748,061)
	22-3704234	GREENBROOK LLC		(20,978,818)							(20,978,818)	
10945	13-4032666	TOKIO MARINE AMERICA INSURANCE COMPANY	(50,000,000)								(50,000,000)	155,238,373
	AA-1121445	TOKIO MARINE KILN INSURANCE LIMITED									0	(57,567,000)
32301	20-0940754	TNUS INSURANCE COMPANY									0	22,133,106
	AA-1560076	TOKIO MARINE & NICHIDO FIRE INSURANCE CO									0	3,589,630
	AA-1580070	NISSHIN FIRE & MARINE INSURANCE CO LTD									0	(371,382)
11216	66-0571597	TOKIO MARINE PACIFIC INSURANCE LIMITED	(40,465,226)								(40,465,226)	
	AA-2730049	TOKIO MARINE COMPANIA DE SEGUROS									0	110,000
42374	74-2195939	HOUSTON CASUALTY COMPANY	(98,900,000)								(98,900,000)	(635,235,000)
13815	27-2237608	SAFETY SPECIALTY INSURANCE COMPANY	(13,400,000)								(13,400,000)	133,468,365
10216	95-4290651	AMERICAN CONTRACTORS INDEMNITY COMPANY	(13,700,000)								(13,700,000)	46,170,000
10367	52-0795746	AVEMCO INSURANCE COMPANY	(1,600,000)								(1,600,000)	122,000
92711	35-1817054	HCC LIFE INSURANCE COMPANY	(165,000,000)								(165,000,000)	20,399,000
11243	76-0699782	TOKIO MARINE GRV RE, INC									0	(38,935,836)
	76-0479419	HCC REINSURANCE COMPANY LIMITED									0	(149,755,000)
34312	81-0368291	PRODUCERS AGRICULTURE INSURANCE COMPANY				(225,206,001)					(225,206,001)	732,835,831
33170	75-1494452	PRODUCERS LLOYDS INSURANCE COMPANY									0	142,000
29599	52-1504975	U.S. SPECIALTY INSURANCE COMPANY	(63,700,000)								(63,700,000)	(90,607,000)
10656	52-1976385	UNITED STATES SURETY COMPANY	(1,900,000)								(1,900,000)	(580,000)
	76-0336636	HCC INSURANCE HOLDINGS, INC.	364,800,000	(34,400,000)							330,400,000	
	98-0413966	HCC INTERNATIONAL INSURANCE COMPANY PLC									0	(201,262,000)
	04-2748570	HCC SPECIALTY UNDERWRITERS, INC.	(20,000,000)								(20,000,000)	
	98-1009459	NAMECO (NO. 808) LIMITED									0	17,569,000
	37-1108576	PRO AG MANAGEMENT, INC.				225,206,001					225,206,001	
	AA-3770493	TOKIO MARINE RSL RE PIC LTD									0	1,510,729,193
		TOKIO MARINE HCC MEXICO COMPANIA AFIANZADORA, S.A. DE C.V.									0	19,816,000

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		TOKIO MARINE EUROPA SA									0	567,107,000
	73-1366980	MIDLANDS MANAGEMENT CORPORATION	(6,250,000)								(6,250,000)	
	84-1699173	PRIVILEGE UNDEWRITERS, INC.	71,760,993	100,000,000			202,936,626				374,697,619	
	AA-5764102	TOKIO MARINE INSURANCE SINGAPORE LTD.									0	(214,539)
	26-3109178	PURE Insurance Company		(100,000,000)							(100,000,000)	
		PURE RISK MANAGEMENT	(173,329,752)				548,860,502				375,530,750	(22,224,011)
		ACORN ADVISORY CAPITAL L.P.	(27,500,000)								(27,500,000)	
	20-8287105	PRIVILEGE UNDEWRITERS RECIPROCAL EXCHANGE					(751,797,128)				(751,797,128)	211,558,901
17148	30-1294858	PURE SPECIALTY EXCHANGE									0	(88,572,464)
	87-4545957	PURE SPECIALTY RISK MANAGEMENT LLC.	1,568,759								1,568,759	
		Tokio Marine Canada		34,400,000							34,400,000	867,000
69078	13-5679267	STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	(50,000,000)								(50,000,000)	
		PEMZ 1, LLC		63,920,463							63,920,463	
		PEMZ 2, LLC		60,625,880							60,625,880	
		PEMZ 3, LLC		33,200,000							33,200,000	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

Philadelphia Indemnity Insurance Company (95% Pooling Participation) and Tokio Marine Specialty Insurance Company (5% Pooling Participation). First Indemnity Insurance of Hawaii, Inc., First Fire and Casualty Insurance of Hawaii, Inc., and First Security Insurance of Hawaii, Inc. have 100% Pooling Participation with First Insurance Company of Hawaii, Ltd.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

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

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control Affiliation of Column 5 Over Column 6 (Yes/No)
Reliance Standard Life Insurance Company of Texas ..	Delphi Financial Group, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Reliance Standard Life Insurance Company	Reliance Standard Life Insurance Company of Texas ..	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Reliance Standard Life Insurance Company	Reliance Standard Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Safety National Casualty Corporation	SIG Holdings, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Safety First Insurance Company	Safety National Casualty Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Safety Specialty Insurance Company	Safety National Casualty Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
PURE Specialty Exchange						0.000	
Tokio Marine America Insurance Company	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
TNUS Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Trans Pacific Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
TM Specialty Insurance Company	Tokio Marine America Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Insurance Company of Hawaii, Ltd.	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Fire and Casualty Insurance of Hawaii, Inc. ...	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Indemnity Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
First Security Insurance of Hawaii, Inc.	First Insurance Company of Hawaii, Ltd.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Standard Security Life Insurance Company of New York							
	Reliance Standard Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Tokio Marine Specialty Insurance Company	Philadelphia Consolidated Holding Corp.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Philadelphia Indemnity Insurance Company	Philadelphia Consolidated Holding Corp.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Houston Casualty Company	Illium, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
U.S. Specialty Insurance Company	Houston Casualty Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
HCC Life Insurance Company	Houston Casualty Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
HCC Captive Solutions Company	HCC Life Insurance Company	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Avemco Insurance Company	Avemco Corporation	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Tokio Marine GRV Re, Inc.	Tokio Marine North America, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
American Contractors Indemnity Company	Surety Associates Holding Co., Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
United States Surety Company	USSC Holdings, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Producers Agriculture Insurance Company	Pro Ag Management, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Producers Lloyds Insurance Company				Tokio Marine Holdings, Inc.	N/A	0.000	NO
PURE Insurance Company	Privilege Underwriters, Inc.	100.000	NO	Tokio Marine Holdings, Inc.	N/A	0.000	NO
Privilege Underwriters Reciprocal Exchange						0.000	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

MARCH FILING

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Reliance Standard Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

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

AUGUST FILING

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

Explanations:

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

Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 15. Actuarial Opinion on X-Factors [Document Identifier 442]



- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]





















- 20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Other assets nonadmitted	12,300	12,300	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	12,300	12,300	0	0

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Deferred Insurance Revenue	0	2,397,933
2505. Liability for pension and postretirement benefits		88,750
2597. Summary of remaining write-ins for Line 25 from overflow page	0	2,486,683

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7.1
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	33
Asset Valuation Reserve Replications (Synthetic) Assets	36
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	57
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Part E	E24
Schedule DB - Verification	SI14
Schedule DL - Part 1	E25
Schedule DL - Part 2	E26
Schedule E - Part 1 - Cash	E27
Schedule E - Part 2 - Cash Equivalents	E28
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E29
Schedule F	37
Schedule H - Accident and Health Exhibit - Part 1	38
Schedule H - Part 2, Part 3 and Part 4	39
Schedule H - Part 5 - Health Claims	40
Schedule S - Part 1 - Section 1	41
Schedule S - Part 1 - Section 2	42
Schedule S - Part 2	43
Schedule S - Part 3 - Section 1	44
Schedule S - Part 3 - Section 2	45
Schedule S - Part 4	46
Schedule S - Part 5	47
Schedule S - Part 6	48
Schedule S - Part 7	49
Schedule T - Part 2 Interstate Compact	51
Schedule T - Premiums and Annuity Considerations	50
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	52
Schedule Y - Part 1A - Detail of Insurance Holding Company System	53
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	54
Schedule Y - Part 3 - Ultimate Controlling Party and Listing of Other U.S. Insurance Groups or Entities Under That Ultimate Controlling Party's Control	55
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	56