



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
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, paul.van.haren@rsil.com, 267-256-3664, 267-256-3522

OFFICERS

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

OTHER

John Michael Albanese, Senior Vice President; 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; 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

Jumpei Amano, Thomas William Burghart, Christopher Anthony Fazzini; Steven Andrew Hirsh, Stephan Arthur Kiratsous, James Michael Litvack; James Norbert Meehan, Nita Lone Savage, Donald Alan Sherman; Kiyoshi Wada

State of Pennsylvania, County of Philadelphia, SS

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

Signature of Christopher Anthony Fazzini, President

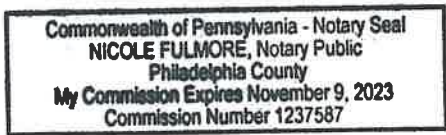
Signature of Charles Thomas Denaro, Secretary

Signature of Thomas Arthur Lutter, Treasurer

Subscribed and sworn to before me this 14th day of February 2022

- 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.....

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



ANNUAL STATEMENT FOR THE YEAR 2021 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)	10,085,564,390		10,085,564,390	9,921,709,577
2. Stocks (Schedule D):				
2.1 Preferred stocks	35,085,177		35,085,177	37,357,906
2.2 Common stocks	398,778,678		398,778,678	329,508,806
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	5,944,164,079		5,944,164,079	5,237,172,118
3.2 Other than first liens	623,918,335		623,918,335	505,064,860
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)			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)	24,578,553		24,578,553	26,330,736
5. Cash (\$98,292,590 , Schedule E - Part 1), cash equivalents (\$162,783,089 , Schedule E - Part 2) and short-term investments (\$31,051,183 , Schedule DA)	292,126,862		292,126,862	284,403,761
6. Contract loans (including \$ premium notes)	400,241		400,241	392,947
7. Derivatives (Schedule DB)	142,735,014		142,735,014	175,686,207
8. Other invested assets (Schedule BA)	377,717,939		377,717,939	326,119,138
9. Receivables for securities	445,116,683		445,116,683	177,715,310
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	18,370,186,450	499	18,370,185,951	17,021,461,367
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	128,045,677	9,006,338	119,039,339	117,982,384
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	74,338,374	1,193,826	73,144,548	60,155,076
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	166,803		166,803	188,926
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0		0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,782,838		5,782,838	10,122,533
16.2 Funds held by or deposited with reinsured companies	0		0	0
16.3 Other amounts receivable under reinsurance contracts	1,744,661		1,744,661	1,196,809
17. Amounts receivable relating to uninsured plans	0		0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	54,410,401		54,410,401	33,313,853
18.2 Net deferred tax asset	102,416,753	47,979,784	54,436,969	58,303,479
19. Guaranty funds receivable or on deposit	1,454,543		1,454,543	2,465,112
20. Electronic data processing equipment and software	59,342,919	58,123,550	1,219,369	945,087
21. Furniture and equipment, including health care delivery assets (\$)	15,032,818	15,032,818	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	545,469	113,640	431,829	1,746,861
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	24,897,951	23,894,143	1,003,808	1,014,280
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	18,838,365,657	155,344,598	18,683,021,059	17,308,895,767
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	260,575,439		260,575,439	219,622,602
28. Total (Lines 26 and 27)	19,098,941,096	155,344,598	18,943,596,498	17,528,518,369
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	23,001,548	23,001,548	0	0
2502. Miscellaneous accounts receivable	1,003,808		1,003,808	1,014,280
2503. Other than invested assets nonadmitted	880,215	880,215	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	12,380	12,380	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	24,897,951	23,894,143	1,003,808	1,014,280

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 9,936,643,344 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	9,936,643,344	9,045,122,340
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	1,268,142,582	1,288,677,623
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	1,489,823,526	2,144,623,797
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	113,529,188	121,439,304
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	458,836,052	477,091,605
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 \$ 95,715 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	97,546	77,948
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	
9.2 Provision for experience rating refunds, including the liability of \$ 824,634 accident and health experience rating refunds of which \$ 824,634 is for medical loss ratio rebate per the Public Health Service Act	824,634	1,988,684
9.3 Other amounts payable on reinsurance, including \$ 502,732 assumed and \$ 2,411,455 ceded	2,914,187	1,098,697
9.4 Interest maintenance reserve (IMR, Line 6)	95,582,568	84,571,681
10. Commissions to agents due or accrued-life and annuity contracts \$ 1,393,729 accident and health \$ and deposit-type contract funds \$	1,393,729	884,596
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	150,278,890	96,453,578
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	(175,093)	(154,911)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	4,336,100	3,889,257
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	0	
15.2 Net deferred tax liability	0	
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	2,699,600	6,543,902
18. Amounts held for agents' account, including \$ 1,262,835 agents' credit balances	1,262,835	5,360,971
19. Remittances and items not allocated	59,617,077	40,843,983
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	
21. Liability for benefits for employees and agents if not included above	0	
22. Borrowed money \$ and interest thereon \$	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)	466,700,235	322,591,887
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	1,828,202,549	1,075,430,950
24.04 Payable to parent, subsidiaries and affiliates	3,769,224	4,465,084
24.05 Drafts outstanding	0	
24.06 Liability for amounts held under uninsured plans	0	
24.07 Funds held under coinsurance	676,184,142	682,194,384
24.08 Derivatives	1,986,098	5,276,961
24.09 Payable for securities	256,583,077	306,015,491
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	18,713,016	15,233,675
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	16,839,945,106	15,731,721,487
27. From Separate Accounts Statement	260,575,439	219,622,602
28. Total liabilities (Lines 26 and 27)	17,100,520,545	15,951,344,089
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	227,876,387
34. Aggregate write-ins for special surplus funds	1,086,920	712,734
35. Unassigned funds (surplus)	1,383,109,533	1,192,582,046
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)	1,787,072,840	1,521,171,167
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,843,075,953	1,577,174,280
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	18,943,596,498	17,528,518,369
DETAILS OF WRITE-INS		
2501. Retained assets program liability to claimants and other miscellaneous liabilities	10,622,382	11,219,722
2502. Deferred revenue - renewal rights	4,795,867	
2503. Liability for pension and postretirement benefits	3,294,767	4,013,953
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	18,713,016	15,233,675
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Affordable Care Act 9010 fee assessment	1,086,920	712,734
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)	1,086,920	712,734

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	2,057,284,239	2,291,935,684
2. Considerations for supplementary contracts with life contingencies	1,818,508	850,109
3. Net investment income (Exhibit of Net Investment Income, Line 17)	785,587,525	749,097,791
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	13,329,245	13,270,980
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)	12,698,838	10,408,976
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	1,725,315	1,372,557
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	2,066	(2,161,079)
9. Total (Lines 1 to 8.3)	2,872,445,736	3,064,775,018
10. Death benefits	83,182,736	103,021,748
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	165,394,415	123,458,558
13. Disability benefits and benefits under accident and health contracts	528,356,693	516,238,904
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	453,310,923	379,076,035
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	101,145,471	109,574,988
18. Payments on supplementary contracts with life contingencies	2,465,037	2,442,311
19. Increase in aggregate reserves for life and accident and health contracts	869,821,913	1,105,081,134
20. Totals (Lines 10 to 19)	2,203,677,188	2,338,893,678
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	179,191,078	188,626,094
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,246,344	1,369,090
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	258,690,118	242,041,426
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	42,029,044	42,526,855
25. Increase in loading on deferred and uncollected premiums	1,275,702	1,271,000
26. Net transfers to or (from) Separate Accounts net of reinsurance	(5,020)	(4,502)
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	2,686,104,454	2,814,723,641
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	186,341,282	250,051,377
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)	186,341,282	250,051,377
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	54,682,928	84,134,350
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)	131,658,354	165,917,027
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(18,017,520) (excluding taxes of \$6,470,162 transferred to the IMR)	158,119,726	(81,567,948)
35. Net income (Line 33 plus Line 34)	289,778,080	84,349,079
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,577,174,280	1,517,128,598
37. Net income (Line 35)	289,778,080	84,349,079
38. Change in net unrealized capital gains (losses) less capital gains tax of \$5,811,312	62,226,454	29,522,544
39. Change in net unrealized foreign exchange capital gain (loss)	3,080,092	(55,449)
40. Change in net deferred income tax	(20,375,416)	57,714,058
41. Change in nonadmitted assets	3,732,654	(82,129,231)
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	(144,108,348)	(22,608,342)
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	75,000,000	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	(4,000,000)	(6,000,000)
53. Aggregate write-ins for gains and losses in surplus	568,157	(746,977)
54. Net change in capital and surplus for the year (Lines 37 through 53)	265,901,673	60,045,682
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,843,075,953	1,577,174,280
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	2,066	102,227
08.302. Realized loss on disposal of fixed assets	0	(2,263,306)
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)	2,066	(2,161,079)
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	568,157	(746,977)
5302. Affordable Care Act 9010 fee assessment	(374,186)	52,267
5303. Reclassification of Affordable Care Act 9010 fee assessment to special surplus funds	374,186	(52,267)
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)	568,157	(746,977)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,044,879,295	2,288,791,023
2. Net investment income	676,017,684	633,627,879
3. Miscellaneous income	14,406,181	11,865,702
4. Total (Lines 1 through 3)	2,735,303,160	2,934,284,604
5. Benefit and loss related payments	1,253,351,680	1,111,654,672
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	4,875	(3,382)
7. Commissions, expenses paid and aggregate write-ins for deductions	454,395,299	467,160,838
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	51,953,000	75,879,335
10. Total (Lines 5 through 9)	1,759,704,854	1,654,691,463
11. Net cash from operations (Line 4 minus Line 10)	975,598,306	1,279,593,141
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	2,451,905,957	4,209,825,588
12.2 Stocks	100,985,994	96,418,694
12.3 Mortgage loans	1,984,462,256	1,050,563,623
12.4 Real estate	4,093,516	2,588,285
12.5 Other invested assets	150,640,996	157,674,419
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(123,768)	(2,839,533)
12.7 Miscellaneous proceeds		20,378,334
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,691,964,951	5,534,609,410
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,559,937,770	5,066,117,687
13.2 Stocks	98,480,820	97,875,231
13.3 Mortgage loans	2,743,887,422	1,874,175,325
13.4 Real estate		0
13.5 Other invested assets	182,865,117	199,294,275
13.6 Miscellaneous applications	139,353,474	
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,724,524,603	7,237,462,518
14. Net increase (decrease) in contract loans and premium notes	7,294	26,671
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,032,566,946)	(1,702,879,779)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	75,000,000	0
16.3 Borrowed funds	0	(55,000,000)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,102,216)	168,292,152
16.5 Dividends to stockholders	4,000,000	4,000,000
16.6 Other cash provided (applied)	(3,206,043)	(16,564,960)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	64,691,741	92,727,192
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)	7,723,101	(330,559,446)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	284,403,761	614,963,207
19.2 End of year (Line 18 plus Line 19.1)	292,126,862	284,403,761

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

20.0001. Non-cash acquisitions from invested asset exchanges - bonds, preferred and common stocks	(261,046,666)	(602,679,142)
20.0002. Non-cash proceeds from invested asset exchanges - bonds, preferred and common stocks	(261,150,972)	(602,679,142)
20.0003. Mortgage loans - exchanges	0	(235,060,143)
20.0004. Tax credit bonds	(10,154,726)	(10,221,662)
20.0005. Capitalization of mortgage interest	(55,980,717)	(41,739,761)
20.0006. Capitalization of bond interest	(8,637,563)	(13,344,037)
20.0007. Real estate acquired in satisfaction of debt	(2,958,166)	(3,566,789)
20.0008. Transfer of common stock to other invested assets	(2,609,532)	0
20.0009.		
20.0010.		

ANNUAL STATEMENT FOR THE YEAR 2021 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)	775,559		775,559									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	386,802		312,751			74,051						
4. Amortization of Interest Maintenance Reserve (IMR)	8,580		6,937			1,643						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	67,669	0	67,669									
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	1,725,315								1,725,315			
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)	2,963,925	0	1,162,916	0	0	75,694	0	0	1,725,315	0	0	0
10. Death benefits	1,932,686		1,932,686									
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	3,292		3,292									
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	22,726		22,726									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	6,580		6,580									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(5,725)		(68,768)			63,043						
20. Totals (Lines 10 to 19)	1,959,559	0	1,896,516	0	0	63,043	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	67,669	0	67,669									XXX
22. Commissions and expense allowances on reinsurance assumed	0	0										
23. General insurance expenses	1,047,997		509,038			452,726			86,233			
24. Insurance taxes, licenses and fees, excluding federal income taxes	25,349		25,349									
25. Increase in loading on deferred and uncollected premiums	(2,245)		(2,245)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(5,020)								(5,020)			
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	3,093,309	0	2,496,327	0	0	515,769	0	0	81,213	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(129,384)	0	(1,333,411)	0	0	(440,075)	0	0	1,644,102	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)	(129,384)	0	(1,333,411)	0	0	(440,075)	0	0	1,644,102	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(37,968)		(391,296)			(129,143)			482,471			
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)	(91,416)	0	(942,115)	0	0	(310,932)	0	0	1,161,631	0	0	0
34. Policies/certificates in force end of year	20,038		17,988			2,047			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 2021 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)	135,694,292		135,694,292						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	17,977,013		17,977,013						
4. Amortization of Interest Maintenance Reserve (IMR)	398,765		398,765						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0		.0						
6. Commissions and expense allowances on reinsurance ceded	(1,901,607)		(1,901,607)						
7. Reserve adjustments on reinsurance ceded	.0		.0						
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0		.0						
8.2 Charges and fees for deposit-type contracts	.0		.0						
8.3 Aggregate write-ins for miscellaneous income	.0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	152,168,463	0	152,168,463	0	0	0	0	0	0
10. Death benefits	81,250,050		81,250,050						
11. Matured endowments (excluding guaranteed annual pure endowments)	.0		.0						
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	.0		.0						
14. Coupons, guaranteed annual pure endowments and similar benefits	.0		.0						
15. Surrender benefits and withdrawals for life contracts	.0		.0						
16. Group conversions	.0		.0						
17. Interest and adjustments on contract or deposit-type contract funds	441,947		441,947						
18. Payments on supplementary contracts with life contingencies	.0		.0						
19. Increase in aggregate reserves for life and accident and health contracts	8,912,947		8,912,947						
20. Totals (Lines 10 to 19)	90,604,944	0	90,604,944	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	44,258,865		44,258,865						XXX
22. Commissions and expense allowances on reinsurance assumed	.0		.0						
23. General insurance expenses	60,959,484		60,959,484						
24. Insurance taxes, licenses and fees, excluding federal income taxes	12,806,710		12,806,710						
25. Increase in loading on deferred and uncollected premiums	439,695		439,695						
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0		.0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	209,069,698	0	209,069,698	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)	(56,901,235)	0	(56,901,235)	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0		0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(56,901,235)	0	(56,901,235)	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(16,697,997)		(16,697,997)						
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)	(40,203,238)	0	(40,203,238)	0	0	0	0	0	0
34. Policies/certificates in force end of year	17,987		17,987						
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 2021 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuities)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	985,625,131	745,814,530	239,810,601				
2. Considerations for supplementary contracts with life contingencies	1,818,508	XXX	XXX	XXX	XXX	1,818,508	XXX
3. Net investment income	424,433,325	208,680,262	215,369,246			383,817	
4. Amortization of Interest Maintenance Reserve (IMR)	9,414,744	4,628,928	4,777,302			8,514	
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)	1,421,291,708	959,123,720	459,957,149	0	0	2,210,839	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	138,923,116	72,999,401	65,923,715				
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	373,407,272	199,156,776	174,250,496				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	864,950	560,390	302,236			2,324	
18. Payments on supplementary contracts with life contingencies	2,465,037					2,465,037	
19. Increase in aggregate reserves for life and accident and health contracts	842,439,041	579,622,879	262,213,159			603,003	
20. Totals (Lines 10 to 19)	1,358,099,416	852,339,446	502,689,606	0	0	3,070,364	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	37,632,042	23,551,091	14,080,951				
22. Commissions and expense allowances on reinsurance assumed	963,355	963,355					
23. General insurance expenses	14,444,338	6,702,004	7,414,177			328,157	
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,348,773	1,582,130	766,643				
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)	1,413,487,924	885,138,026	524,951,377	0	0	3,398,521	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	7,803,784	73,985,694	(64,994,228)	0	0	(1,187,682)	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)	7,803,784	73,985,694	(64,994,228)	0	0	(1,187,682)	0
32. Federal income taxes incurred (excluding tax on capital gains)	2,290,065	21,711,529	(19,072,932)			(348,532)	
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)	5,513,719	52,274,165	(45,921,296)	0	0	(839,150)	0
34. Policies/certificates in force end of year	103,223	60,473	42,376			374	
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 2021 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	115,937,063	115,937,063					
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	55,749,082	55,749,082					
4. Amortization of Interest Maintenance Reserve (IMR)	1,236,622	1,236,622					
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)	172,922,767	172,922,767	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	26,471,299	26,471,299					
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	79,880,925	79,880,925					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	44,307	44,307					
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	40,174,741	40,174,741					
20. Totals (Lines 10 to 19)	146,571,272	146,571,272	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,415,384	3,415,384					
22. Commissions and expense allowances on reinsurance assumed	192,020	192,020					
23. General insurance expenses	7,835,359	7,835,359					
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	0					
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	158,014,035	158,014,035	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)	14,908,732	14,908,732	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)	14,908,732	14,908,732	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	4,375,054	4,375,054					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	10,533,678	10,533,678	0	0	0	0	0
34. Policies/certificates in force end of year	15,593	15,593					
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 2021 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (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										
1. Premiums for accident and health contracts	819,252,194				2,974,194	13,581,030					650,742,015		151,954,955
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	102,285,630										94,433,844		7,851,786
4. Amortization of Interest Maintenance Reserve (IMR)	2,268,892										2,094,724		174,168
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	5,081,638				796,621	3,322,330				0			962,687
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	2,066	0	0	0	0	0	0	0	0	0	2,066	0	0
9. Totals (Lines 1 to 8.3)	928,890,420	0	0	0	3,770,815	16,903,360	0	0	0	0	747,272,649	0	160,943,596
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	528,353,401				1,530,332	8,871,808					464,479,793		53,471,468
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	51,370												51,370
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	(21,699,091)					71,049					(18,064,236)		(3,705,904)
20. Totals (Lines 10 to 19)	506,705,680	0	0	0	1,530,332	8,942,857	0	0	0	0	446,415,557	0	49,816,934
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	92,417,118				1,142,551	4,837,472					58,988,200		27,448,895
22. Commissions and expense allowances on reinsurance assumed	90,969										0		90,969
23. General insurance expenses	170,862,249				665,403	3,493,365					131,441,467		35,262,014
24. Insurance taxes, licenses and fees, excluding federal income taxes	26,848,212				261,184	1,605,311					19,896,837		5,084,880
25. Increase in loading on deferred and uncollected premiums	838,252										580,275		257,977
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)	797,762,480	0	0	0	3,599,470	18,879,005	0	0	0	0	657,322,336	0	117,961,669
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	131,127,940				171,345	(1,975,645)					89,950,313		42,981,927
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)	131,127,940				171,345	(1,975,645)					89,950,313		42,981,927
32. Federal income taxes incurred (excluding tax on capital gains)	38,480,253				50,282	(579,764)					26,396,440		12,613,295
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)	92,647,687	0	0	0	121,063	(1,395,881)	0	0	0	0	63,553,873	0	30,368,632
34. Policies/certificates in force end of year	40,063				1,896	2,020					25,649		10,498
DETAILS OF WRITE-INS													
08.301. Miscellaneous income	2,066										2,067		
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)	2,066	0	0	0	0	0	0	0	0	0	2,067	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 2021 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	6,353,750	0	4,921,325	0	0	1,432,425	0	0	0	0	0	0
2. Tabular net premiums or considerations	775,559		775,559									
3. Present value of disability claims incurred	0											
4. Tabular interest	299,883		228,261			71,622						
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)	7,429,192	0	5,925,145	0	0	1,504,047	0	0	0	0	0	0
9. Tabular cost	668,612		660,034			8,578						
10. Reserves released by death	386,537		386,537									
11. Reserves released by other terminations (net)	22,726		22,726									
12. Annuity, supplementary contract and disability payments involving life contingencies	3,292		3,292									
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	1,081,167	0	1,072,589	0	0	8,578	0	0	0	0	0	0
15. Reserve December 31 of current year	6,348,025	0	4,852,556	0	0	1,495,469	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	4,623,178		3,127,709			1,495,469						
17. Amount Available for Policy Loans Based upon Line 16 CSV	4,222,937		2,727,468			1,495,469						

(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 2021 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 Variable Life	5 Universal 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	106,093,570	0	106,093,570	0	0	0	0	0	0
2. Tabular net premiums or considerations	118,054,034		118,054,034						
3. Present value of disability claims incurred	9,095,162		9,095,162						
4. Tabular interest	3,646,897		3,646,897						
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)	236,889,663	0	236,889,663	0	0	0	0	0	0
9. Tabular cost	120,449,405		120,449,405						
10. Reserves released by death	0								
11. Reserves released by other terminations (net)	1,433,740		1,433,740						
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)	121,883,146	0	121,883,146	0	0	0	0	0	0
15. Reserve December 31 of current year	115,006,517	0	115,006,517	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 2021 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	7,860,418,232	3,790,815,095	4,053,646,708	0	0	15,956,429	0
2. Tabular net premiums or considerations	987,443,640	745,814,531	239,810,601			1,818,508	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	386,235,111	233,658,115	151,395,208			1,181,788	
5. Tabular less actual reserve released	(389,851,553)	(326,850,362)	(63,068,935)			67,744	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	8,844,245,430	4,443,437,379	4,381,783,582	0	0	19,024,469	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	141,388,153	72,999,401	65,923,715			2,465,037	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	141,388,153	72,999,401	65,923,715	0	0	2,465,037	0
15. Reserve December 31 of current year	8,702,857,277	4,370,437,978	4,315,859,867	0	0	16,559,432	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	8,386,663,371	4,226,890,099	4,159,773,272				
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 2021 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	1,072,256,785	1,072,256,785	0	0	0	0
2. Tabular net premiums or considerations	115,937,063	115,937,063				
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	46,765,201	46,765,201				
5. Tabular less actual reserve released	(96,056,225)	(96,056,225)				
6. Increase in reserve on account of change in valuation basis	0					
7. Other increases (net)	0					
8. Totals (Lines 1 to 7)	1,138,902,824	1,138,902,824	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	26,471,299	26,471,299				
13. Net transfers to or (from) Separate Accounts	0					
14. Total Deductions (Lines 9 to 13)	26,471,299	26,471,299	0	0	0	0
15. Reserve December 31 of current year	1,112,431,525	1,112,431,525	0	0	0	0
Cash Surrender Value and Policy Loans						
16. CSV Ending balance December 31, current year	1,022,522,073	1,022,522,073				
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 2021 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) 851,696	896,441
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 538,369,452	541,581,713
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 2,471,773	2,448,007
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	14,176,828	13,897,552
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 364,838,986	367,404,630
4. Real estate	(d)	
5. Contract loans	5,706	5,706
6. Cash, cash equivalents and short-term investments	(e) 4,570,824	4,926,695
7. Derivative instruments	(f) 217,308	217,308
8. Other invested assets	21,466,828	21,690,877
9. Aggregate write-ins for investment income	549,000	549,000
10. Total gross investment income	947,518,401	953,617,929
11. Investment expenses		(g) 162,661,472
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 273,902
13. Interest expense		(h) 5,095,030
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		168,030,404
17. Net investment income (Line 10 minus Line 16)		785,587,525
DETAILS OF WRITE-INS		
0901. Miscellaneous Income	549,000	549,000
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)	549,000	549,000
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 \$ 106,357,726 accrual of discount less \$ 50,467,784 amortization of premium and less \$ 12,239,799 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 \$ 28,071,894 accrual of discount less \$ 15,372,766 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 590,251 accrual of discount less \$ 16,241 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 5,069,444 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(149,645)	0	(149,645)	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	41,412,591	(55,477,806)	(14,065,215)	12,053,565	3,708,748
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	1,284,429	0	1,284,429	735,079	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	7,941,263	372	7,941,635	22,632,146	0
2.21 Common stocks of affiliates	0	0	0	39,518,562	0
3. Mortgage loans	1,048,583	(349,992)	698,591	0	0
4. Real estate	(5,970)	(610,863)	(616,833)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	285,867	(69,682)	216,185	(392,907)	(628,658)
7. Derivative instruments	164,048,208	11,694,039	175,742,247	(24,631,403)	0
8. Other invested assets	378,593	(517,477)	(138,884)	18,122,730	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	216,243,919	(45,331,409)	170,912,510	68,037,771	3,080,090
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 2021 OF THE Reliance Standard Life Insurance Company

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

	Insurance											
	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			Life Insurance	4 Individual Annuities		Life Insurance	7 Annuities	Group	9 Credit (Group and Individual)	10 Other		
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	0	0	0	0
4. Advance	0											
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	249,951		249,951									
6.2 Reinsurance assumed	0											
6.3 Reinsurance ceded	86,656		86,656									
6.4 Net	163,295	0	163,295	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	163,295	0	163,295	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:												
9.1 Direct	249,951		249,951									
9.2 Reinsurance assumed	0											
9.3 Reinsurance ceded	86,656		86,656									
9.4 Net (Line 7 - Line 8)	163,295	0	163,295	0	0	0	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct	1,098,456,486			984,026,576			114,429,910					
10.2 Reinsurance assumed	0											
10.3 Reinsurance ceded	0											
10.4 Net	1,098,456,486	0	0	984,026,576	0	0	114,429,910	0	0	0	0	0
RENEWAL												
11. Uncollected	86,446,797		185,429			31,145,145		55,116,223				
12. Deferred and accrued	166,803		166,803									
13. Deferred, accrued and uncollected:												
13.1 Direct	94,572,612		1,008,295			32,810,455		60,753,862				
13.2 Reinsurance assumed	27,145		27,145									
13.3 Reinsurance ceded	7,986,157		683,208			1,665,310		5,637,639				
13.4 Net (Line 11 + Line 12)	86,613,600	0	352,232	0	0	31,145,145	0	55,116,223	0	0	0	0
14. Advance	97,546		1,831					95,715				
15. Line 13.4 - Line 14	86,516,054	0	350,401	0	0	31,145,145	0	55,020,508	0	0	0	0
16. Collected during year:												
16.1 Direct	1,378,012,535		2,982,390	2,790,068		463,360,096	21,200	908,752,035		106,746		
16.2 Reinsurance assumed	2,193,479		95,169	531,767			1,485,953	80,590				
16.3 Reinsurance ceded	435,765,008		2,466,952	1,723,279		334,135,349		97,439,428				
16.4 Net	944,441,006	0	610,607	1,598,556	0	129,224,747	1,507,153	811,393,197	0	106,746	0	0
17. Line 15 + Line 16.4	1,030,957,060	0	961,008	1,598,556	0	160,369,892	1,507,153	866,413,705	0	106,746	0	0
18. Prior year (uncollected + deferred and accrued - advance)	72,292,601	0	348,744	0	0	24,675,600	0	47,268,257	0	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	1,391,150,178		3,019,470	2,790,068		470,220,444	21,200	914,992,250		106,746		
19.2 Reinsurance assumed	2,189,425		91,115	531,767			1,485,953	80,590				
19.3 Reinsurance ceded	434,675,143		2,498,320	1,723,279		334,526,152		95,927,392				
19.4 Net (Line 17 - Line 18)	958,664,460	0	612,265	1,598,556	0	135,694,292	1,507,153	819,145,448	0	106,746	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	2,489,856,615	0	3,269,421	986,816,644	0	470,220,444	114,451,110	914,992,250	0	106,746	0	0
20.2 Reinsurance assumed	2,189,425	0	91,115	531,767	0	0	1,485,953	80,590	0	0	0	0
20.3 Reinsurance ceded	434,761,799	0	2,584,976	1,723,279	0	334,526,152	0	95,927,392	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	2,057,284,241	0	775,560	985,625,132	0	135,694,292	115,937,063	819,145,448	0	106,746	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)	
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums	0											
22. All other	21,944		21,944									
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded	60,233		60,233									
23.2 Reinsurance assumed	338,000			336,000		2,000						
23.3 Net ceded less assumed	(277,767)	0	60,233	(336,000)	0	(2,000)	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded	9,451,138									9,451,138		
24.2 Reinsurance assumed	817,375			627,355		190,020						
24.3 Net ceded less assumed	8,633,763	0	0	(627,355)	0	(190,020)	0	0	0	9,451,138		0
25. Renewal:												
25.1 Reinsurance ceded	3,187,467		7,436		(1,901,607)		5,081,638					
25.2 Reinsurance assumed	90,969						90,969					
25.3 Net ceded less assumed	3,096,498	0	7,436	0	(1,901,607)	0	4,990,669	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	12,698,838	0	67,669	0	(1,901,607)	0	5,081,638	0	0	9,451,138		0
26.2 Reinsurance assumed (Page 6, Line 22)	1,246,344	0	0	963,355	0	192,020	90,969	0	0	0		0
26.3 Net ceded less assumed	11,452,494	0	67,669	(963,355)	(1,901,607)	(192,020)	4,990,669	0	0	9,451,138		0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	180,233		60,233	120,000								
28. Single	39,511,555			36,103,213		3,408,342						
29. Renewal	138,099,290		7,436	1,408,829		44,258,865	7,042	92,417,118				
30. Deposit-type contract funds	1,400,000									1,400,000		
31. Totals (to agree with Page 6, Line 21)	179,191,078	0	67,669	37,632,042	0	44,258,865	3,415,384	92,417,118	0	0	1,400,000	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	3,984,387	0	6,205,017	40,018	11,359,425		21,588,847
2. Salaries and wages	44,307,317	2,483,048	72,277,635	371,917	83,406,995		202,846,912
3.11 Contributions for benefit plans for employees	7,010,665	645,724	9,785,095	46,776	10,384,555		27,872,815
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	731,359	55,978	992,055	6,189	259,439		2,045,020
3.32 Other agent welfare	0	0	0	0	0		0
4.1 Legal fees and expenses	260,627	0	4,091,098	682,061	684,254		5,718,040
4.2 Medical examination fees	224,500	0	11,816	0	0		236,316
4.3 Inspection report fees	22,893	0	44,966	0	0		67,859
4.4 Fees of public accountants and consulting actuaries	730,007	0	989,429	1,064,000	408,497		3,191,933
4.5 Expense of investigation and settlement of policy claims	387,208	10,960,243	2,067,810	(124)	(852)		13,414,285
5.1 Traveling expenses	757,622	110	1,255,903	6,705	915,092		2,935,432
5.2 Advertising	982,734	0	1,009,424	4,605	15,443		2,012,206
5.3 Postage, express, telegraph and telephone	1,335,578	0	1,531,823	12,331	614,602		3,494,334
5.4 Printing and stationery	142,183	28	211,932	13,286	92,519		459,948
5.5 Cost or depreciation of furniture and equipment	5,186,709	0	11,477,277	124,854	2,295,705		19,084,545
5.6 Rental of equipment	163,157	0	286,258	483	1,046,923		1,496,821
5.7 Cost or depreciation of EDP equipment and software	196,157	0	469,707	4,856	16,053		686,773
6.1 Books and periodicals	380,670	13,024	144,279	101,742	99,220		738,935
6.2 Bureau and association fees	104,603	363	84,310	4,505	113,414		307,195
6.3 Insurance, except on real estate	470,904	0	27,810	93,192	1,320,943		1,912,849
6.4 Miscellaneous losses	0	0	0	0	0		0
6.5 Collection and bank service charges	319,367	0	116,282	47,452	643,310		1,126,411
6.6 Sundry general expenses	117,770	0	73,192	2,832	109,520		303,314
6.7 Group service and administration fees	5,960,611	0	24,644,627	(2)	(18)		30,605,218
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)	18,397	0	39,786	366	1,212		59,761
7.3 Agency conferences other than local meetings	276,513	0	488,120	2,272	7,514		774,419
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
9.2 Investment expenses not included elsewhere							0
9.3 Aggregate write-ins for expenses	10,215,239	495	18,377,587	910,374	48,867,707	0	78,371,402
10. General expenses incurred	84,287,177	14,159,013	156,703,238	3,540,690	162,661,472	(b) 0	(a) 421,351,590
11. General expenses unpaid Dec. 31, prior year	12,610,240		37,863,225		45,980,113		96,453,578
12. General expenses unpaid Dec. 31, current year	17,464,559		55,655,692		77,158,639		150,278,890
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)	79,432,858	14,159,013	138,910,771	3,540,690	131,482,946	0	367,526,278
DETAILS OF WRITE-INS							
09.301. Computer Services	8,532,903	495	9,208,618	89,086	30,026,300		47,857,402
09.302. Consulting	1,682,336	0	9,168,969	821,288	18,841,407		30,514,000
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	10,215,239	495	18,377,587	910,374	48,867,707	0	78,371,402

(a) Includes management fees of \$ 17,357,911 to affiliates and \$ 112,831,861 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 \$ 0

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	1,961,288	2,943,361				4,904,649
3. State taxes on premiums	7,230,566	14,543,151				21,773,717
4. Other state taxes, including \$ for employee benefits	2,876,958	4,330,144		11,891		7,218,993
5. U.S. Social Security taxes	2,958,145	4,717,239		262,011		7,937,395
6. All other taxes	153,873	314,321				468,194
7. Taxes, licenses and fees incurred	15,180,830	26,848,216	0	273,902	0	42,302,948
8. Taxes, licenses and fees unpaid Dec. 31, prior year	905,594	2,986,045		(2,383)		3,889,256
9. Taxes, licenses and fees unpaid Dec. 31, current year	1,237,910	3,097,151		1,037		4,336,098
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	14,848,514	26,737,110	0	270,482	0	41,856,106

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		0
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	21,944	
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	21,944	0
6. Paid in cash	4,010	
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		(25,954)
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		(25,954)
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		(25,954)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200033. 83 IAM 6.75% DEF		3,905,976	XXX	1,612,328	XXX	2,293,648
0200034. 83 IAM 7.00% DEF		47,309	XXX	47,309	XXX	
0200035. 83 IAM 7.25% DEF		9,593,377	XXX	9,593,377	XXX	
0200036. 83 IAM 8.00% DEF		1,181,973	XXX	1,181,973	XXX	
0200037. 83 IAM 8.50% DEF		7,609,110	XXX	7,609,110	XXX	
0200038. 83 IAM 8.75% DEF		245,551	XXX	245,551	XXX	
0200039. 83 IAM 10.00% DEF		15,160	XXX	15,160	XXX	
0200040. 83 GAM 5.25% DEF		1,679,081	XXX		XXX	1,679,081
0200041. 83 GAM 5.75% DEF		601,922	XXX		XXX	601,922
0200042. 83 GAM 6.00% DEF		6,182,872	XXX		XXX	6,182,872
0200043. 83 GAM 6.25% DEF		1,524,392	XXX		XXX	1,524,392
0200044. 83 GAM 6.50% DEF		2,652,682	XXX		XXX	2,652,682
0200045. 83 GAM 6.75% DEF		302,091	XXX		XXX	302,091
0200046. 83 GAM 7.00% DEF		118,547	XXX		XXX	118,547
0200047. 83 GAM 7.25% DEF		2,772,084	XXX		XXX	2,772,084
0200048. 83 GAM 7.50% DEF		4,655,797	XXX		XXX	4,655,797
0200049. 83 GAM 7.75% DEF		246,384	XXX		XXX	246,384
0200050. 83 GAM 8.00% DEF		928,053	XXX		XXX	928,053
0200051. 83 GAM 8.25% DEF		714,647	XXX		XXX	714,647
0200052. 83 GAM 8.75% DEF		31,137	XXX		XXX	31,137
0200053. 83 GAM 6.75% IMM		42,446	XXX		XXX	42,446
0200054. 83 GAM 7.00% IMM		211,793	XXX		XXX	211,793
0200055. 83 GAM 7.75% IMM		20,245	XXX		XXX	20,245
0200056. 83 GAM 8.00% IMM		323,566	XXX		XXX	323,566
0200057. 83 GAM 8.25% IMM		802,956	XXX		XXX	802,956
0200058. 83 GAM 8.75% IMM		8,847	XXX		XXX	8,847
0200059. 83 GAM 9.25% IMM		66,263	XXX		XXX	66,263
0200060. 83 GAM 11.00% IMM		99,018	XXX		XXX	99,018
0200061. 83 GAM 11.25% IMM		762	XXX		XXX	762
0299997. Totals (Gross)		9,829,005,734	XXX	8,716,574,209	XXX	1,112,431,525
0299998. Reinsurance ceded		30,276,364	XXX	30,276,364	XXX	
0299999. Annuities: Totals (Net)		9,798,729,370	XXX	8,686,297,845	XXX	1,112,431,525
0300001. 2012 IAR 1.00%		74,622		74,622		
0300002. 2012 IAR 1.50%		375,475		375,475		
0300003. 2012 IAR 1.75%		9,335		9,335		
0300004. 2012 IAR 2.00%		93,928		93,928		
0300005. 2012 IAR 2.25%		624,188		624,188		
0300006. 2012 IAR 2.50%		259,074		259,074		
0300007. 2012 IAR 2.75%		219,408		219,408		
0300008. 2012 IAR 3.00%		1,459,976		1,459,976		
0300009. 2012 IAR 3.25%		276,710		276,710		
0300010. 2012 IAR 3.50%		217,402		217,402		
0300011. 2012 IAR 3.75%		1,608,391		1,608,391		
0300012. 2012 IAR 4.00%		3,219,333		3,219,333		
0300013. 2012 IAR 4.25%		286,808		286,808		
0300014. 37 S.A. 2.25%		833		833		
0300015. 37 S.A. 2.50%		1,056		1,056		
0300016. 83 IAM 4.50%		12,051		12,051		
0300017. 83 IAM 5.00%		14,732		14,732		
0300018. 83 IAM 5.50%		3,019		3,019		
0300019. 83 IAM 6.25%		24,670		24,670		
0300020. 83 IAM 6.50%		38,363		38,363		
0300021. 83 IAM 6.75%		113,083		113,083		
0300022. 83 IAM 7.00%		211,187		211,187		
0300023. 83 IAM 7.25%		194,237		194,237		
0300024. 83 IAM 7.50%		159,317		159,317		
0300025. 83 IAM 7.75%		90,402		90,402		
0300026. 83 IAM 8.25%		771,680		771,680		
0300027. 83 IAM 8.75%		25,788		25,788		
0300028. A2000 3.00%		746,851		746,851		
0300029. A2000 4.00%		806,431		806,431		
0300030. A2000 4.25%		300,344		300,344		
0300031. A2000 4.50%		1,121,852		1,121,852		
0300032. A2000 5.00%		736,172		736,172		
0300033. A2000 5.25%		859,555		859,555		
0300034. A2000 5.50%		636,786		636,786		
0300035. A2000 6.00%		593,213		593,213		
0300036. A2000 6.25%		87,801		87,801		
0300037. A2000 6.50%		119,652		119,652		
0300038. A2000 6.75%		146,018		146,018		
0300039. A2000 7.00%		19,689		19,689		
0399997. Totals (Gross)		16,559,432	0	16,559,432	0	0
0399998. Reinsurance ceded		0				
0399999. SCWLC: Totals (Net)		16,559,432	0	16,559,432	0	0
0400001. 1959 ADB - 1958 CSO 4.5%		8,664		8,664		
0499997. Totals (Gross)		8,664	0	8,664	0	0
0499998. Reinsurance ceded		8,664		8,664		
0499999. Accidental Death Benefits: Totals (Net)		0	0	0	0	0
0500001. 1952 INTERCO DISA - 1958 CSO 3%		472,531		472,531		
0599997. Totals (Gross)		472,531	0	472,531	0	0
0599998. Reinsurance ceded		472,531		472,531		
0599999. Disability-Active Lives: Totals (Net)		0	0	0	0	0
0600001. GROUP		986,814				986,814
0600002. 70 INTERCOMPANY DISA 3.00%		23,377,946				23,377,946
0600003. 2005 GROUP TERM LIFE WAIVER RESERVE TABLE 4.00%		12,733,306				12,733,306
0600004. 2005 GROUP TERM LIFE WAIVER RESERVE TABLE 3.50%		82,622,042				82,622,042
0600005. 1952 INTERCO DISA - 1958 CSO 3%		949,472		949,472		
0699997. Totals (Gross)		120,669,580	0	949,472	0	119,720,108
0699998. Reinsurance ceded		15,403,818		933,251		14,470,567

ANNUAL STATEMENT FOR THE YEAR 2021 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
0699999. Disability-Disabled Lives: Totals (Net)	105,265,762	0	16,221	0	105,249,541
0700001. IMMEDIATE CLAIM PAYMENT	657,958		657,958		
0700002. SPECIAL CLASS EXTRA	1,584		1,584		
0700003. FOR NON DEDUCTION OF FRACTIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	188,334		188,334		
0700004. FOR SURRENDER VALUES IN EXCESS OF RESERVES OTHERWISE CARRIED IN THIS EXHIBIT	3,339,117		3,339,117		
0799997. Totals (Gross)	4,186,993	0	4,186,993	0	0
0799998. Reinsurance ceded	2,872,494		2,872,494		
0799999. Miscellaneous Reserves: Totals (Net)	1,314,499	0	1,314,499	0	0
9999999. Totals (Net) - Page 3, Line 1	9,936,643,343	0	8,709,205,301	0	1,227,438,042

(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.
NON-PARTICIPATING
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
.....
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... 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? \$ 0
4.2 Amount of reserve? \$ 0
4.3 Basis of reserve:
.....
4.4 Basis of regular assessments:
.....
4.5 Basis of special assessments:
.....
4.6 Assessments collected during the year \$ 0
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
.....
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$ 0
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: \$ 0
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 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

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

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	6,405,189					73,728					2,597,030		3,734,431
2. Additional contract reserves (b)	0												
3. Additional actuarial reserves-Asset/Liability analysis	0												
4. Reserve for future contingent benefits	0												
5. Reserve for rate credits	0												
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	6,405,189	0	0	0	0	73,728	0	0	0	0	2,597,030	0	3,734,431
8. Reinsurance ceded	40,924					40,924							
9. Totals (Net)	6,364,265	0	0	0	0	32,804	0	0	0	0	2,597,030	0	3,734,431
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,340,543,593					7,466,446					1,288,371,450		44,705,697
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)	1,340,543,593	0	0	0	0	7,466,446	0	0	0	0	1,288,371,450	0	44,705,697
15. Reinsurance ceded	78,765,276					5,102,876					66,784,168		6,878,232
16. Totals (Net)	1,261,778,317	0	0	0	0	2,363,570	0	0	0	0	1,221,587,282	0	37,827,465
17. TOTAL (Net)	1,268,142,582	0	0	0	0	2,396,374	0	0	0	0	1,224,184,312	0	41,561,896
18. TABULAR FUND INTEREST	38,448,687										38,448,687		
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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	3,668,350,748	0	0	73,490,930	0	3,594,859,818
2. Deposits received during the year	1,724,943,673			29,943,673		1,695,000,000
3. Investment earnings credited to the account	83,460,988			2,083,915		81,377,073
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	1,610,543,483			17,038,001		1,593,505,482
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)	3,866,211,926	0	0	88,480,517	0	3,777,731,409
10. Reinsurance balance at the beginning of the year	(1,523,726,951)	0	0	3,148,395	0	(1,526,875,346)
11. Net change in reinsurance assumed	(99,889,853)			319,591		(100,209,444)
12. Net change in reinsurance ceded	752,771,597					752,771,597
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(2,376,388,401)	0	0	3,467,986	0	(2,379,856,387)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,489,823,525	0	0	91,948,503	0	1,397,875,022

ANNUAL STATEMENT FOR THE YEAR 2021 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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
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	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	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	423,863,364		1,495,525				22,450,195		399,917,644		
2.22 Reinsurance assumed	51,863,823								51,863,823		
2.23 Reinsurance ceded	29,116,260		747,693				579,600		27,788,967		
2.24 Net	446,610,927	0	(b) 747,832	(b) 0	0	(b) 0	(b) 21,870,595	0	(b) 423,992,500	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	127,471,138		376,638				92,699,804		34,394,696		
3.2 Reinsurance assumed	1,429,020								1,429,020		
3.3 Reinsurance ceded	3,145,846		181,814				1,983,868		980,164		
3.4 Net	125,754,312	0	(b) 194,824	(b) 0	0	(b) 0	(b) 90,715,936	0	(b) 34,843,552	(b) 0	(b) 0
4. TOTALS											
4.1 Direct	551,334,502	0	1,872,163	0	0	0	115,149,999	0	434,312,340	0	0
4.2 Reinsurance assumed	53,292,843	0	0	0	0	0	0	0	53,292,843	0	0
4.3 Reinsurance ceded	32,262,106	0	929,507	0	0	0	2,563,468	0	28,769,131	0	0
4.4 Net	572,365,239	(a) 0	(a) 942,656	0	0	0	(a) 112,586,531	0	458,836,052	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$105,249,540
 Individual Annuities \$1,261,778,317, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	1,186,440,458		6,358,739	138,872,752	2,346,935		428,939,185	26,459,568	583,428,585		34,694
1.2 Reinsurance assumed	30,349,796		347,335	50,364	141,325			11,731	29,799,041		
1.3 Reinsurance ceded	415,565,397		4,584,278		23,224		340,786,244		70,171,651		
1.4 Net	(d) 801,224,857	0	2,121,796	138,923,116	2,465,036	0	88,152,941	26,471,299	543,055,975	0	34,694
2. Liability December 31, current year from Part 1:											
2.1 Direct	551,334,502	0	1,872,163	0	0	0	115,149,999	0	434,312,340	0	0
2.2 Reinsurance assumed	53,292,843	0	0	0	0	0	0	0	53,292,843	0	0
2.3 Reinsurance ceded	32,262,106	0	929,507	0	0	0	2,563,468	0	28,769,131	0	0
2.4 Net	572,365,239	0	942,656	0	0	0	112,586,531	0	458,836,052	0	0
3. Amounts recoverable from reinsurers December 31, current year	5,782,838						3,138,613		2,644,225		
4. Liability December 31, prior year:											
4.1 Direct	570,943,534	0	2,482,494	0	0	0	124,482,422	0	443,978,618	0	0
4.2 Reinsurance assumed	62,085,538	0	0	0	0	0	0	0	62,085,538	0	0
4.3 Reinsurance ceded	34,498,161	0	1,354,019	0	0	0	4,171,593	0	28,972,549	0	0
4.4 Net	598,530,911	0	1,128,475	0	0	0	120,310,829	0	477,091,607	0	0
5. Amounts recoverable from reinsurers December 31, prior year	10,122,533						3,960,021		6,162,512		
6. Incurred Benefits											
6.1 Direct	1,166,831,426	0	5,748,408	138,872,752	2,346,935	0	419,606,762	26,459,568	573,762,307	0	34,694
6.2 Reinsurance assumed	21,557,101	0	347,335	50,364	141,325	0	0	11,731	21,006,346	0	0
6.3 Reinsurance ceded	408,989,647	0	4,159,766	0	23,224	0	338,356,711	0	66,449,946	0	0
6.4 Net	779,398,880	0	1,935,977	138,923,116	2,465,036	0	81,250,051	26,471,299	528,318,707	0	34,694

(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 \$ 335,447 in Line 1.1, \$ in Line 1.4.
 \$ 335,447 in Line 6.1, and \$ in Line 6.4.

(c) 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.

(d) Includes \$ 3,292 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income	499	499	0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
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	9,006,338	3,963,765	(5,042,573)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,193,826	2,821,889	1,628,063
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	47,979,784	70,451,031	22,471,247
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	58,123,550	43,157,383	(14,966,167)
21. Furniture and equipment, including health care delivery assets	15,032,818	19,104,870	4,072,052
22. Net adjustment in assets and liabilities due to foreign exchange rates		0	0
23. Receivables from parent, subsidiaries and affiliates	113,640	82,585	(31,055)
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	23,894,143	19,495,230	(4,398,913)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	155,344,598	159,077,252	3,732,654
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	155,344,598	159,077,252	3,732,654
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	23,001,548	18,076,413	(4,925,135)
2502. Other than invested assets nonadmitted	880,215	1,406,437	526,222
2503. Other assets nonadmitted	12,380	12,380	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	23,894,143	19,495,230	(4,398,913)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

	SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 289,778,080	\$ 84,349,079
(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	\$ 289,778,080	\$ 84,349,079
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,843,075,953	\$ 1,577,174,280
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 1,843,075,953	\$ 1,577,174,280

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

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

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost or amortized cost except for those in reserve class six, which are stated at the lower of amortized cost or market value.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method, except for those in reserve class six, which are stated at the lower of amortized cost or market value.
- (3) Common stocks are stated at market value, except common stocks of affiliated companies, which are valued as stated in item (7) of this Note 1(C) and Note 10 below.
- (4) Preferred stocks are stated at cost, except for those in reserve classes four through six which are stated at the lower of cost or market value.
- (5) Mortgage loans on real estate are stated at amortized cost using the interest method.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value using the interest method; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method.
- (7) The Company owns 100% of the common stock of First Reliance Standard Life Insurance Company ("FRSLIC"). The Company's carrying value of the stock is equal to the statutory capital and surplus of FRSLIC.
- (8) The Company has certain ownership interests in limited partnerships and limited liability companies. The Company carries these interests based on the underlying audited GAAP equity of the investee.
- (9) The Company's derivative instruments that do not meet the criteria to qualify for hedge accounting are accounted for at fair value and the related changes in fair values during the holding period are recorded as unrealized gains and losses.
- (10) The Company considers anticipated investment income in its review of reserves for potential premium deficiencies.
- (11) Unpaid claims and claim adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not applicable.

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

D. Going Concern

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

NOTE 2 Accounting Changes and Corrections of Errors

The Company has not made any material changes in its accounting policies during the year ended December 31, 2021. No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2021.

NOTE 3 Business Combinations and Goodwill

Not applicable.

NOTE 4 Discontinued Operations

Not applicable.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) During 2021, the Company acquired commercial and other mortgage loans with a maximum and minimum lending rate of 15.77% and 0.00%, respectively.
- (2) The maximum percentage of any one loan to the value of security at the time of the loan was 100.0%.

NOTES TO FINANCIAL STATEMENTS

(3) Not applicable.

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current		317,750,809	669,155,132		4,538,963,630	590,206,896	6,116,076,467
(b) 30 - 59 Days Past Due		60,421,338	4,806,426				65,227,764
(c) 60 - 89 Days Past Due		29,402,209	579,646				29,981,855
(d) 90 - 179 Days Past Due		46,059,213					46,059,213
(e) 180+ Days Past Due		305,137,125			5,599,990		310,737,115
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		46,059,213					46,059,213
(b) Interest Accrued		246,249					246,249
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		305,137,125			5,599,990		310,737,115
(b) Interest Accrued		9,006,338					9,006,338
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					4,489,946,792	347,185,851	4,837,132,643
b. Prior Year							
1. Recorded Investment (All)							
(a) Current		267,980,747	677,928,281		3,715,871,533	503,732,145	5,165,512,706
(b) 30 - 59 Days Past Due		63,670,248					63,670,248
(c) 60 - 89 Days Past Due		32,311,768					32,311,768
(d) 90 - 179 Days Past Due		125,486,466					125,486,466
(e) 180+ Days Past Due		290,572,734			63,350,341	1,332,715	355,255,790
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		125,486,466					125,486,466
(b) Interest Accrued		1,645,872					1,645,872
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		290,572,734			63,350,341	1,332,715	355,255,790
(b) Interest Accrued		3,963,765					3,963,765
4. Interest Reduced							
(a) Recorded Investment							-
(b) Number of Loans							-
(c) Percent Reduced							-
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					4,085,759,923	198,526,811	4,284,286,734

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

(6) Not applicable.

(7) Not applicable.

(8) Not applicable.

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

B. Investments Debts Restructuring

Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Reverse Mortgages

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
00703Q-BG-6	\$ 300,594	\$ 143,092	\$ (157,502)	\$ 143,092	\$ 77,203	03/31/2021
06606F-AM-3	1,397,683	1,290,524	(107,159)	1,290,524	1,290,524	03/31/2021
52521D-AP-7	6,164,446	5,989,741	(174,706)	5,989,741	5,129,428	03/31/2021
61763M-AX-8	1,722,201	1,197,280	(524,921)	1,197,280	1,197,280	03/31/2021
76114H-AD-7	1,839,472	1,739,996	(99,476)	1,739,996	1,616,549	03/31/2021
785778-QF-1	1,409,817	400,029	(1,009,787)	400,029	400,029	03/31/2021
MIDST0-5R-7	10,559,549	9,247,460	(1,312,090)	9,247,460	10,052,020	03/31/2021
MIDST0-6R-6	3,023,686	2,767,333	(256,353)	2,767,333	2,492,614	03/31/2021
61763M-AX-8	1,768,825	1,283,754	(485,071)	1,283,754	1,197,280	06/30/2021
589962-CP-2	1,640,172	1,578,593	(61,579)	1,578,593	1,375,896	06/30/2021
172973-R7-6	62,612	2,444	(60,168)	2,444	2,444	06/30/2021
05530W-AE-7	609,399	387,773	(221,626)	387,773	387,773	09/30/2021
125879-JB-3	1,228,718	1,024,334	(204,384)	1,024,334	1,024,334	09/30/2021
12667G-F2-4	497,275	191,573	(305,702)	191,573	191,573	09/30/2021
12667G-W2-5	10,807	1,256	(9,552)	1,256	1,256	09/30/2021
12667G-YR-8	445,012	191,526	(253,485)	191,526	191,526	09/30/2021
126694-A4-0	146,549	5,253	(141,295)	5,253	492	09/30/2021
16163E-AE-8	52,952	27	(52,925)	27	27	09/30/2021
22540V-SC-7	1,063		(1,063)			09/30/2021
36228F-4U-7	304,557	175,204	(129,353)	175,204	103,435	09/30/2021
46637W-AQ-6	2,478,606	1,101,134	(1,377,472)	1,101,134	1,100,000	09/30/2021
52522Q-AE-2	1,428,457	993,195	(435,262)	993,195	993,195	09/30/2021
62884U-90-6	1,002		(1,002)			09/30/2021
92910P-AA-8	209,422		(209,422)			09/30/2021
36252W-AL-2	980,790	70,920	(909,870)	70,920	70,920	12/31/2021
88522U-AH-0	311,521		(311,521)		4,694	12/31/2021
40399A-GM-8	3,407,838	3,099,740	(308,099)	3,099,740	3,099,740	12/31/2021
628849-AA-9	1,311,950	983,242	(328,708)	983,242	983,242	12/31/2021
12667G-R8-8	899,191	638,255	(260,935)	638,255	638,255	12/31/2021
65535V-QQ-4	1,009,368	767,487	(241,881)	767,487	767,487	12/31/2021
453247-AD-0	1,673,519	1,440,545	(232,974)	1,440,545	1,440,545	12/31/2021
BCC01I-M3-9	393,103	89,959	(303,144)	89,959	89,959	12/31/2021
22942K-CP-3	2,318,726	2,113,762	(204,963)	2,113,762	2,113,762	12/31/2021
07383U-JY-2	237,512	87,501	(150,011)	87,501	87,501	12/31/2021
46629A-AW-1	692,294	558,012	(134,282)	558,012	558,013	12/31/2021
61749C-AC-5	2,292,996	2,114,333	(178,663)	2,114,333	2,114,333	12/31/2021
76114H-AD-7	1,721,055	1,617,646	(103,408)	1,617,646	1,293,935	12/31/2021
00703Q-BG-6	167,882	69,479	(98,403)	69,479	69,479	12/31/2021
14316X-AE-7	3,317,659	3,237,000	(80,659)	3,237,000	3,237,000	12/31/2021
70556M-AB-8	32,688		(32,688)			12/31/2021
52521H-BS-1	94,388	63,373	(31,015)	63,373	63,374	12/31/2021
36185N-ZT-0	150		(150)			12/31/2021
Total	XXX	XXX	\$ (11,502,729)	XXX	XXX	XXX

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

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (17,866,932)
2. 12 Months or Longer	\$ (21,148,423)

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

1. Less than 12 Months	\$ 1,431,028,259
2. 12 Months or Longer	\$ 557,384,877

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

E. Investments Dollar Repurchase Agreements and Securities Lending transactions

Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

NOTES TO FINANCIAL STATEMENTS

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

(1) The Company impaired a real estate owned asset located in Dover, Vermont by \$140,976 as of December 31, 2021.

(2) The Company foreclosed upon various residential properties during 2021. The total fair value of these properties was \$2,958,166 as of December 31, 2021.

(3) Not applicable.

(4) Not applicable.

(5) Not applicable.

K. Low Income Housing Tax Credits (LIHTC)

Not applicable.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown					\$ -		\$ -
b. Collateral held under security lending agreements					-		-
c. Subject to repurchase agreements					-		-
d. Subject to reverse repurchase agreements					-		-
e. Subject to dollar repurchase agreements					-		-
f. Subject to dollar reverse repurchase agreements					-		-
g. Placed under option contracts					-		-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					-		-
i. FHLB capital stock	43,595,000				43,595,000	26,000,000	17,595,000
j. On deposit with states	13,661,405				13,661,405	13,605,978	55,427
k. On deposit with other regulatory bodies					-		-
l. Pledged collateral to FHLB (including assets backing funding agreements)	2,748,314,134				2,748,314,134	2,395,641,649	352,672,485
m. Pledged as collateral not captured in other categories	230,120,454				230,120,454	412,545,497	(182,425,043)
n. Other restricted assets	17,887,037				17,887,037	5,792,572	12,094,465
o. Total Restricted Assets	\$3,053,578,030	\$ -	\$ -	\$ -	\$3,053,578,030	\$2,853,585,696	\$199,992,334

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		-	0.000%	0.000%
c. Subject to repurchase agreements		-	0.000%	0.000%
d. Subject to reverse repurchase agreements		-	0.000%	0.000%
e. Subject to dollar repurchase agreements		-	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		-	0.000%	0.000%
g. Placed under option contracts		-	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		-	0.000%	0.000%
i. FHLB capital stock		43,595,000	0.228%	0.230%
j. On deposit with states		13,661,405	0.072%	0.072%
k. On deposit with other regulatory bodies		-	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		2,748,314,134	14.390%	14.508%
m. Pledged as collateral not captured in other categories		230,120,454	1.205%	1.215%
n. Other restricted assets		17,887,037	0.094%	0.094%
o. Total Restricted Assets	\$ -	\$3,053,578,030	15.988%	16.119%

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

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted					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 pled	96,926,430				96,926,430	263,692,254	(166,765,824)	96,926,430	0.507%	0.512%
Reinsurance	136,596,514	-	-	-	136,595,514	144,384,619	(32,801,948)	(32,801,947)	1.491%	1.504%
Derivatives	10,159,681				10,159,681	12,256,728	(2,097,047)	10,159,681	0.053%	0.054%
Total (c)	230,120,453	-	-	-	230,120,453	412,545,496	(182,425,043)	230,120,453	1.205%	1.215%

(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	\$17,887,037				\$17,887,037	\$ 5,792,572	\$12,094,465	\$17,887,037	0.094%	0.094%
Total (c)	\$17,887,037	\$ -	\$ -	\$ -	\$17,887,037	\$ 5,792,572	\$12,094,465	\$17,887,037	0.094%	0.094%

(a) Subset of column 1

(b) Subset of column 3

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

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

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	12	30	\$ 15,760,599	\$ 77,650,047	\$ 15,760,599	\$ 77,733,742
(2) LB&SS - AC	18	25	23,279,688	27,407,927	27,291,773	32,820,083
(3) Preferred Stock - AC						
(4) Preferred Stock - FV						
(5) Total (1+2+3+4)	30	55	\$ 39,040,287	\$ 105,057,974	\$ 43,052,372	\$ 110,553,825

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	\$(364,162,109)	\$(362,800,700)	\$ 1,361,409	13	\$(362,800,700)	
b. Preferred Stock						
c. Common Stock						
d. Totals (a+b+c)	\$(364,162,109)	\$(362,800,700)	\$ 1,361,409	13	\$(362,800,700)	-

(2) Settled Short Sale Transactions

	Proceeds Received	Current Fair Value of Securities Sold Short	Realized Gain or Loss on Transaction	Fair Value of Short Sales that Exceeded 3 Settlement Days	Fair Value of Short Sales Settled by Secured Borrowing
a. Bonds	\$2,280,937,305	\$2,281,519,922	\$ 582,617	\$2,281,519,922	
b. Preferred Stock					
c. Common Stock					
d. Totals (a+b+c)	\$2,280,937,305	\$2,281,519,922	\$ 582,617	\$2,281,519,922	-

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	2	
2. Aggregate Amount of Investment Income	\$ 7,238	

R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. Not applicable.

- B. The Company recorded impairments on a limited liability company investment, DE Shaw Composite Fund, LLC, totaling \$54,185 during the year ended December 31, 2021. The underlying investments in the fund are not expected to recover in value. These impairments reduced the carrying value of this investment to \$2,118 at December 31, 2021.

The Company recorded impairments on a limited partnership investment, Pine River Fixed Income Fund, LP, totaling \$463,292 during the year ended December 31, 2021. The underlying investments in the fund are illiquid and are not expected to recover in value. These impairments reduced the carrying value of this investment to \$16,822 at December 31, 2021.

NOTE 7 Investment Income

Not applicable.

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

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

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

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

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

During 2021, 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.

NOTES TO FINANCIAL STATEMENTS

(5) For the year ended December 31, 2021, net realized gains on derivatives were \$175,742,248. The portion of unassigned surplus represented by cumulative net unrealized gains on derivatives totaled \$58,358,835 for the year ended December 31, 2021.

(6) Not applicable.

(7) Not applicable.

(8) Not applicable.

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

Not applicable.

NOTE 9 Income Taxes

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

1.

	As of End of Current Period			12/31/2020			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	148,808,052	23,738,406	172,546,458	159,345,106	32,985,765	192,330,871	(10,537,054)	(9,247,359)	(19,784,413)
(b) Statutory Valuation Allowance Adjustment			-			-			
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	148,808,052	23,738,406	172,546,458	159,345,106	32,985,765	192,330,871	(10,537,054)	(9,247,359)	(19,784,413)
(d) Deferred Tax Assets Nonadmitted	36,252,717	11,727,066	47,979,783	39,363,889	31,087,144	70,451,033	(3,111,172)	(19,360,078)	(22,471,250)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	112,555,335	12,011,340	124,566,675	119,981,217	1,898,621	121,879,838	(7,425,882)	10,112,719	2,686,837
(f) Deferred Tax Liabilities	58,118,366	12,011,340	70,129,706	61,677,740	1,898,621	63,576,361	(3,559,374)	10,112,719	6,553,345
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$54,436,969	\$ -	\$54,436,969	\$58,303,477	\$ -	\$58,303,477	\$(3,866,508)	\$ -	\$(3,866,508)

2.

	As of End of Current Period			12/31/2020			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	54,436,969		54,436,969	58,303,477		58,303,477	(3,866,508)	-	(3,866,508)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	54,436,969		54,436,969	58,303,477		58,303,477	(3,866,508)	-	(3,866,508)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	283,516,859	XXX	XXX	228,283,422	XXX	XXX	55,233,437
(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.	58,118,366	12,011,340	70,129,706	61,677,740	1,898,621	63,576,361	(3,559,374)	10,112,719	6,553,345
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	112,555,335	12,011,340	124,566,675	119,981,217	1,898,621	121,879,838	(7,425,882)	10,112,719	2,686,837

3.

	2021	2020
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	847.000%	729.000%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 1,782,443,284	\$ 1,517,925,716

4.

	As of End of Current Period		12/31/2020		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)	\$ 148,808,052	\$ 23,738,406	\$ 159,345,106	\$ 32,985,765	\$ (10,537,054)	\$ (9,247,359)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies			0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 112,555,335	\$ 12,011,340	\$ 119,981,217	\$ 1,898,621	\$ (7,425,882)	\$ 10,112,719
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies			0.000%	0.000%	0.000%	0.000%

NOTES TO FINANCIAL STATEMENTS

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

Yes [] No [X]

B. Not applicable.

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

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 54,682,927	\$ 84,134,351	\$ (29,451,424)
(b) Foreign			-
(c) Subtotal	54,682,927	84,134,351	(29,451,424)
(d) Federal income tax on net capital gains	(18,017,519)	(7,075,953)	(10,941,566)
(e) Utilization of capital loss carry-forwards			-
(f) Other			-
(g) Federal and foreign income taxes incurred	\$ 36,665,408	\$ 77,058,398	\$ (40,392,990)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 90,757,225	\$ 99,256,262	\$ (8,499,037)
(2) Unearned premium reserve			-
(3) Policyholder reserves			-
(4) Investments	3,426,331	2,959,552	466,779
(5) Deferred acquisition costs	39,615,687	37,360,288	2,255,399
(6) Policyholder dividends accrual			-
(7) Fixed Assets	564,813	5,753,384	(5,188,571)
(8) Compensation and benefits accrual	5,230,115	4,432,782	797,333
(9) Pension accrual	4,382,029	4,111,310	270,719
(10) Receivables - nonadmitted			-
(11) Net operating loss carry-forward			-
(12) Tax credit carry-forward			-
(13) Other (including items <5% of total ordinary tax assets)	4,831,852	5,471,528	(639,676)
(99) Subtotal	148,808,052	159,345,106	(10,537,054)
(b) Statutory valuation allowance adjustment			-
(c) Nonadmitted	36,252,717	39,363,889	(3,111,172)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	112,555,335	119,981,217	(7,425,882)
(e) Capital:			
(1) Investments	15,392,852	27,701,114	(12,308,262)
(2) Net capital loss carry-forward	1,764,391		1,764,391
(3) Real estate			-
(4) Other (including items <5% of total ordinary tax assets)	6,581,163	5,284,651	1,296,512
(99) Subtotal	23,738,406	32,985,765	(9,247,359)
(f) Statutory valuation allowance adjustment			-
(g) Nonadmitted	11,727,066	31,087,144	(19,360,078)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	12,011,340	1,898,621	10,112,719
(i) Admitted deferred tax assets (2d + 2h)	\$ 124,566,675	\$ 121,879,838	\$ 2,686,837
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 28,027,652	\$ 25,129,533	\$ 2,898,119
(2) Fixed Assets			-
(3) Deferred and uncollected premium			-
(4) Policyholder reserves	27,923,309	34,104,943	(6,181,634)
(5) Other (including items <5% of total ordinary tax liabilities)	2,167,405	2,443,264	(275,859)
(99) Subtotal	\$ 58,118,366	\$ 61,677,740	\$ (3,559,374)
(b) Capital:			
(1) Investments	11,744,382	1,898,621	9,845,761
(2) Real estate	266,958		266,958
(3) Other (including items <5% of total capital tax liabilities)			-
(99) Subtotal	12,011,340	1,898,621	10,112,719
(c) Deferred tax liabilities (3a99 + 3b99)	70,129,706	63,576,361	6,553,345
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 54,436,969	\$ 58,303,477	\$ (3,866,508)

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	\$ 68,553,132	21.0%
Proration of tax-exempt investment income	(2,284,291)	-0.7%
Amortization of interest maintenance reserves	(2,799,141)	-0.9%
Change in nonadmitted assets	(4,743,651)	-1.5%
Current Year Permanent Difference	(749,460)	-0.2%
Provision to return adjustments - perm differences	(933,323)	-0.3%
Other permanent differences	(2,442)	0.0%
Total	<u>\$ 57,040,824</u>	<u>17.4%</u>
Federal and foreign income tax incurred	\$ 82,164,551	25.2%
Provision to return adjustments	(27,481,624)	-8.4%
Realized capital gains (losses) tax	(16,977,293)	-5.2%
Provision to return adjustments - Capital	(1,040,226)	-0.3%
Change in net deferred income taxes	20,375,416	6.1%
Total statutory income taxes	<u>\$ 57,040,824</u>	<u>17.4%</u>

NOTES TO FINANCIAL STATEMENTS

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

1. Not applicable.

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

Year	Amount of Tax		
	Ordinary	Capital	Total
December 2021	\$ -	\$ -	\$ -
December 2020	\$ -	\$ -	\$ -
December 2019	\$ -	\$ -	\$ -

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

The method of allocation between the companies is subject to a written tax allocation agreement approved by the Company's Board of Directors. The agreement requires the Company to accrue federal taxes based on the amount of tax it would have paid or received if it had filed on a separate return basis with the Internal Revenue Service ("IRS"). Intercompany tax balances are settled within 15 days after filing a tax return or receipt of a refund.

G. Not applicable.

H. Repatriation Transition Tax (RTT)
Not applicable.

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

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

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

The outstanding shares of the Company's preferred stock are owned by DFG, Reliance Standard Life Insurance Company of Texas ("RSL-Texas"), the Company's direct parent, and Safety National Casualty Corporation ("SNCC"), a subsidiary of DFG. During the year ended December 31, 2021, the Company paid cash dividends on its cumulative preferred stock issued to SNCC, DFG and RSL-Texas totaling \$2,000,000, \$1,600,000 and \$400,000, respectively.

During 2018, the Company entered into a reinsurance agreement with Tokio Marine RSL Re PIC, Ltd. ("TM RSL Re"), a Cayman Islands portfolio insurance company controlled by Safety National Re SPC, a Cayman Islands exempted company which is a wholly-owned subsidiary of SNCC, under which the Company ceded to TM RSL Re, on an indemnity coinsurance with funds withheld basis, funding agreements previously issued by the Company on various dates in connection with the Company's funding agreement-backed note program. As of December 31, 2021, the Company ceded funding agreements in an aggregate principal amount of \$1,800,000,000 to TM RSL Re under this agreement, of which \$1,100,000,000 and \$700,000,000 in aggregate principal amount are ceded on an 84.5% and 81.5% quota share basis, respectively.

As of January 1, 2018, the Company entered into a reinsurance agreement with HCC Life Insurance Company ("HCC Life"), an indirect subsidiary of Tokio Marine, under which the Company agreed to cede to HCC Life, on a quota share basis, 30% of liabilities under all new and renewal medical stop loss policies up to the first \$1,000,000 per covered person per policy period and 100% of liabilities greater than \$1,000,000 per person per policy period. In 2019, the Company amended this agreement to increase retention to 30% of the first \$2,000,000, including the policyholder's self-insured retention and 100% in excess of \$2,000,000 for medical stop-loss policies. Effective October 1, 2021, the Company further amended this reinsurance agreement. Pursuant to this amendment, the Company increased the ceded portion of liabilities to 100% for all medical stop loss policies. The Company also executed a renewal rights agreement whereby HCC Life paid the Company \$5,395,350 for renewal rights with respect to the existing block of medical stop loss policies. In connection therewith, the Company transferred to HCC a cash amount commensurate with the claim liabilities ceded to HCC Life for the medical stop loss policies. The purpose of the amendment was to facilitate the Company's exit from the medical stop loss line of business by selling this business to HCC Life. The reinsurance agreement will be terminated following the run-off of the reinsured policies. These transactions will not have a material impact on the Company's financial statements.

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

On December 31, 2021, the Company received a contribution to its surplus from its immediate parent company, RSL-Texas, in the amount of \$75,000,000 in cash.

On December 17, 2021, the Company sold to SNCC various securities having an aggregate book adjusted carrying value of \$297,479,932 in exchange for cash.

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

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

DFG has entered into a revolving loan agreement with the Company, under which DFG can obtain loans from time to time in a total amount of up to \$150,000,000. At 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. The Company received interest income of \$182,450 related to these borrowings during the year ended December 31, 2021. There were no outstanding loans under this agreement at December 31, 2021, and 2020, 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, 2021, 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. As of December 31, 2021 and December 31, 2020, there were no outstanding loans under the agreement.

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.

NOTES TO FINANCIAL STATEMENTS

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

Not applicable.

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

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

F. Pursuant to an investment consulting agreement, the Company paid 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, 2021, these fees amounted to \$18,580,464.

In May 2015, the Company, along with certain of its affiliated insurers, entered into floating rate commercial mortgage loan investment management agreements with ACORE Capital, LP ("ACORE"), a SEC-registered investment adviser in which certain directors and officers of the Company hold a majority of the financial interests and since such time, these agreements have been amended to among other things, increase the capital commitment thereunder. Fees payable under these agreements include a management fee and a performance-based fee. In April 2019, the Company, along with certain of its affiliated insurers, entered into separate fixed rate commercial mortgage loan investment management agreements with ACORE and in October 2020, the Company, along with certain of its affiliated insurers, made 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, 2021, the total fees payable to ACORE amounted to \$32,993,216.

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

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, 2021, 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 \$53,355,798 at December 31, 2021.

I. Not applicable.

J. The Company did not recognize any impairment write down for its investment in FRSLIC during the year ended December 31, 2021.

K. Not applicable.

L. Not applicable.

M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	3.2%	\$ 131,337,000	\$ 131,337,000	
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 131,337,000	\$ 131,337,000	\$ -
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	\$ 131,337,000	\$ 131,337,000	\$ -
f. Aggregate Total (a+ e)	XXX	\$ 131,337,000	\$ 131,337,000	\$ -

NOTES TO FINANCIAL STATEMENTS

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resub- mission 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	09/22/2021	\$ 107,628,497	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 107,628,497	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	\$ 107,628,497	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 107,628,497	XXX	XXX	XXX

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

** I - Immaterial or M - Material

N. Investment in Insurance SCAs

Not applicable.

O. SCA or SSAP 48 Entity Loss Tracking

Not applicable.

NOTE 11 Debt

A. Debt and Holding Company Obligations

(1) The Company has entered into a revolving loan agreement with DFG, under which the Company can obtain loans from time to time in a total amount of up to \$300,000,000. At the option of the Company, early repayment may be made without penalty. Interest is payable monthly at a variable money market rate. The loan agreement does not contain any collateral requirements or financial covenants. As of December 31, 2021 and December 31, 2020, respectively, the Company did not have any outstanding borrowings under this agreement.

The Company did not have any reverse repurchase agreements outstanding at December 31, 2021.

B. FHLB (Federal Home Loan Bank) Agreements

The Company is a member of the 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 FHLB Dallas, the terms of which corresponded to RSLIC-Texas' borrowing transactions with the FHLB Dallas. At December 31, 2021, the Company holds stock of the FHLB Chicago 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. 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.

(2) FHLB Capital Stock

a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	-		
(c) Activity Stock	38,595,000	38,595,000	
(d) Excess Stock	-		
(e) Aggregate Total (a+b+c+d)	43,595,000	43,595,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 1,156,000,000	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

2. Prior Year-end			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B		-	
(c) Activity Stock	21,000,000	21,000,000	
(d) Excess Stock		-	
(e) Aggregate Total (a+b+c+d)	26,000,000	26,000,000	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 720,000,000	XXX	XXX

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

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

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

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

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 2,805,192,997	\$ 2,748,314,134	\$ 1,156,000,000
2. Current Year General Account Total Collateral Pledged	2,805,192,997	2,748,314,134	1,156,000,000
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 2,422,231,622	\$ 2,387,930,621	\$ 720,000,000

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 2,805,192,997	\$ 2,748,314,134	\$ 1,156,000,000
2. Current Year General Account Maximum Collateral Pledged	2,805,192,997	2,748,314,134	1,156,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 2,422,231,622	\$ 2,387,930,621	\$ 810,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -			XXX
(b) Funding Agreements	1,156,000,000	1,156,000,000		1,157,116,816
(c) Other	-			XXX
(d) Aggregate Total (a+b+c)	\$ 1,156,000,000	\$ 1,156,000,000	\$ -	\$ 1,157,116,816
2. Prior Year end				
(a) Debt	\$ -			XXX
(b) Funding Agreements	720,000,000	720,000,000		720,947,764
(c) Other	-			XXX
(d) Aggregate Total (a+b+c)	\$ 720,000,000	\$ 720,000,000	\$ -	\$ 720,947,764

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ -		
2. Funding Agreements	1,230,000,000	1,230,000,000	
3. Other	-		
4. Aggregate Total (1+2+3)	\$ 1,230,000,000	\$ 1,230,000,000	\$ -

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

NOTES TO FINANCIAL STATEMENTS

c. FHLB - Prepayment Obligations

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

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

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. Not applicable.

C. Not applicable.

D. Not applicable

E. Defined Contribution Plan

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

During the year ended December 31, 2021, the Company made matching contributions for every dollar the employee contributes under the combined plans, up to 4% of the employee's before-tax contributions. The Company's contributions to the plans were not material.

F. Multiemployer Plans
Not applicable.G. Consolidated/Holding Company Plans
Not applicable.H. Postemployment Benefits and Compensated Absences
Not applicable.I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not applicable.**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

- A. The Company has 2,000,000 shares of common stock authorized with a \$4.50 per share par value of which 1,334,025 shares are issued and outstanding. The Company also has 600,000 shares of preferred stock authorized with a \$100 per share par value of which 500,000 shares are issued and outstanding.
- B. Dividends on the Company's preferred stock are cumulative at a rate of \$8 per share, payable semi-annually. The redemption price is \$100 per share.
- C. The maximum amount of dividends which can be paid by Illinois insurance companies to shareholders in any twelve-month period without prior approval of the Director of Insurance is subject to restrictions related to prior year statutory surplus and net income. Surplus at December 31, 2021 was \$1,843,075,953 and net income was \$289,778,080. Therefore, the maximum total of dividends available for payout in 2022 without prior approval will be equal to \$289,778,080.
- D. On January 4, 2021, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On July 1, 2021, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On December 16, 2021, the Company declared an ordinary dividend on its preferred stock totaling \$2,000,000. The payment date of this dividend occurred on January 4, 2022.
- E. Within the limitations described in Note 13(C) above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to shareholders.
- F. The Company does not have any material restrictions on unassigned surplus.
- G. Not applicable.
- H. The Company does not hold any common stock for special purposes.
- I. During the year ended December 31, 2021 the Company recorded an estimate of its Affordable Care Act fee assessment in the amount of \$1,086,920 which increased special surplus funds and reduced unassigned surplus.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 215,481,869

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	\$ 28,319,245	0.000%			01/04/2036
Total	\$ 5,069,444	\$ 28,319,245	XXX	\$ -	\$ -	XXX

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

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

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

L. Not applicable

M. Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments
Not applicable.

B. Assessments
Not applicable.

C. Gain Contingencies
The Company has no material gain contingencies.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
During the year ended December 31, 2021, the Company did not make any payments related to extra-contractual obligations or bad faith claims stemming from lawsuits.

E. Joint and Several Liabilities
Not applicable.

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

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 2021 and 2020 was approximately \$8,770,338 and \$9,057,572 respectively.

(2) a. At December 31, 2021, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2022	\$ 8,462,951
2. 2023	\$ 8,172,577
3. 2024	\$ 7,799,264
4. 2025	\$ 6,763,915
5. 2026	\$ 30,324,956
6. Total	\$ 61,523,663

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

B. Lessor Leases

Not applicable.

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

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

	ASSETS		LIABILITIES	
	2021	2020	2021	2020
a. Swaps	\$ 567,759		\$ 1,925,871	
b. Futures	929,025	109,890		5,276,961
c. Options	141,238,230	175,576,316	60,228	
d. Total	<u>\$ 142,735,014</u>	<u>\$ 175,686,206</u>	<u>\$ 1,986,099</u>	<u>\$ 5,276,961</u>

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

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

Not applicable.

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

Not applicable.

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

The Company does not have any managing general agents ("MGA's"). The Company does have third party administrators ("TPA's"); however, no single TPA had direct written premiums that were greater than 5% of surplus for the year ended December 31, 2021.

NOTE 20 Fair Value Measurements

A. Assets / Liabilities Measured at Fair Value

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

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

hierarchy described below. However, in instances where significant inputs utilized are unobservable, the securities are categorized in Level 3 of the fair value hierarchy.

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

The levels are categorized as follows:

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

(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		\$ 50,130,320	\$ 26,632,570		\$ 76,762,890
Common stock - Industrial and Miscellaneous	104,839,957		18,073,141		122,913,098
Preferred stock - Industrial and Miscellaneous			733,333		733,333
Short term investments			19,600,000		19,600,000
Derivatives	929,025		141,805,989		142,735,014
Other Assets - Separate Account	108,225,893		152,349,546		260,575,439
Total assets at fair value/NAV	\$ 213,994,875	\$ 50,130,320	\$ 359,194,579	\$ -	\$ 623,319,774

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			\$ (1,986,099)		\$ (1,986,099)
Total liabilities at fair value	\$ -	\$ -	\$ (1,986,099)	\$ -	\$ (1,986,099)

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

Description	Beginning Balance at 01/01/2021	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 12/31/2021
a. Assets										
Bonds - Industrial and Miscellaneous	7,337,253	38,918,303	(37,438,160)	70,330	4,189,865	13,839,249		(293,270)		26,623,570
Common stock - Industrial and Miscellaneous	11,185,937			(719,543)	7,314,110	3,476,040		(3,183,403)		18,073,141
Preferred stock - Industrial and Miscellaneous	1,426,519			5,458	(191,225)			(507,419)		733,333
Short term investments	14,183			18,570	43,034	19,600,000		(75,787)		19,600,000
Derivatives	175,686,208			196,123,008	(28,039,687)	83,762,426		(285,725,966)		141,805,989
Other Assets - Separate Account	131,013,719			22,281,164		350,000		(1,295,337)		152,349,546
Total Assets	326,663,819	38,918,303	(37,438,160)	217,778,987	(16,683,903)	121,027,715	-	(291,081,182)	-	359,185,579

Description	Beginning Balance at 01/01/2021	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 12/31/2021
b. Liabilities										
Derivatives	\$ (5,276,961)			\$ (20,129,324)	\$ 3,290,862	\$20,129,324				\$ (1,986,099)
Total Liabilities	\$ (5,276,961)	\$ -	\$ -	\$ (20,129,324)	\$ 3,290,862	\$20,129,324	\$ -	\$ -	\$ -	\$ (1,986,099)

(3) Not applicable.

(4) Not applicable.

(5) Not applicable.

B. Not applicable.

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	10,677,881,082	10,008,801,500	14,278,334	8,874,485,045	1,789,117,703		
Common stock	43,595,000	43,595,000					41,595,000
Preferred stock	35,634,546	34,351,844	35,204,706		429,840		
Mortgage loans	6,555,227,897	6,568,082,414			6,555,227,897		
Real Estate	24,578,553	24,578,553			24,578,553		
Cash, cash equivalents, short-term investments	272,683,436	292,126,862	253,045,321		19,638,115		
Other invested assets	177,615,121	160,527,665		137,615,121			40,000,000
Total assets	17,787,215,635	17,132,063,838	302,528,361	9,012,100,166	8,388,992,108		83,595,000
Liabilities:							
Policyholder account balances	11,615,100,671	11,305,112,329			11,615,100,671		
Separate account liabilities	260,575,439	260,575,439	108,225,892		152,349,547		
Total Liabilities	11,875,676,110	11,565,687,768	108,225,892		11,767,450,218		

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.

NOTES TO FINANCIAL STATEMENTS

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	\$ 43,595,000	0.000%		The fair value of the Company's investment in FHLB Chicago common stock is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.

E. Not applicable.

NOTE 21 Other Items

A. Unusual or Infrequent Items
Not applicable.

B. Troubled Debt Restructuring: Debtors
Not applicable.

C. Other Disclosures
Not applicable.

D. Business Interruption Insurance Recoveries
Not applicable.

E. State Transferable and Non-transferable Tax Credits
Not applicable.

F. Subprime Mortgage Related Risk Exposure

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

(2) Not applicable.

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 445,517,734	\$ 458,763,202	\$ 598,291,774	\$ (1,596,640)
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs *				
f. Other assets				
g. Total	\$ 445,517,734	\$ 458,763,202	\$ 598,291,774	\$ (1,596,640)

* These investments comprise 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.

(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	468	11,284,141	516	12,131,015
g. Total	468	\$ 11,284,141	516	\$ 12,131,015

NOTES TO FINANCIAL STATEMENTS

(3)	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	516	\$ 12,131,051	-	\$ -
b. Number/amount of retained asset accounts issued/added during the year				
c. Investment earnings credited to retained asset accounts during the year	XXX	116,755	XXX	
d. Fees and other charges assessed to retained asset account during the year	XXX	28	XXX	
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year		36		
f. Number/amount of retained asset accounts closed/withdrawn during the year	48	963,601		
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	468	\$ 11,284,141	-	\$ -

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

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

NOTE 22 Events Subsequent

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 24, 2022, the date the December 31, 2021 financial statements were available to be issued.

On January 3, 2022, the Company issued a funding agreement in the principal amount of \$325,000,000 to the FHLB Chicago with a maturity of three months.

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.

Section 2 - Ceded Reinsurance Report - Part A

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

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

Section 3 - Ceded Reinsurance Report - Part B

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

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

B. Uncollectible Reinsurance
Not applicable.

C. Commutation of Reinsurance Reflected in Income and Expenses.
Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
Not applicable.

E. Not applicable.

F. Not applicable.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework
Not applicable.

NOTES TO FINANCIAL STATEMENTS

H. Reinsurance Credit
Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Not applicable.
B. Not applicable.
C. Not applicable.
D. Medical loss ratio rebates required pursuant to the Public Health Service Act.

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,635,762	\$ 1,635,762
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 2,242,646	\$ 2,242,646
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 1,988,684	\$ 1,988,684
(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	\$ 1,988,684
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 454,826	\$ 454,836
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 1,618,876	\$ 1,618,876
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 824,634	\$ 824,634
(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	\$ 824,634

E. Risk Sharing Provisions of the Affordable Care Act
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, 2021, premiums under ordinary life participating policies were \$18,255 or 0.001% of total direct premiums earned. Participating policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves \$ -
2. Date of the most recent evaluation of this liability 12/31/2021
3. Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insureds and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) Extra premiums are charged for substandard lives plus the gross premium for the true age. Mean reserves are determined by computing the regular mean reserve for the plan at the true age and holding in addition one half of the extra premium charge for the year.
- (3) As of December 31, 2021, the Company did not have any insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois.
- (4) The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5) and the Tabular Cost (Page 7, Line 9) have been determined by the formula as described in the instructions for Page 7.
- (5) Investment earnings on funds not involving life contingencies (Page 15, Line 3) have been calculated as the balancing item in the reconciliation. It has been checked for reasonableness.
- (6) Not applicable.

NOTES TO FINANCIAL STATEMENTS

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	\$ 3,176,943,995			\$ 3,176,943,995	36.4%
b. At book value less current surrender charge of 5% or more	3,799,076,650			3,799,076,650	43.5%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	6,976,020,645	-	-	6,976,020,645	79.9%
e. At book value without adjustment (minimal or no charge or adjustment)	1,738,288,367			1,738,288,367	19.9%
(2) Not subject to discretionary withdrawal	<u>18,824,631</u>			<u>18,824,631</u>	<u>0.2%</u>
(3) Total (gross: direct + assumed)	8,733,133,643	-	-	8,733,133,643	100.0%
(4) Reinsurance ceded	<u>30,276,364</u>			<u>30,276,364</u>	
(5) Total (net)* (3) - (4)	\$ 8,702,857,279	\$ -	\$ -	\$ 8,702,857,279	
(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>\$ 792,880,470</u>			<u>\$ 792,880,470</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	\$ 711,327,516			\$ 711,327,516	63.9%
b. At book value less current surrender charge of 5% or more	9,053,405			9,053,405	0.8%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	720,380,921	-	-	720,380,921	64.8%
e. At book value without adjustment (minimal or no charge or adjustment)	368,065,019			368,065,019	33.1%
(2) Not subject to discretionary withdrawal	<u>23,985,585</u>			<u>23,985,585</u>	<u>2.2%</u>
(3) Total (gross: direct + assumed)	1,112,431,525	-	-	1,112,431,525	100.0%
(4) Reinsurance ceded	<u>-</u>			<u>-</u>	
(5) Total (net)* (3) - (4)	\$ 1,112,431,525	\$ -	\$ -	\$ 1,112,431,525	
(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>\$ 4,931,343</u>			<u>\$ 4,931,343</u>	

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	<u>3,969,949,774</u>			<u>3,969,949,774</u>	<u>100.0%</u>
(3) Total (gross: direct + assumed)	3,969,949,774	-	-	3,969,949,774	100.0%
(4) Reinsurance ceded	<u>2,480,126,248</u>			<u>2,480,126,248</u>	
(5) Total (net)* (3) - (4)	\$ 1,489,823,526	\$ -	\$ -	\$ 1,489,823,526	
(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:	<u>\$ -</u>			<u>\$ -</u>	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	9,798,729,370
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	16,559,432
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>1,489,823,525</u>
(4) Subtotal	11,305,112,327
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	-
(12) Combined Total	<u>11,305,112,327</u>

NOTES TO FINANCIAL STATEMENTS

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		\$ 32,610,747	\$ 34,789,929
b. Universal Life	20,787,399	20,936,603	18,846,493
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		3,127,709	3,521,836
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
<hr/>			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	9,756,976
b. Accidental Death Benefits	XXX	XXX	8,664
c. Disability - Active Lives	XXX	XXX	472,531
d. Disability - Disabled Lives	XXX	XXX	120,669,580
e. Miscellaneous Reserves	XXX	XXX	4,186,993
(3) Total (gross: direct + assumed)	20,787,399	56,675,059	192,253,002
(4) Reinsurance ceded	19,291,930	52,051,881	70,898,461
(5) Total (net) (3) - (4)	\$ 1,495,469	\$ 4,623,178	\$ 121,354,541
<hr/>			
B. Separate Account with Guarantees			
Not applicable.			
<hr/>			
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	255,286,645	255,286,645	255,286,645
i. Variable Universal Life			
j. Miscellaneous Reserves			
<hr/>			
(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)	255,286,645	255,286,645	255,286,645
(4) Reinsurance ceded			
(5) Total (net) (3) - (4)	\$ 255,286,645	\$ 255,286,645	\$ 255,286,645
<hr/>			
D. Life & Accident & Health Annual Statement:			
(1) Exhibit 5, Life Insurance Section, Total (net)		\$ 14,774,280	
(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)		105,265,762	
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)		1,314,499	
(6) Subtotal		121,354,541	
<hr/>			
Separate Accounts Statement			
(7) Exhibit 3, Line 0199999, Column 2		255,286,645	
(8) Exhibit 3, Line 0499999, Column 2			
(9) Exhibit 3, Line 0599999, Column 2			
(10) Subtotal (Lines (7) through (9))		255,286,645	
(11) Combined Total (6) and (10))		\$ 376,641,186	

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	352,232	279,282
(4) Credit Life		
(5) Group Life	31,145,145	26,592,942
(6) Group Annuity		
(7) Totals	\$ 31,497,377	\$ 26,872,224

NOTES TO FINANCIAL STATEMENTS

NOTE 35 Separate Accounts

A. Separate Account Activity

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

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

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

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Universal Life Insurance	\$ 260,575,439	
Total	\$ 260,575,439	\$ -

(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 2021.

(4) The separate account did not engage in any securities lending transactions during 2021.

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				\$ (618,418)	\$ (618,418)
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value				255,286,645	255,286,645
b. Amortized cost					-
c. Total reserves	-	-	-	255,286,645	255,286,645
(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				255,286,645	255,286,645
4. At book value without market value adjustment and with current surrender charge less than 5%					-
5. Subtotal	-	-	-	255,286,645	255,286,645
b. Not subject to discretionary withdrawal					-
c. Total	\$ -	\$ -	\$ -	\$ 255,286,645	\$ 255,286,645

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

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

NOTES TO FINANCIAL STATEMENTS

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)	\$ (618,418)
b. Transfers from Separate Accounts (Page 4, Line 10)	
c. Net transfers to or (From) Separate Accounts (a) - (b)	<u>(618,418)</u>

(2) Reconciling Adjustments:

Premiums paid to Reinsurer	613,398
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(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)

<u>\$ (5,020)</u>

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2021 and 2020 was \$39,236,244 and \$39,648,834 respectively.

The Company incurred \$13,746,423 of claim adjustment expenses in the current year, of which \$4,871,035 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 \$14,159,013 of claim adjustment expenses in the current year, of which \$5,017,236 was attributable to insured or covered events of the current year and \$9,141,777 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. 12/31/2017
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2017
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/27/2019
- 3.4 By what department or departments?
Illinois Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [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 [X] No []
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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Japanese	Corporation

ANNUAL STATEMENT FOR THE YEAR 2021 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 reporting entity? 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 191003
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Harry R. Shissler, FSA, MAAA, Appointed Actuary Reliance Standard Life Insurance Company 1701 Market Street Suite 1200, Philadelphia PA19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company Blue Ash Investment Trust
- 12.12 Number of parcels involved 13
- 12.13 Total book/adjusted carrying value \$ 26,195,391
- 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 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\$378,559
 - 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:\$10,327
- 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 \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$ 43,595,000
- 26.28 On deposit with states \$ 13,661,405
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 2,748,314,134
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 230,120,454
- 26.32 Other \$ 17,887,037

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 2021 OF THE Reliance Standard Life Insurance Company
GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No []
 29.04 If yes, give full and complete information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
ACORE Capital, LP	U
ACRES Capital, LLC	U
ALLSPRING GLOBAL INVESTMENTS	U
Bain Capital Credit, LP	U
Canyon Capital Realty Advisors, LLC	U
CBF-D Manager, LLC	U
CQS (US), LLC	U
Delphi Capital Management, Inc.	A
DoubleLine Capital, LP	U
Eagle Point Credit Management	U
EARNEST Partner Limited, LLC	U
Flaherty & Crumrine Incorporated	U
GC Advisors, LLC	U
Guggenheim Partners Asset Management, LLC	U
Verde Asset Management	U
H.I.G. Capital, LLC	U
Highbridge Principal Strategies, LLC	U
Kayne Senior Credit II Manager, L.P.	U
New England Asset Management	U
Oceanview Asset Management, LLC	U
PGIM, INC.	U
Prophet Capital Asset Management, LP	U
RCG Longview Management, LLC	U
Reams Asset Management	U
Serone Capital Management, LLP	U
SIT Fixed Income Advisors II, LLC	U
Tennenbaum Capital Partners, LLC	U
TCW ASSET MANAGEMENT COMPANY LLC	U
Western Asset Management Company	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
175054	ACORE Capital, LP	N/A	Securities Exchange Commission	DS
281190	ACRES Capital, LLC	N/A	Securities Exchange Commission	NO
104973	ALLSPRING GLOBAL INVESTMENTS	549300B3H21002L85190	Securities Exchange Commission	NO
134852	Bain Capital Credit, LP	N/A	Securities Exchange Commission	NO
107880	Canyon Capital Realty Advisors, LLC	N/A	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	Delphi Capital Management, Inc.	549300LALC1WP300QJ68	N/A	DS
N/A	DoubleLine Capital, LP	549300AQK63ZYRYGH003	Securities Exchange Commission	DS
N/A	Eagle Point Credit Management	549300JTV07DRG00U053	Securities Exchange Commission	NO
107926	EARNEST Partners Limited, LLC	N/A	Securities Exchange Commission	NO
15499	Flaherty & Crumrine Incorporated	N/A	Securities Exchange Commission	NO
N/A	GC Advisors, LLC	N/A	Securities Exchange Commission	NO
137432	Guggenheim Partners Asset Management, LLC	549300XWQLVNUK615E79	Securities Exchange Commission	NO

ANNUAL STATEMENT FOR THE YEAR 2021 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
171608	Verde Asset Management	54930038E4QE14R0CF13	Securities Exchange Commission	NO.....
160711	H.I.G. Capital, LLC	N/A	Securities Exchange Commission	NO.....
282125	Highbridge Principal Strategies, LLC	5493001W7540H8HM8F38	Securities Exchange Commission	NO.....
104536	Kayne Senior Credit II Manager, L.P.	5493001WLH6CGZ0JVY22	Securities Exchange Commission	NO.....
105900	New England Asset Management	KUR85E5PS4GQFZTFC130	Securities Exchange Commission	NO.....
157053	Oceanview Asset Management, LLC	2549000HWPWK8S1FY179	Securities Exchange Commission	NO.....
105676	PGIM, INC.	5493009SX8QJBZY1GB87	Securities Exchange Commission	NO.....
150683	Prophet Capital Asset Management, LP	5493008GXEU8XVCP011	Securities Exchange Commission	NO.....
165252	RCG Longview Management, LLC	N/A	Securities Exchange Commission	NO.....
111787	Reams Asset Management	DZ466HY86D4U5HRYOD72	Securities Exchange Commission	DS.....
174288	Serone Capital Management, LLP	549300RMHOXJ6MSE075	Securities Exchange Commission	NO.....
105725	SIT Fixed Income Advisors II, LLC	N/A	Securities Exchange Commission	NO.....
113203	Tennenbaum Capital Partners, LLC	N/A	Securities Exchange Commission	NO.....
105742	TCW ASSET MANAGEMENT COMPANY LLC	549300LFK257DF2RVN05	Securities Exchange Commission	NO.....
110441	Western Asset Management Company	N/A	Securities Exchange Commission	DS.....

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

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

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

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

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	10,116,615,573	10,785,851,797	669,236,224
31.2 Preferred stocks	35,085,177	36,367,879	1,282,702
31.3 Totals	10,151,700,750	10,822,219,676	670,518,926

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 [X] No []

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 []

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$712,224

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

1 Name	2 Amount Paid
Moody's Investors Service	405,750
.....

39.1 Amount of payments for legal expenses, if any?\$5,718,040

39.2 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
Sullivan & Cromwell LLP	3,674,869
.....

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

40.2 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	31,109,115	49,737,386
2.2 Premium Denominator	2,057,284,239	2,291,935,684
2.3 Premium Ratio (2.1/2.2)	.015	.022
2.4 Reserve Numerator	465,241,241	482,712,573
2.5 Reserve Denominator	11,775,836,667	10,930,935,384
2.6 Reserve Ratio (2.4/2.5)	.040	.044

- 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 \$ 3,232,341
- 7.2 Total Incurred Claims \$ 5,748,408
- 7.3 Number of Covered Lives 15,053

*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 \$ 32,958,920
- 9.22 Received \$ 15,211,479
- 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: \$ 302,876,387
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 926,288,556
- 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 | 0 | 0 |
| 13.32 Paid claims | 0 | 0 | 0 |
| 13.33 Claim liability and reserve (beginning of year) | 0 | 0 | 0 |
| 13.34 Claim liability and reserve (end of year) | 0 | 0 | 0 |
| 13.35 Incurred claims | 0 | 0 | 0 |

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
.....
.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

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 2021	2 2020	3 2019	4 2018	5 2017
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	206,614	218,761	240,855	229,143	249,181
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	27,757	30,395	32,273	61,041	67,639
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)	243,657,325	224,044,196	219,716,927	221,279,297	212,644,495
5. Industrial (Line 21, Col. 2)	2,466	2,600	2,729	2,855	3,026
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	243,894,162	224,295,952	219,992,784	221,572,336	212,964,341
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)	2,343	2,192	3,941	2,142	4,491
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)	25,852,889	30,330,027	29,669,943	25,934,175	24,822,984
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	25,855,232	30,332,219	29,673,884	25,936,317	24,827,476
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	775,560	398,702	1,212,039	283,589	1,379,065
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	985,625,132	1,221,796,326	1,300,983,986	2,017,662,916	1,152,084,553
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	135,694,292	175,019,297	186,864,142	193,405,250	175,975,348
17.2 Group annuities (Line 20.4, Col. 7)	115,937,063	127,139,226	113,699,006	144,773,293	86,888,289
18.1 A & H-group (Line 20.4, Col. 8)	819,145,448	767,503,775	753,071,223	804,220,941	786,310,084
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	106,746	78,359	123,458	124,739	133,723
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	2,057,284,241	2,291,935,685	2,355,953,854	3,160,470,728	2,202,771,062
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	18,683,021,059	17,308,895,767	15,716,305,289	13,711,659,882	12,007,555,614
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	16,839,945,106	15,731,721,487	14,199,176,691	12,433,391,836	10,855,518,281
23. Aggregate life reserves (Page 3, Line 1)	9,936,643,344	9,045,122,340	7,923,941,407	7,114,693,002	5,605,877,625
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,268,142,582	1,288,677,623	1,304,170,538	1,144,414,815	1,069,269,470
25. Deposit-type contract funds (Page 3, Line 3)	1,489,823,526	2,144,623,797	2,023,337,556	1,709,256,889	2,552,500,943
26. Asset valuation reserve (Page 3, Line 24.01)	466,700,235	322,591,887	299,983,545	162,256,067	162,234,161
27. Capital (Page 3, Lines 29 and 30)	56,003,113	56,003,113	56,003,113	56,003,113	56,003,113
28. Surplus (Page 3, Line 37)	1,787,072,840	1,521,171,167	1,461,125,485	1,222,264,933	1,096,034,220
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	975,598,306	1,279,593,141	1,035,677,900	1,855,729,273	1,073,223,402
Risk-Based Capital Analysis					
30. Total adjusted capital	2,309,785,942	1,900,669,254	1,818,699,130	1,441,871,287	1,315,633,054
31. Authorized control level risk - based capital	266,125,231	252,886,137	216,249,477	199,638,078	170,279,253
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)	54.9	58.3	58.5	71.3	68.4
33. Stocks (Lines 2.1 and 2.2)	2.4	2.2	2.7	2.3	2.5
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	35.8	33.7	31.8	21.9	23.2
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.1	0.2	0.2	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.6	1.7	4.0	2.3	2.9
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.8	1.0	0.9	0.2	0.6
39. Other invested assets (Line 8)	2.1	1.9	1.8	1.8	2.2
40. Receivables for securities (Line 9)	2.4	1.0	0.2	0.2	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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....			0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1).....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1).....	232,270,580	192,752,018	169,183,956	149,820,036	133,488,291
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.....	67,149,684	54,759,825	41,857,005	42,955,051	49,796,235
50. Total of above Lines 44 to 49.....	299,420,264	247,511,843	211,040,961	192,775,087	183,284,526
51. Total Investment in Parent included in Lines 44 to 49 above.....	131,337,100	107,628,497	99,184,334	88,781,344	62,926,198
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	155,344,598	159,077,252	76,948,021	70,663,568	44,612,613
53. Total admitted assets (Page 2, Line 28, Col. 3).....	18,943,596,498	17,528,518,369	15,902,859,022	13,875,026,234	12,172,528,694
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	785,587,525	749,097,790	779,629,447	700,038,993	595,865,633
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	158,119,726	(81,567,948)	(19,577,364)	17,381,742	(12,802,063)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	62,226,454	29,522,544	110,960,192	(57,558,243)	17,470,236
57. Total of above Lines 54, 55 and 56.....	1,005,933,705	697,052,386	871,012,275	659,862,492	600,533,806
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).....	701,891,366	605,564,185	940,974,521	833,215,523	574,060,776
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6).....	528,353,401	516,231,060	359,805,304	607,762,991	620,266,538
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	(5,725)	1,224,580	372,536	(192,466)	358,073
61. Increase in A & H reserves (Line 19, Col. 6).....	(21,699,091)	(16,099,800)	159,203,348	78,293,289	100,554,432
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.....	20.7	18.4	17.5	13.8	17.7
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.....	3.7	6.0	4.6	4.9	5.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2).....	63.7	66.8	70.4	85.9	87.9
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2).....	1.7	1.5	1.4	1.0	0.7
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2).....	33.1	33.4	32.2	29.7	28.8
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2).....	1,696,553,086	1,756,469,396	1,817,888,664	1,813,909,420	1,646,681,592
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2).....	1,760,191,394	1,785,264,716	1,830,347,087	1,716,433,785	1,585,333,748
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2).....	34,694	0	0	0	29,765
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2).....	0	0	0	0	0
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2).....	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	(91,416)	(1,987,015)	(827,626)	(596,028)	(1,787,600)
74. Ordinary - individual annuities (Page 6, Col. 4).....	5,513,719	38,670,573	68,689,306	129,708,922	65,218,072
75. Ordinary-supplementary contracts.....	XXX	XXX	XXX	949,011	791,407
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9).....	(40,203,238)	4,350,189	20,073,175	4,147,397	10,615,714
78. Group annuities (Page 6, Col. 5).....	10,533,678	10,340,504	22,667,893	23,459,003	23,146,732
79. A & H-group (Page 6.5, Col. 3).....	0	0	0	(1,616,726)	(39,608,688)
80. A & H-credit (Page 6.5, Col. 10).....	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10).....	92,647,687	64,005,592	71,977,548	30,844	72,935
82. Aggregate of all other lines of business (Page 6, Col. 8).....	63,257,924	50,537,188	57,486,301	71,647,499	72,669,499
83. Fraternal (Page 6, Col. 7).....	0	0	0	0	0
84. Total (Page 6, Col. 1).....	131,658,354	165,917,031	240,066,597	227,729,922	131,118,071

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 2021 OF THE Reliance Standard Life Insurance Company

DIRECT BUSINESS IN THE STATE OF

DURING THE YEAR 2021

NAIC Group Code 3098

LIFE INSURANCE

NAIC Company Code 68381

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company
EXHIBIT OF LIFE INSURANCE
(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8 Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Policies	Certificates	Amount of Insurance	
1. In force end of prior year	4,178	2,600	15,971	249,156	0	0	17,125	2,643,326	224,044,196	224,295,952
2. Issued during year	0	0	37	2,343	0	0	2,254	296,028	25,852,889	25,855,232
3. Reinsurance assumed			1	1						1
4. Revived during year			7	73			504	31,896	2,346,184	2,346,257
5. Increased during year (net)								31,518	8,908,031	8,908,031
6. Subtotals, Lines 2 to 5	0	0	45	2,417	0	0	2,758	359,442	37,107,104	37,109,521
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)	4,178	2,600	16,016	251,599	0	0	19,883	3,002,768	261,151,300	261,405,499
Deductions during year:										
10. Death	105	67	431	5,790			XXX	6,895	430,077	435,934
11. Maturity	94	38	145	166			XXX			204
12. Disability							XXX			0
13. Expiry	30	22	102	1,809						1,831
14. Surrender	11	7	209	5,094						5,101
15. Lapse			70	3,959			1,896	253,208	17,063,898	17,067,857
16. Conversion			6	237			XXX	XXX	XXX	237
17. Decreased (net)				173						173
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	240	134	963	17,228	0	0	1,896	260,103	17,493,975	17,511,337
21. In force end of year (b) (Line 9 minus Line 20)	3,938	2,466	15,053	234,371	0	0	17,987	2,742,665	243,657,325	243,894,162
22. Reinsurance ceded end of year	XXX	2,466	XXX	213,544	XXX		XXX	XXX	197,206,068	197,422,078
23. Line 21 minus Line 22	XXX	0	XXX	20,827	XXX	(a)	XXX	XXX	46,451,257	46,472,084
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 2021 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	880
25. Other paid-up insurance	3,398	2,466	7,433	17,082
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			236	3,953
28. Term policies - other			293	13,959
29. Other term insurance - decreasing	XXX		XXX	177
30. Other term insurance	XXX		XXX	2,404
31. Totals (Lines 27 to 30)	0	0	529	20,493
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	775	7,264
34. Totals, whole life and endowment	37	2,343	13,749	206,614
35. Totals (Lines 31 to 34)	37	2,343	15,053	234,371

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			2,466	
37. Ordinary	2,343		231,484	2,888
38. Credit Life (Group and Individual)				
39. Group	25,852,889		243,657,324	
40. Totals (Lines 36 to 39)	25,855,232	0	243,891,274	2,888

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	22,760,439
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	2,742,665	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	19,203
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BASIS 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 Children, etc., policies and riders included above.	
47.1 0	
47.2 0	

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			592	19,375			4,304,526	194,902,228
49. Disability Income								
50. Extended Benefits			XXX	XXX			6,621	307,454
51. Other								
52. Total	0	(a) 0	592	(a) 19,375	0	(a) 0	4,311,147	(a) 195,209,682

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	364	2,149	0	0
2. Issued during year	23	392		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	387	2,541	0	0
Deductions during year:				
6. Decreased (net)	13	472		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	13	472	0	0
9. In force end of year (line 5 minus line 8)	374	2,069	0	0
10. Amount on deposit	0	(a) 63,730,119		(a)
11. Income now payable	374	335		
12. Amount of income payable	(a) 2,845,352	(a) 8,322,133	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	35	98,095	15,348	3,090
2. Issued during year		13,552	2,579	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	35	111,647	17,927	3,090
Deductions during year:				
6. Decreased (net)	11	8,822	2,334	
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	11	8,822	2,334	0
9. In force end of year (line 5 minus line 8)	24	102,825	15,593	3,090
Income now payable:				
10. Amount of income payable	(a) 116,155	XXX	XXX	(a) 1,364,052
Deferred fully paid:				
11. Account balance	XXX	(a) 8,849,561,893	XXX	(a) 1,087,723,848
Deferred not fully paid:				
12. Account balance	XXX	(a) 64,157,528	XXX	(a) 41,048,198

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	3,998,651	822,297,783	0		0	
2. Issued during year	543,411	134,045,421				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	4,542,062	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9)	4,542,062	(a) 840,439,444	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	16	0
2. Issued during year	9	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	25	0
Deductions During Year:		
6. Decreased (net)	11	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	11	0
9. In force end of year (line 5 minus line 8)	14	0
10. Amount of account balance	(a) 1,397,875,022	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	84,571,682
2. Current year's realized pre-tax capital gains/(losses) of \$30,810,293 transferred into the reserve net of taxes of \$6,470,162	24,340,132
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)	108,911,814
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	13,329,245
6. Reserve as of December 31, current year (Line 4 minus Line 5)	95,582,569

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2021	11,245,838	2,083,407	0	13,329,245
2. 2022	9,770,864	4,276,408	0	14,047,272
3. 2023	7,854,460	3,572,069	0	11,426,530
4. 2024	6,855,518	2,912,106	0	9,767,624
5. 2025	6,557,987	2,205,543	0	8,763,529
6. 2026	6,298,902	1,483,715	0	7,782,618
7. 2027	5,595,242	1,053,372	0	6,648,614
8. 2028	4,781,824	908,885	0	5,690,709
9. 2029	3,913,541	762,905	0	4,676,446
10. 2030	3,207,199	605,313	0	3,812,512
11. 2031	2,732,792	445,140	0	3,177,932
12. 2032	2,426,608	353,116	0	2,779,723
13. 2033	2,099,250	323,564	0	2,422,814
14. 2034	1,827,679	292,195	0	2,119,875
15. 2035	1,611,638	253,972	0	1,865,610
16. 2036	1,392,054	224,293	0	1,616,346
17. 2037	1,165,225	206,553	0	1,371,778
18. 2038	928,010	205,635	0	1,133,645
19. 2039	727,910	203,457	0	931,367
20. 2040	547,196	206,201	0	753,397
21. 2041	406,432	199,636	0	606,069
22. 2042	372,661	203,179	0	575,840
23. 2043	372,171	202,867	0	575,038
24. 2044	386,501	207,591	0	594,092
25. 2045	430,281	203,388	0	633,669
26. 2046	428,388	211,620	0	640,009
27. 2047	292,590	187,968	0	480,558
28. 2048	215,797	149,520	0	365,317
29. 2049	106,179	106,800	0	212,979
30. 2050	20,945	68,352	0	89,297
31. 2051 and Later		21,360	0	21,360
32. Total (Lines 1 to 31)	84,571,680	24,340,132	0	108,911,812

ANNUAL STATEMENT FOR THE YEAR 2021 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	176,664,848	118,903,122	295,567,971	9,205,526	17,818,391	27,023,917	322,591,887
2. Realized capital gains/(losses) net of taxes - General Account	105,328,477	(27,028)	105,301,449	6,273,892	(896,363)	5,377,529	110,678,978
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(7,232,907)		(7,232,907)	36,609,191		36,609,191	29,376,284
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	49,115,539	34,533,776	83,649,315	0	793,137	793,137	84,442,452
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	323,875,957	153,409,871	477,285,828	52,088,609	17,715,165	69,803,774	547,089,602
9. Maximum reserve	258,664,110	128,683,569	387,347,678	41,254,072	38,098,484	79,352,557	466,700,235
10. Reserve objective	193,335,156	100,478,595	293,813,751	41,097,130	37,117,543	78,214,674	372,028,424
11. 20% of (Line 10 - Line 8)	(26,108,160)	(10,586,255)	(36,694,415)	(2,198,296)	3,880,476	1,682,180	(35,012,235)
12. Balance before transfers (Lines 8 + 11)	297,767,797	142,823,615	440,591,412	49,890,313	21,595,641	71,485,954	512,077,366
13. Transfers		(7,866,602)	(7,866,602)	(8,636,241)	16,502,843	7,866,602	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(39,103,687)	(6,273,444)	(45,377,131)			0	(45,377,131)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	258,664,110	128,683,569	387,347,679	41,254,072	38,098,484	79,352,556	466,700,235

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	31,028,841	XXX	XXX	31,028,841	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	501,494,726	XXX	XXX	501,494,726	0.0005	250,747	0.0016	802,392	0.0033	1,654,933
2.2	1	NAIC Designation Category 1.B	67,587,347	XXX	XXX	67,587,347	0.0005	33,794	0.0016	108,140	0.0033	223,038
2.3	1	NAIC Designation Category 1.C	375,103,282	XXX	XXX	375,103,282	0.0005	187,552	0.0016	600,165	0.0033	1,237,841
2.4	1	NAIC Designation Category 1.D	938,521,718	XXX	XXX	938,521,718	0.0005	469,261	0.0016	1,501,635	0.0033	3,097,122
2.5	1	NAIC Designation Category 1.E	319,834,615	XXX	XXX	319,834,615	0.0005	159,917	0.0016	511,735	0.0033	1,055,454
2.6	1	NAIC Designation Category 1.F	1,250,911,511	XXX	XXX	1,250,911,511	0.0005	625,456	0.0016	2,001,458	0.0033	4,128,008
2.7	1	NAIC Designation Category 1.G	751,955,036	XXX	XXX	751,955,036	0.0005	375,978	0.0016	1,203,128	0.0033	2,481,452
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	4,205,408,235	XXX	XXX	4,205,408,235	XXX	2,102,704	XXX	6,728,653	XXX	13,877,847
3.1	2	NAIC Designation Category 2.A	620,900,553	XXX	XXX	620,900,553	0.0021	1,303,891	0.0064	3,973,764	0.0106	6,581,546
3.2	2	NAIC Designation Category 2.B	1,147,606,529	XXX	XXX	1,147,606,529	0.0021	2,409,974	0.0064	7,344,682	0.0106	12,164,629
3.3	2	NAIC Designation Category 2.C	2,045,348,284	XXX	XXX	2,045,348,284	0.0021	4,295,231	0.0064	13,090,229	0.0106	21,680,692
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	3,813,855,366	XXX	XXX	3,813,855,366	XXX	8,009,096	XXX	24,408,674	XXX	40,426,867
4.1	3	NAIC Designation Category 3.A	130,955,114	XXX	XXX	130,955,114	0.0099	1,296,456	0.0263	3,444,119	0.0376	4,923,912
4.2	3	NAIC Designation Category 3.B	242,059,629	XXX	XXX	242,059,629	0.0099	2,396,390	0.0263	6,366,168	0.0376	9,101,442
4.3	3	NAIC Designation Category 3.C	351,371,945	XXX	XXX	351,371,945	0.0099	3,478,582	0.0263	9,241,082	0.0376	13,211,585
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	724,386,688	XXX	XXX	724,386,688	XXX	7,171,428	XXX	19,051,370	XXX	27,236,939
5.1	4	NAIC Designation Category 4.A	63,631,309	XXX	XXX	63,631,309	0.0245	1,558,967	0.0572	3,639,711	0.0817	5,198,678
5.2	4	NAIC Designation Category 4.B	598,010,472	XXX	XXX	598,010,472	0.0245	14,651,257	0.0572	34,206,199	0.0817	48,857,456
5.3	4	NAIC Designation Category 4.C	197,718,044	XXX	XXX	197,718,044	0.0245	4,844,092	0.0572	11,309,472	0.0817	16,153,564
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	859,359,825	XXX	XXX	859,359,825	XXX	21,054,316	XXX	49,155,382	XXX	70,209,698
6.1	5	NAIC Designation Category 5.A	36,748,572	XXX	XXX	36,748,572	0.0630	2,315,160	0.1128	4,145,239	0.1880	6,908,732
6.2	5	NAIC Designation Category 5.B	115,870,143	XXX	XXX	115,870,143	0.0630	7,299,819	0.1128	13,070,152	0.1880	21,783,587
6.3	5	NAIC Designation Category 5.C	6,450,128	XXX	XXX	6,450,128	0.0630	406,358	0.1128	727,574	0.1880	1,212,624
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	159,068,843	XXX	XXX	159,068,843	XXX	10,021,337	XXX	17,942,965	XXX	29,904,942
7.	6	NAIC 6	292,456,592	XXX	XXX	292,456,592	0.0000	0	0.2370	69,312,212	0.2370	69,312,212
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)	10,085,564,390	XXX	XXX	10,085,564,390	XXX	48,358,881	XXX	186,599,257	XXX	250,968,506
PREFERRED STOCKS												
10.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	252,188	XXX	XXX	252,188	0.0021	530	0.0064	1,614	0.0106	2,673
12.	3	Medium Quality	16,198,157	XXX	XXX	16,198,157	0.0099	160,362	0.0263	426,012	0.0376	609,051
13.	4	Low Quality	17,851,307	XXX	XXX	17,851,307	0.0245	437,357	0.0572	1,021,095	0.0817	1,458,452
14.	5	Lower Quality	183,525	XXX	XXX	183,525	0.0630	11,562	0.1128	20,702	0.1880	34,503
15.	6	In or Near Default	600,000	XXX	XXX	600,000	0.0000	0	0.2370	142,200	0.2370	142,200
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)	35,085,177	XXX	XXX	35,085,177	XXX	609,810	XXX	1,611,622	XXX	2,246,878

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	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.2	3	NAIC Designation Category 3.B	41,091	XXX	XXX	41,091	0.0099	407	0.0263	1,081	0.0376	1,545
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	41,091	XXX	XXX	41,091	XXX	407	XXX	1,081	XXX	1,545
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.2	4	NAIC Designation Category 4.B	1,744,311	XXX	XXX	1,744,311	0.0245	42,736	0.0572	99,775	0.0817	142,510
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	1,744,311	XXX	XXX	1,744,311	XXX	42,736	XXX	99,775	XXX	142,510
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.2	5	NAIC Designation Category 5.B	513,283	XXX	XXX	513,283	0.0630	32,337	0.1128	57,898	0.1880	96,497
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	513,283	XXX	XXX	513,283	XXX	32,337	XXX	57,898	XXX	96,497
24.	6	NAIC 6	19,987,963	XXX	XXX	19,987,963	0.0000	0	0.2370	4,737,147	0.2370	4,737,147
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	22,286,648	XXX	XXX	22,286,648	XXX	75,479	XXX	4,895,901	XXX	4,977,700
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	929,025	XXX	XXX	929,025	0.0005	465	0.0016	1,486	0.0033	3,066
27.	1	Highest Quality	141,805,989	XXX	XXX	141,805,989	0.0005	70,903	0.0016	226,890	0.0033	467,960
28.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	142,735,014	XXX	XXX	142,735,014	XXX	71,368	XXX	228,376	XXX	471,026
34.		Total (Lines 9 + 17 + 25 + 33)	10,285,671,229	XXX	XXX	10,285,671,229	XXX	49,115,539	XXX	193,335,156	XXX	258,664,110

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	407,516,486		XXX	407,516,486	0.0003	122,255	0.0007	285,262	0.0011	448,268
41.		Residential Mortgages - All Other	674,541,204		XXX	674,541,204	0.0015	1,011,812	0.0034	2,293,440	0.0046	3,102,890
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	755,607,552		XXX	755,607,552	0.0011	831,168	0.0057	4,306,963	0.0074	5,591,496
44.		Commercial Mortgages - All Other - CM2 - High Quality	1,058,729,254		XXX	1,058,729,254	0.0040	4,234,917	0.0114	12,069,513	0.0149	15,775,066
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	2,361,120,170		XXX	2,361,120,170	0.0069	16,291,729	0.0200	47,222,403	0.0257	60,680,788
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	927,847,871		XXX	927,847,871	0.0120	11,134,174	0.0343	31,825,182	0.0428	39,711,889
47.		Commercial Mortgages - All Other - CM5 - Low Quality	25,865,679		XXX	25,865,679	0.0183	473,342	0.0486	1,257,072	0.0628	1,624,365
Overdue, Not in Process:												
48.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed	275,965,423		XXX	275,965,423	0.0006	165,579	0.0014	386,352	0.0023	634,720
50.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other	5,599,990		XXX	5,599,990	0.0480	268,800	0.0868	486,079	0.1371	767,759
In Process of Foreclosure:												
53.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed	75,288,785		XXX	75,288,785	0.0000	0	0.0046	346,328	0.0046	346,328
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	6,568,082,414	0	XXX	6,568,082,414	XXX	34,533,776	XXX	100,478,595	XXX	128,683,569
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)	6,568,082,414	0	XXX	6,568,082,414	XXX	34,533,776	XXX	100,478,595	XXX	128,683,569

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	104,839,957	XXX	XXX	104,839,957	0.0000	0	0.1580 (a)	16,564,713	0.1580 (a)	16,564,713
2.		Unaffiliated - Private	18,073,141	XXX	XXX	18,073,141	0.0000	0	0.1945	3,515,226	0.1945	3,515,226
3.		Federal Home Loan Bank	43,595,000	XXX	XXX	43,595,000	0.0000	0	0.0061	265,930	0.0097	422,872
4.		Affiliated - Life with AVR	100,933,480	XXX	XXX	100,933,480	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)	131,337,100	XXX	XXX	131,337,100	0.0000	0	0.1580	20,751,262	0.1580	20,751,262
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)	398,778,678	0	0	398,778,678	XXX	0	XXX	41,097,130	XXX	41,254,072
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	24,578,553			24,578,553	0.0000	0	0.1337	3,286,153	0.1337	3,286,153
21.		Total Real Estate (Sum of Lines 18 through 20)	24,578,553	0	0	24,578,553	XXX	0	XXX	3,286,153	XXX	3,286,153
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	140,301,534	XXX	XXX	140,301,534	0.0005	70,151	0.0016	224,482	0.0033	462,995
24.	2	High Quality	20,191,580	XXX	XXX	20,191,580	0.0021	42,402	0.0064	129,226	0.0106	214,031
25.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality	21,091,225	XXX	XXX	21,091,225	0.0245	516,735	0.0572	1,206,418	0.0817	1,723,153
27.	5	Lower Quality	34,551	XXX	XXX	34,551	0.0630	2,177	0.1128	3,897	0.1880	6,496
28.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	181,618,890	XXX	XXX	181,618,890	XXX	631,465	XXX	1,564,024	XXX	2,406,674

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	939,846		XXX	939,846	0.0029	2,726	0.0066	6,203	0.0103	9,680
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			XXX	0	0.0000	0	0.0149	0	0.0149	0
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)	939,846	0	XXX	939,846	XXX	2,726	XXX	6,203	XXX	9,680
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	17,935,808		XXX	17,935,808	0.0040	71,743	0.0114	204,468	0.0149	267,244
60.		Unaffiliated - In Good Standing All Other	12,638,230		XXX	12,638,230	0.0069	87,204	0.0200	252,765	0.0257	324,803
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)	30,574,038	0	XXX	30,574,038	XXX	158,947	XXX	457,233	XXX	592,046
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	31,513,884	0	XXX	31,513,884	XXX	161,673	XXX	463,436	XXX	601,726

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	138,389,773	XXX	XXX	138,389,773	0.0000	0	0.1945	26,916,811	0.1945	26,916,811
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)	138,389,773	XXX	XXX	138,389,773	XXX	0	XXX	26,916,811	XXX	26,916,811
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	26,195,391			26,195,391	0.0000	0	0.1337	3,502,324	0.1337	3,502,324
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	26,195,391	0	0	26,195,391	XXX	0	XXX	3,502,324	XXX	3,502,324
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
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)	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
82.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
83.		Other Invested Assets - Schedule BA		XXX		0	0.0000	0	0.1580	0	0.1580	0
84.		Other Short-Term Invested Assets - Schedule DA	8,764,533	XXX		8,764,533	0.0000	0	0.1580	1,384,796	0.1580	1,384,796
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	8,764,533	XXX	0	8,764,533	XXX	0	XXX	1,384,796	XXX	1,384,796
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	386,482,471	0	0	386,482,471	XXX	793,137	XXX	33,831,391	XXX	34,812,332

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

Asset Valuation Reserve - Replications (Synthetic) Assets

N O N E

Schedule F - Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts										
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other		
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																			
1. Premiums written	819,252,193	XXX	819,145,447	XXX		XXX		XXX		XXX		XXX		XXX		106,746	XXX		XXX
2. Premiums earned	818,467,829	XXX	818,361,083	XXX		XXX		XXX		XXX		XXX		XXX		106,746	XXX		XXX
3. Incurred claims	507,031,931	61.9	506,997,237	62.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	34,694	32.5	0	0.0	
4. Cost containment expenses	14,159,013	1.7	14,159,013	1.7		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
5. Incurred claims and cost containment expenses (Lines 3 and 4)	521,190,944	63.7	521,156,250	63.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	34,694	32.5	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	0	0.0	0	0.0	
7. Commissions (a)	87,426,450	10.7	87,426,450	10.7		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
8. Other general insurance expenses	156,703,238	19.1	156,703,238	19.1		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
9. Taxes, licenses and fees	26,848,216	3.3	26,670,811	3.3		0.0		0.0		0.0		0.0		0.0	177,405	166.2		0.0	
10. Total other expenses incurred	270,977,904	33.1	270,800,499	33.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	177,405	166.2	0	0.0	
11. Aggregate write-ins for deductions	889,623	0.1	889,623	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
12. Gain from underwriting before dividends or refunds	25,409,358	3.1	25,514,711	3.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(105,353)	(98.7)	0	0.0	
13. Dividends or refunds	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
14. Gain from underwriting after dividends or refunds	25,409,358	3.1	25,514,711	3.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(105,353)	(98.7)	0	0.0	
DETAILS OF WRITE-INS																			
1101. Change in Loading	838,252	0.1	838,252	0.1		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
1102. Increase on policy funds	51,371	0.0	51,371	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
1103.																			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	889,623	0.1	889,623	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	6,364,265	6,364,265							
2. Advance premiums	95,715	95,715							
3. Reserve for rate credits	0								
4. Total premium reserves, current year	6,459,980	6,459,980	0	0	0	0	0	0	0
5. Total premium reserves, prior year	5,653,598	5,653,598	0	0	0	0	0	0	0
6. Increase in total premium reserves	806,382	806,382	0	0	0	0	0	0	0
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
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	1,720,614,369	1,720,614,369	0	0	0	0	0	0	0
2. Total prior year	1,760,191,394	1,760,191,394	0	0	0	0	0	0	0
3. Increase	(39,577,025)	(39,577,025)	0	0	0	0	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	354,107,044	354,072,350						34,694	
1.2 On claims incurred during current year	192,501,912	192,501,912							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	1,342,480,736	1,342,480,736							
2.2 On claims incurred during current year	378,133,633	378,133,633							
3. Test:									
3.1 Lines 1.1 and 2.1	1,696,587,780	1,696,553,086	0	0	0	0	0	34,694	0
3.2 Claim reserves and liabilities, December 31, prior year	1,760,191,394	1,760,191,394	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	(63,603,614)	(63,638,308)	0	0	0	0	0	34,694	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	80,590	80,590							
2. Premiums earned	80,590	80,590							
3. Incurred claims	834,381	834,381							
4. Commissions	90,969	90,969	0						
B. Reinsurance Ceded:									
1. Premiums written	95,980,190	95,980,190							
2. Premiums earned	95,982,398	95,982,398							
3. Incurred claims	65,517,107	65,517,107							
4. Commissions	5,081,638	5,081,638	0						

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims		33,920,814	537,793,841	571,714,655
2. Beginning Claim Reserves and Liabilities		7,149,833	1,667,934,078	1,675,083,911
3. Ending Claim Reserves and Liabilities		7,466,446	1,655,868,841	1,663,335,287
4. Claims Paid	0	33,604,201	549,859,078	583,463,279
B. Assumed Reinsurance:				
5. Incurred Claims			834,382	834,382
6. Beginning Claim Reserves and Liabilities			193,778,147	193,778,147
7. Ending Claim Reserves and Liabilities			164,813,488	164,813,488
8. Claims Paid	0	0	29,799,041	29,799,041
C. Ceded Reinsurance:				
9. Incurred Claims		24,975,769	40,541,337	65,517,106
10. Beginning Claim Reserves and Liabilities		4,859,500	109,973,676	114,833,176
11. Ending Claim Reserves and Liabilities		5,102,876	105,075,756	110,178,632
12. Claims Paid	0	24,732,393	45,439,257	70,171,650
D. Net:				
13. Incurred Claims	0	8,945,045	498,086,886	507,031,931
14. Beginning Claim Reserves and Liabilities	0	2,290,333	1,751,738,549	1,754,028,882
15. Ending Claim Reserves and Liabilities	0	2,363,570	1,715,606,573	1,717,970,143
16. Claims Paid	0	8,871,808	534,218,862	543,090,670
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses		8,945,045	512,245,898	521,190,943
18. Beginning Reserves and Liabilities		2,290,333	1,751,738,549	1,754,028,882
19. Ending Reserves and Liabilities		2,363,570	1,715,606,574	1,717,970,144
20. Paid Claims and Cost Containment Expenses	0	8,871,808	548,377,873	557,249,681

ANNUAL STATEMENT FOR THE YEAR 2021 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		15,922,905	16,740			
60488	25-0598210	10/31/1990	American General Life Insurance Company	TX	CO/I	FA		14,393,721	25,682			
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/I	FA		912,965				
66133	41-1760577	12/31/1992	Wilton Reassurance Co	PA	CO/G	FA		2,613,010				
65498	23-1503749	06/01/1991	Life Insurance Co. of North America	PA	YRT/I	OL	9,332,964	4,958,135	91,115			
62103	15-0274455	03/31/1992	Columbian Mutual Life Insurance Co	NY	CO/I	FA		3,423,852				
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/I	FA		62,917,694	489,345			
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/G	FA		18,258,185	1,485,953			
0899999. General Account - U.S. Non-Affiliates							9,332,964	123,400,467	2,108,835	0	0	0
1099999. Total General Account - Non-Affiliates							9,332,964	123,400,467	2,108,835	0	0	0
1199999. Total General Account							9,332,964	223,670,328	2,108,835	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							9,332,964	223,670,328	2,108,835	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							9,332,964	223,670,328	2,108,835	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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				4,230,156		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	.OTH/G.	.OH				295,126		
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	.OTH/G.	.OH				56,880		
00000	AA-9995055	11/01/1995	A D R U S	ME	.OTH/G.	.OH				860,556		
00000	AA-9995055	01/01/2006	A D R U S	ME	.OTH/G.	LTDI				40,333,138		
00000	AA-9995050	01/01/1984	P A R G	NJ	.OTH/G.	.OH				1,519,131		
00000	AA-9995074	01/01/1990	S R R F 1	MA	.OTH/G.	.OH				243,820		
00000	AA-9995103	01/01/1994	S R R F 2	MA	.OTH/G.	.OH				36,293		
66583	39-0493780	10/01/2019	National Guardian Life Insurance Company	WI	.OTH/G.	LTDI	80,590			131,670		
62413	36-0947200	11/01/1993	Continental Assurance Co (DSU LLC SP)	IL	.OTH/G.	.OH				873,836		
86231	39-0989781	01/01/1990	TransAmerica Life Ins Co (RRM)	IA	.OTH/G.	.OH				115,282		
67814	06-0493340	01/01/1992	Phoenix Life Insurance Co	NY	.OTH/G.	.OH				1,174,450		
20583	13-1290712	01/01/1999	XL Reinsurance America Inc.	NY	.OTH/G.	.OH				8,702		
62235	01-0278678	01/01/1999	UNUM Life Ins (D & H dis fac)	ME	.OTH/G.	.OH				131,053		
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				904,756		
73814	66-0258488	01/01/2012	Triple S Vida Inc	PR	.OTH/G.	LTDI				1,299,765		
68551	99-0106597	04/01/2011	Royal State Natl Ins Co Ltd	HI	.OTH/G.	LTDI				90,613		
60041	66-0502334	01/01/2012	Universal Life Insurance Co	PR	.OTH/G.	LTDI				951,705		
0899999. U.S. Non-Affiliates							80,590	0	0	53,256,932	0	0
00000	AA-1560035	01/01/2007	Reliable Life Ins Co	CAN	.OTH/G.	.OH				35,911		
0999999. Non-U.S. Non-Affiliates							0	0	0	35,911	0	0
1099999. Total - Non-Affiliates							80,590	0	0	53,292,843	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							80,590	0	0	53,256,932	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)							0	0	0	35,911	0	0
9999999 - Totals							80,590	0	0	53,292,843	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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		929,507
93572	43-1235868	01/01/2010	RG A Reinsurance Company	MO	26,000	
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	3,106,663	2,563,468
0899999. Life and Annuity - U.S. Non-Affiliates					3,132,663	3,492,975
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU	5,949	
0999999. Life and Annuity - Non-U.S. Non-Affiliates					5,949	0
1099999. Total Life and Annuity - Non-Affiliates					3,138,612	3,492,975
1199999. Total Life and Annuity					3,138,612	3,492,975
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN		2,853,506
1399999. Accident and Health - U.S. Affiliates - Other					0	2,853,506
1499999. Total Accident and Health - U.S. Affiliates					0	2,853,506
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	2,853,506
00000	AA-9995055	01/01/1991	ADRUS	ME	5,786	72,129
62146	36-2136262	11/01/1992	Combined Insurance Co. of America	IL		5,281
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	61,945	231,866
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	349,190	2,516,693
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	3,232	28,165
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	74,293	255,804
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	11,001	75,273
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY		11,324
93572	43-1235868	10/01/2003	RG A Reinsurance Company	MO	1,942,216	18,034,527
93572	43-1235868	01/01/2004	RG A Reinsurance Company	MO		596,237
93572	43-1235868	01/01/2015	RG A Reinsurance Company	MO	10,814	84,834
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	168,231	3,274,547
82627	06-0839705	01/01/2016	SwissRe Life & Health America	MO		511,291
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE		46,672
1999999. Accident and Health - U.S. Non-Affiliates					2,626,708	25,744,643
00000	AA-3190829	01/01/2000	Markel Bermuda Limited	BMU	17,518	170,979
2099999. Accident and Health - Non-U.S. Non-Affiliates					17,518	170,979
2199999. Total Accident and Health - Non-Affiliates					2,644,226	25,915,622
2299999. Total Accident and Health					2,644,226	28,769,128
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					5,759,371	32,091,124
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					23,467	170,979
9999999 Totals - Life, Annuity and Accident and Health					5,782,838	32,262,103

ANNUAL STATEMENT FOR THE YEAR 2021 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		30,276,364	28,444,186	1,723,279					
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	ADB		8,664	10,341						
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	CO/I	OL	215,071,741	55,024,692	57,068,408	2,578,527					
68136	63-0169720	07/01/1994	Protective Life Insurance	TN	OTH/I	DIS		1,405,781	1,625,262						
68276	48-1024691	01/01/2001	Employers Reassurance Corporation	KS	OTH/G	OL	3,211,400	981,725	1,180,633	3,024					
82627	06-0839705	01/01/1982	SwissRe Life & Health America	MO	OTH/G	OL			98,163						
87572	23-2038295	01/01/1996	Scottish Re US Inc	DE	YRT/I	OL	937,967								
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT	OTH/G	OL	1,850,000	542,970	602,860						
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT	OTH/G	OL	8,671,741	3,242,123	3,659,697	1,927					
70815	06-0838648	01/01/2005	Hartford Life & Accident Ins Co	CT	OTH/G	OL	300,000	110,100	120,600						
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	320,000	79,540	146,567						
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	162,480	59,630	98,670						
93572	43-1235868	01/01/2010	RGA Reinsurance Company	MO	OTH/G	OL	28,748,850	7,947,024	8,949,054	1,499					
80659	82-4533188	12/01/2009	The Canada Life Assurance Co	MI	YRT/G	OL	185,456,116,274			317,243,189					
68446	75-1222043	12/18/2019	Oceanview Life and Annuity Company	CO	COFI/I	OA		651,923,697	651,923,697					676,184,142	
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	OL	11,705,603,706	1,455,201		17,251,543					
0899999. General Account - Authorized U.S. Non-Affiliates								197,420,994,159	753,057,511	753,928,138	338,802,987	0	0	0	676,184,142
1099999. Total General Account - Authorized Non-Affiliates								197,420,994,159	753,057,511	753,928,138	338,802,987	0	0	0	676,184,142
1199999. Total General Account Authorized								197,420,994,159	753,057,511	753,928,138	338,802,987	0	0	0	676,184,142
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		1,511,925,971	757,024,950					1,511,925,971	
1699999. General Account - Unauthorized Non-U.S. Affiliates - Other								0	1,511,925,971	757,024,950	0	0	0	0	1,511,925,971
1799999. Total General Account - Unauthorized Non-U.S. Affiliates								0	1,511,925,971	757,024,950	0	0	0	0	1,511,925,971
1899999. Total General Account - Unauthorized Affiliates								0	1,511,925,971	757,024,950	0	0	0	0	1,511,925,971
00000	AA-1340015	01/01/1997	Scor Global Life SE	DEU	OTH/G	OL	96,200	48,130	112,038						
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU	OTH/G	OL	987,500	4,125	5,475	31,420					
00000	AA-3160036	12/31/2016	RGA Reinsurance Co (Barbados) LTD	BRB	COFI/I	OA		316,276,581	318,406,004					316,276,578	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates								1,083,700	316,328,836	318,523,517	31,420	0	0	0	316,276,578
2199999. Total General Account - Unauthorized Non-Affiliates								1,083,700	316,328,836	318,523,517	31,420	0	0	0	316,276,578
2299999. Total General Account Unauthorized								1,083,700	1,828,254,807	1,075,548,467	31,420	0	0	0	1,828,202,549
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								197,422,077,859	2,581,312,318	1,829,476,605	338,834,407	0	0	0	2,504,386,691
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 2021 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)				197,420,994,159	753,057,511	753,928,138	338,802,987	0	0	0	676,184,142
			9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				1,083,700	1,828,254,807	1,075,548,467	31,420	0	0	0	1,828,202,549
			9999999 - Totals				197,422,077,859	2,581,312,318	1,829,476,605	338,834,407	0	0	0	2,504,386,691

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL	1,456,156						
92711	35-1817054	01/01/2018	HCC Life Insurance Company	IN	OTH/G	SLEL	34,958,811		6,658,182				
0299999. General Account - Authorized U.S. Affiliates - Other							36,414,967	0	6,658,182	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							36,414,967	0	6,658,182	0	0	0	0
00000	AA-1126510	01/01/2021	Lloyd's Syndicate Number 510	GBR	OTH/G	A	10,500						
00000	AA-1120096	01/01/2021	Lloyd's Syndicate Number 1880	GBR	OTH/G	A	1,500						
0599999. General Account - Authorized Non-U.S. Affiliates - Other							12,000	0	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							12,000	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							36,426,967	0	6,658,182	0	0	0	0
61301	47-0098400	04/01/1993	Ameritas Life Insurance Co	NE	OTH/G	D	45,130,251	40,924	5,102,876				
00000	AA-9995055	01/01/1991	ADRUS	NE	OTH/G	LTDI			168,300				
62146	36-2136262	11/01/1992	Combined Insurance Co of America	IL	OTH/G	LTDI			12,323				
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	OTH/G	LTDI			541,021				
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	OTH/G	LTDI			5,872,283				
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	OTH/G	LTDI			65,719				
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	OTH/G	LTDI			596,876				
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	OTH/G	LTDI			175,638				
20583	13-1290712	01/01/1999	XL Reinsurance America Inc	NY	OTH/G	LTDI			26,423				
93572	43-1235868	10/01/2003	RGa Reinsurance Company	MO	OTH/G	LTDI			42,594,427				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	13,275,462		13,550,026				
82627	06-0839705	01/01/2016	Swiss Re Life & Health America	MO	OTH/G	LTDI			1,193,013				
70815	06-0838648	07/01/2007	Hartford Life & Accident Ins Co	CT	OTH/G	LTDI			220,051				
93572	43-1235868	01/01/2004	RGa Reinsurance Company	MO	OTH/G	LTDI			1,391,219				
93572	43-1235868	01/01/2015	RGa Reinsurance Company	MO	OTH/G	LTDI			197,946				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	91,579						
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	LTDI	985,133						
0899999. General Account - Authorized U.S. Non-Affiliates							59,482,425	40,924	71,708,141	0	0	0	0
00000	AA-1126033	01/01/2021	Lloyd's Syndicate Number 33	GBR	OTH/G	A	12,000						
00000	AA-1128001	01/01/2021	Lloyd's Syndicate Number 2001	GBR	OTH/G	A	6,000						
00000	AA-1120096	01/01/2019	Lloyd's Syndicate Number 1880	GBR	OTH/G	A							
0999999. General Account - Authorized Non-U.S. Non-Affiliates							18,000	0	0	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							59,500,425	40,924	71,708,141	0	0	0	0
1199999. Total General Account Authorized							95,927,392	40,924	78,366,323	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			398,951				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							0	0	398,951	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	398,951	0	0	0	0
2299999. Total General Account Unauthorized							0	0	398,951	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							95,927,392	40,924	78,765,274	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 2021 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)				95,897,392	40,924	78,366,323	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	398,951	0	0	0	0
9999999			- Totals				95,927,392	40,924	78,765,274	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	1,511,925,971			1,511,925,971				1,511,925,971			1,511,925,971
0599999			General Account - Life and Annuity Non-U.S. Affiliates - Other	1,511,925,971	0	0	1,511,925,971	0	XXX	0	1,511,925,971	0	0	1,511,925,971
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates	1,511,925,971	0	0	1,511,925,971	0	XXX	0	1,511,925,971	0	0	1,511,925,971
0799999			Total General Account - Life and Annuity Affiliates	1,511,925,971	0	0	1,511,925,971	0	XXX	0	1,511,925,971	0	0	1,511,925,971
00000	AA-1340015	01/01/1997	Scor Global Life SE	48,130			48,130	48,130						48,130
00000	AA-1340015	01/01/1985	Scor Global Life SE	4,125			4,125	4,125						4,125
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	316,328,836	0	0	316,328,836	52,255	XXX	0	316,276,581	0	0	316,328,836
1099999			Total General Account - Life and Annuity Non-Affiliates	316,328,836	0	0	316,328,836	52,255	XXX	0	316,276,581	0	0	316,328,836
1199999			Total General Account Life and Annuity	1,828,254,807	0	0	1,828,254,807	52,255	XXX	0	1,828,202,552	0	0	1,828,254,807
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	MarkeI Bermuda Limited	398,951	58,350		457,301			996,579				457,301
2099999			General Account - Accident and Health Non-U.S. Non-Affiliates	398,951	58,350	0	457,301	0	XXX	996,579	0	0	0	457,301
2199999			Total General Account - Accident and Health Non-Affiliates	398,951	58,350	0	457,301	0	XXX	996,579	0	0	0	457,301
2299999			Total General Account Accident and Health	398,951	58,350	0	457,301	0	XXX	996,579	0	0	0	457,301
2399999			Total General Account	1,828,653,758	58,350	0	1,828,712,108	52,255	XXX	996,579	1,828,202,552	0	0	1,828,712,108
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)	1,828,653,758	58,350	0	1,828,712,108	52,255	XXX	996,579	1,828,202,552	0	0	1,828,712,108
9999999			Totals	1,828,653,758	58,350	0	1,828,712,108	52,255	XXX	996,579	1,828,202,552	0	0	1,828,712,108

(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	52,255

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2021	2 2020	3 2019	4 2018	5 2017
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	434,762	345,649	336,266	335,908	345,940
2. Commissions and reinsurance expense allowances	12,699	10,409	3,492	2,943	3,073
3. Contract claims	408,990	323,724	317,052	317,613	329,295
4. Surrender benefits and withdrawals for life contracts	2,257	2,875	2,552	2,689	2,379
5. Dividends to policyholders and refunds to members	26	28	32	33	34
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	1,871	(11,779)	1,225	5,786	5,071
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	7,986	9,024	10,394	11,588	11,344
9. Aggregate reserves for life and accident and health contracts	2,660,119	1,909,218	193,642	192,417	186,566
10. Liability for deposit-type contracts	2,480,126	1,727,355	1,574,171	1,074,048	273,663
11. Contract claims unpaid	32,262	34,498	38,867	36,768	36,428
12. Amounts recoverable on reinsurance	5,783	10,123	6,434	5,117	5,074
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)	1,828,203	1,075,431	1,073,820	1,074,048	273,663
19. Letters of credit (L)	52	118	130	236	895
20. Trust agreements (T)	997	2,096	2,207	2,297	2,431
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)	18,370,185,951		18,370,185,951
2. Reinsurance (Line 16)	7,527,499	(7,527,499)	0
3. Premiums and considerations (Line 15)	73,311,351	7,986,157	81,297,508
4. Net credit for ceded reinsurance	XXX	2,692,190,812	2,692,190,812
5. All other admitted assets (balance)	231,996,258		231,996,258
6. Total assets excluding Separate Accounts (Line 26)	18,683,021,059	2,692,649,470	21,375,670,529
7. Separate Account assets (Line 27)	260,575,439		260,575,439
8. Total assets (Line 28)	18,943,596,498	2,692,649,470	21,636,245,968
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	11,204,785,926	179,992,270	11,384,778,196
10. Liability for deposit-type contracts (Line 3)	1,489,823,526	2,480,126,249	3,969,949,775
11. Claim reserves (Line 4)	572,365,240	32,262,106	604,627,346
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	0		0
13. Premium & annuity considerations received in advance (Line 8)	97,546	268,845	366,391
14. Other contract liabilities (Line 9)	99,321,389		99,321,389
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)	1,828,202,549		1,828,202,549
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)	1,645,348,930		1,645,348,930
20. Total liabilities excluding Separate Accounts (Line 26)	16,839,945,106	2,692,649,470	19,532,594,576
21. Separate Account liabilities (Line 27)	260,575,439		260,575,439
22. Total liabilities (Line 28)	17,100,520,545	2,692,649,470	19,793,170,015
23. Capital & surplus (Line 38)	1,843,075,953	XXX	1,843,075,953
24. Total liabilities, capital & surplus (Line 39)	18,943,596,498	2,692,649,470	21,636,245,968
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	179,992,270		
26. Claim reserves	32,262,106		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	268,845		
29. Liability for deposit-type contracts	2,480,126,249		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	7,527,499		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	2,700,176,969		
34. Premiums and considerations	7,986,157		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	7,986,157		
41. Total net credit for ceded reinsurance	2,692,190,812		

ANNUAL STATEMENT FOR THE YEAR 2021 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	L	5,962,170	37,423,828	9,740,987	53,126,985	
2. Alaska	AK	L	259,697	156,147	1,730,455	2,146,299	
3. Arizona	AZ	L	8,991,882	8,078,441	20,308,955	37,379,278	
4. Arkansas	AR	L	1,230,762	7,471,624	2,813,202	11,515,588	
5. California	CA	L	47,191,611	70,129,998	108,874,461	226,196,070	
6. Colorado	CO	L	2,934,681	6,564,559	8,873,891	18,373,131	
7. Connecticut	CT	L	10,113,402	42,261,423	17,179,282	69,554,107	
8. Delaware	DE	L	4,541,102	7,619,323	6,138,362	18,298,787	350,000,000
9. District of Columbia	DC	L	1,922,287	863,527	4,708,033	7,493,847	
10. Florida	FL	L	24,526,152	74,323,595	52,635,727	151,485,474	
11. Georgia	GA	L	15,124,302	40,213,647	22,767,328	78,105,277	
12. Hawaii	HI	L	2,105,588	16,490,165	3,286,192	21,881,945	
13. Idaho	ID	L	593,283	2,770,691	5,812,992	9,176,966	
14. Illinois	IL	L	31,408,413	30,717,867	34,347,647	96,473,927	1,345,000,000
15. Indiana	IN	L	15,427,946	32,863,796	35,308,088	83,599,830	
16. Iowa	IA	L	9,828,648	6,562,192	14,306,381	30,697,221	
17. Kansas	KS	L	7,386,031	8,221,665	11,855,256	27,462,952	
18. Kentucky	KY	L	13,203,884	39,059,929	18,695,987	70,959,800	
19. Louisiana	LA	L	5,582,026	12,178,631	18,608,868	36,369,525	
20. Maine	ME	L	418,855	9,648,813	2,174,131	12,241,799	
21. Maryland	MD	L	22,721,731	11,239,742	30,474,361	64,435,834	
22. Massachusetts	MA	L	32,329,649	68,736,956	63,511,009	164,577,614	
23. Michigan	MI	L	26,368,930	22,911,121	29,506,919	78,786,970	
24. Minnesota	MN	L	4,280,720	14,483,383	22,013,602	40,777,705	
25. Mississippi	MS	L	714,272	13,309,284	3,018,224	17,041,780	
26. Missouri	MO	L	7,794,850	7,122,835	17,530,887	32,448,572	
27. Montana	MT	L	662,346	1,033,455	3,159,581	4,855,382	
28. Nebraska	NE	L	4,678,315	683,462	9,913,791	15,275,568	
29. Nevada	NV	L	854,126	2,011,368	1,614,157	4,479,651	
30. New Hampshire	NH	L	2,956,573	13,286,647	3,440,212	19,683,432	
31. New Jersey	NJ	L	17,888,668	56,896,870	30,697,986	105,483,524	
32. New Mexico	NM	L	1,446,564	283,253	2,198,110	3,927,927	
33. New York	NY	N	26,937	6,451	106,311	139,699	
34. North Carolina	NC	L	8,274,282	55,469,304	13,061,114	76,804,700	
35. North Dakota	ND	L	189,002	1,597,535	621,549	2,408,086	
36. Ohio	OH	L	11,803,089	48,081,112	29,092,684	88,976,885	
37. Oklahoma	OK	L	2,876,305	5,330,164	3,353,122	11,559,591	
38. Oregon	OR	L	1,050,448	1,080,450	5,740,966	7,871,864	
39. Pennsylvania	PA	L	27,045,531	109,612,087	48,066,593	184,724,211	
40. Rhode Island	RI	L	740,706	24,903,574	810,820	26,455,100	
41. South Carolina	SC	L	1,660,278	14,601,653	8,539,678	24,801,609	
42. South Dakota	SD	L	792,493	2,447,476	1,575,720	4,815,689	
43. Tennessee	TN	L	21,923,080	42,912,714	42,684,443	107,520,237	
44. Texas	TX	L	20,679,833	31,139,284	46,889,787	98,708,904	
45. Utah	UT	L	3,647,161	2,380,237	6,899,283	12,926,681	
46. Vermont	VT	L	2,496,105	3,728,513	6,067,541	12,292,159	
47. Virginia	VA	L	11,621,049	33,152,017	28,090,967	72,864,033	
48. Washington	WA	L	5,725,812	4,732,590	19,639,657	30,098,059	
49. West Virginia	WV	L	747,139	15,712,652	1,615,553	18,075,344	
50. Wisconsin	WI	L	12,681,107	30,425,176	25,985,570	69,091,853	
51. Wyoming	WY	L	1,008,654	1,106,820	2,738,283	4,853,757	
52. American Samoa	AS	N	0	0	0	0	
53. Guam	GU	L	0	0	0	0	
54. Puerto Rico	PR	L	1,721	7,229,707	8,554	7,239,982	
55. U.S. Virgin Islands	VI	L	14,459	0	0	14,459	
56. Northern Mariana Islands	MP	N	0	0	0	0	
57. Canada	CAN	N	181	0	25,521	25,702	
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Subtotal	XXX	466,454,838	1,101,267,753	908,858,780	0	2,476,581,371	1,695,000,000
90. Reporting entity contributions for employee benefits plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	21,944				21,944	
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	115,656				115,656	
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	466,592,438	1,101,267,753	908,858,780	0	2,476,718,971	1,695,000,000
96. Plus reinsurance assumed	XXX	95,169	2,017,720	80,590	0	2,193,479	3,596
97. Totals (All Business)	XXX	466,687,607	1,103,285,473	908,939,370	0	2,478,912,450	1,695,003,596
98. Less reinsurance ceded	XXX	336,688,958	1,723,279	97,439,428	0	435,851,665	1,253,866,428
99. Totals (All Business) less Reinsurance Ceded	XXX	129,998,649	1,101,562,194	(c) 811,499,942	0	2,043,060,785	441,137,168
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 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	5,962,170	37,423,828	6,642,650		0	50,028,648
2. Alaska	AK	259,697	156,147	300,891		0	716,735
3. Arizona	AZ	8,991,882	8,078,441	13,712,893		0	30,783,216
4. Arkansas	AR	1,230,762	7,471,624	2,091,274		0	10,793,660
5. California	CA	47,191,611	70,129,998	84,261,127		0	201,582,736
6. Colorado	CO	2,934,681	6,564,559	4,620,760		0	14,120,000
7. Connecticut	CT	10,113,402	42,261,423	12,650,401		0	65,025,226
8. Delaware	DE	4,541,102	7,619,323	5,671,367		350,000,000	367,831,792
9. District of Columbia	DC	1,922,287	863,527	4,306,131		0	7,091,945
10. Florida	FL	24,526,152	74,323,595	31,807,757		0	130,657,504
11. Georgia	GA	15,124,302	40,213,647	15,284,868		0	70,622,817
12. Hawaii	HI	2,105,588	16,490,165	2,877,727		0	21,473,480
13. Idaho	ID	593,283	2,770,691	2,531,068		0	5,895,042
14. Illinois	IL	31,408,413	30,717,867	23,064,955		1,345,000,000	1,430,191,235
15. Indiana	IN	15,427,946	32,863,796	21,776,819		0	70,068,561
16. Iowa	IA	9,828,648	6,562,192	11,512,143		0	27,902,983
17. Kansas	KS	7,386,031	8,221,665	7,554,427		0	23,162,123
18. Kentucky	KY	13,203,884	39,059,929	16,241,778		0	68,505,591
19. Louisiana	LA	5,582,026	12,178,631	10,981,649		0	28,742,306
20. Maine	ME	418,855	9,648,813	1,220,836		0	11,288,504
21. Maryland	MD	22,721,731	11,239,742	26,896,290		0	60,857,763
22. Massachusetts	MA	32,329,649	68,736,956	60,419,277		0	161,485,882
23. Michigan	MI	26,368,930	22,911,121	21,220,710		0	70,500,761
24. Minnesota	MN	4,280,720	14,483,383	20,032,246		0	38,796,349
25. Mississippi	MS	714,272	13,309,284	1,799,202		0	15,822,758
26. Missouri	MO	7,794,850	7,122,835	9,868,791		0	24,786,476
27. Montana	MT	662,346	1,033,455	703,301		0	2,399,102
28. Nebraska	NE	4,678,315	683,462	6,165,931		0	11,527,708
29. Nevada	NV	854,126	2,011,368	810,930		0	3,676,424
30. New Hampshire	NH	2,956,573	13,286,647	2,929,596		0	19,172,816
31. New Jersey	NJ	17,888,668	56,896,870	27,276,277		0	102,061,815
32. New Mexico	NM	1,446,564	283,253	1,638,354		0	3,368,171
33. New York	NY	26,937	6,451	479		0	33,867
34. North Carolina	NC	8,274,282	55,469,304	7,122,450		0	70,866,036
35. North Dakota	ND	189,002	1,597,535	258,392		0	2,044,929
36. Ohio	OH	11,803,089	48,081,112	18,907,333		0	78,791,534
37. Oklahoma	OK	2,876,305	5,330,164	2,161,789		0	10,368,258
38. Oregon	OR	1,050,448	1,080,450	2,433,156		0	4,564,054
39. Pennsylvania	PA	27,045,531	109,612,087	39,945,099		0	176,602,717
40. Rhode Island	RI	740,706	24,903,574	777,515		0	26,421,795
41. South Carolina	SC	1,660,278	14,601,653	4,321,373		0	20,583,304
42. South Dakota	SD	792,493	2,447,476	1,037,864		0	4,277,833
43. Tennessee	TN	21,923,080	42,912,714	31,062,800		0	95,898,594
44. Texas	TX	20,679,833	31,139,284	26,226,550		0	78,045,667
45. Utah	UT	3,647,161	2,380,237	2,301,407		0	8,328,805
46. Vermont	VT	2,496,105	3,728,513	5,212,257		0	11,436,875
47. Virginia	VA	11,621,049	33,152,017	23,016,206		0	67,789,272
48. Washington	WA	5,725,812	4,732,590	11,410,530		0	21,868,932
49. West Virginia	WV	747,139	15,712,652	1,103,487		0	17,563,278
50. Wisconsin	WI	12,681,107	30,425,176	20,463,710		0	63,569,993
51. Wyoming	WY	1,008,654	1,106,820	864,850		0	2,980,324
52. American Samoa	AS	0	0	0		0	0
53. Guam	GU	0	0	0		0	0
54. Puerto Rico	PR	1,721	7,229,707	8,554		0	7,239,982
55. U.S. Virgin Islands	VI	14,459	0	0		0	14,459
56. Northern Mariana Islands	MP	0	0	0		0	0
57. Canada	CAN	181	0	0		0	181
58. Aggregate Other Alien	OT	0	0	0		0	0
59. Total		466,454,838	1,101,267,753	657,508,227	0	1,695,000,000	3,920,230,818

ANNUAL STATEMENT FOR THE YEAR 2021 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
Tokio Marine Holdings, Inc.				Japan		
	Tokio Marine & Nichido Fire Insurance Co., Ltd.	100.0%		Japan		AA-1580100
	TM Claims Service, Inc.	100.0%		New York	13-3382776	
	Tokio Marine North America, Inc.	100.0%		Delaware	45-2682016	
	Tokio Marine America Insurance Company	100.0%	10945	New York	13-4032666	
	Trans Pacific Insurance Company	100.0%	41238	New York	13-3118700	
	TM Specialty Insurance Company	100.0%	10738	Arizona	91-1932966	
	Tokio Marine Management, Inc.	100.0%		New York	13-2871816	
	TNUS Insurance Company	100.0%	32301	New York	20-0940754	
	TMNA Services, LLC	100.0%		Delaware	45-2682309	
	Philadelphia Consolidated Holding Corp.	100.0%		Pennsylvania	23-2202671	
	Tokio Marine Specialty Insurance Company	100.0%	23850	Delaware	23-2423138	
	Philadelphia Indemnity Insurance Company	100.0%	18058	Pennsylvania	23-1738402	
	PCHC Investment Corp.	100.0%		Delaware	51-0385989	
	Maguire Insurance Agency, Inc.	100.0%		Pennsylvania	23-1609281	
	PHLY E&S Insurance Solutions, Inc.	100.0%		Colorado	84-1181504	
	The Allen J. Flood Companies, Inc.	100.0%		New York	13-1924482	
	Select Communities Risk Purchasing Group, LLC	100.0%		Delaware	82-2604107	
	First Insurance Company of Hawaii, Ltd.	100.0%	41742	Hawaii	99-0218317	
	First Risk Management Services, Inc.	100.0%		Hawaii	13-4267947	
	First Fire and Casualty Insurance of Hawaii, Inc.	100.0%	41726	Hawaii	99-0218320	
	First Indemnity Insurance of Hawaii, Inc.	100.0%	41734	Hawaii	99-0218318	
	First Security Insurance of Hawaii, Inc.	100.0%	10938	Hawaii	99-0335740	
	J.M. Lydgate, Limited	100.0%		Hawaii	99-0046912	
	Tokio Marine GRV Re, Inc.	100.0%	11243	Oklahoma	76-0699782	
	Delphi Financial Group, Inc.	100.0%		Delaware	13-3427277	
	Reliance Standard Life Insurance Company of Texas	100.0%	66575	Texas	74-2281123	
	Reliance Standard Life Insurance Company	100.0%	68381	Illinois	36-0883760	
	First Reliance Standard Life Insurance Company	100.0%	71005	New York	13-3176850	
	Delphi Project Foundation			Pennsylvania	23-2711230	
	Insurance Dedicated Fund LLC	100.0%		Delaware	36-0883760	
	Flat Rock Holdings LLC	78.9%		Delaware	27-3562945	
	Flat Rock Mortgage Investment Trust	78.9%		Delaware	27-3562945	
	Flat Rock Properties LLC	78.9%		Delaware	27-3562945	
	Quercus Mortgage Investment Trust	100.0%		Delaware		
	Riverview Mortgage Investment Trust	100.0%		Delaware		
	SIG Holdings, Inc.	100.0%		Delaware	51-0374001	
	Safety National Casualty Corporation	100.0%	15105	Missouri	43-0727872	
	Safety First Insurance Company	100.0%	11123	Illinois	43-1901552	
	Midlands Management Corporation	100.0%		Oklahoma	73-1366980	

ANNUAL STATEMENT FOR THE YEAR 2021 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
	Midlands Claim Administrators, Inc.	100.0%		Oklahoma	73-1446969	
	Midlands Management of Texas, Inc.	100.0%		Texas	75-1298078	
	Safety National Re SPC	100.0%		Cayman Islands		AA-3770149
	Tokio Marine RSL Re PIC, Ltd.	100.0%		Cayman Islands		AA-3770493
	Safety National Re PIC 1, Ltd.	100.0%		Cayman Islands		
	Safety Specialty Insurance Company	100.0%	13815	Missouri	27-2237608	
	Insurance Data Services Corporation	100.0%		Missouri	45-3123432	
	Greenbrook LLC	100.0%		Delaware	22-3704234	
	TER I, LLC	82.7%		Delaware	52-2284613	
	Matrix Absence Management, Inc.	100.0%		Delaware	77-0493584	
	Matrix Payroll Services, Inc.	100.0%		California	77-0246850	
	Delphi Capital Management, Inc.	100.0%		Delaware	52-1658222	
	Chestnut Investors IV, Inc.	100.0%		Delaware	23-2513246	
	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		
	Tokio Marine Seguradora S.A.	98.5%		Brazil		
	XS3 Seguros S.A.	49.3%		Brazil		
	Tokio Marine Serviços Ltda.	98.5%		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		
	Tokio Marine Pacific Insurance Limited	100.0%	11216	Guam	66-0571597	
	TM Claims Service Asia Pte. Limited	100.0%		Singapore		
	Asia General Holdings Limited	92.4%		Singapore		
	Tokio Marine Insurance Singapore Ltd.	92.4%		Singapore		
	Tokio Marine Life Insurance Singapore Ltd.	79.3%		Singapore		
	Tokio Marine Life Insurance Malaysia Bhd.	79.3%		Malaysia		
	PT Tokio Marine Life Insurance Indonesia	97.8%		Indonesia		
	Tokio Marine Kiln Group Limited	100.0%		UK		
	Tokio Marine Kiln Insurance Limited	100.0%		UK		AA-1121445
	Tokio Marine Europe Limited	100.0%		UK		

ANNUAL STATEMENT FOR THE YEAR 2021 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
	Kiln Underwriting (807) Limited	100.0%		UK		
	Kiln Underwriting (807) No 2 Limited	100.0%		UK		
	Kiln Underwriting (No. 308) Limited	100.0%		UK		
	Kiln Underwriting (510) Limited	100.0%		UK		
	R J Kiln & Co (No 2) Limited	100.0%		UK		
	WNC GP, LLC	100.0%		California		
	WNC Holding Company, LP	100.0%		Delaware		
	WNC Insurance Holding Corp.	100.0%		Delaware		
	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		
	Highland Insurance Solutions LLC	100.0%		California		
	Kiln Underwriting Limited	100.0%		UK		
	Tokio Marine Kiln Syndicates Limited	100.0%		UK		
	TMK Syndicate 510			UK		AA-1126510
	TMK Syndicate 308			UK		
	TMK Syndicate 1880			UK		AA-1120096
	TMK Syndicate 557			UK		AA-1126557
	Tokio Marine Kiln Hong Kong Limited	100.0%		Hong Kong		
	R J Kiln & Co (No 1) Limited	100.0%		UK		
	Tokio Marine Kiln Regional Underwriting Limited	100.0%		UK		
	Tokio Marine Kiln Singapore Pte. Limited	100.0%		Singapore		
	Tokio Marine Kiln Insurance Services Limited	100.0%		UK		
	Kiln Pension Guarantee Limited	100.0%		UK		
	R J Kiln & Co (No 4) Limited	100.0%		UK		
	R J Kiln & Co (No 3) Limited	100.0%		UK		
	Tokio Marine Underwriting Limited	100.0%		UK		
	Tokio Marine Risk Management Rus, LLC	100.0%		Russia		
	The Tokio Marine & Nichido Fire Insurance Company (China) Limited	100.0%		China		
	Tokio Marine Egypt General Takaful Company	100.0%		Egypt		
	Kaf Life Insurance – Takaful	25.0%		Egypt		
	Alinma Tokio Marine Company	28.8%		Saudi Arabia		
	Edelweiss Tokio Life Insurance Company Limited	34.3%		India		
	Allianz Hayat ve Emeklilik A.S.	11.0%		Turkey		
	HCC Insurance Holdings, Inc.	100.0%		Delaware	76-0336636	
	Illium, Inc.	100.0%		Delaware	20-3853222	
	Houston Casualty Company	100.0%	42374	Texas	74-2195939	
	U.S. Specialty Insurance Company	100.0%	29599	Texas	52-1504975	

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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 Life Insurance Company	100.0%	92711	Indiana	35-1817054	
	HCC Risk Solutions Company	100.0%	16114	Nevada	46-0985967	
	US Holdings, Inc.	100.0%		Delaware	23-2445410	
	HCC Captive Solutions Company	100.0%	16805	Tennessee	83-4368150	
	Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	100.0%		Mexico		
	IMT Services, LLC	100.0%		Rhode Island		
	IMT Services Canada Limited	100.0%		Rhode Island		
	NAS Insurance Services, LLC	100.0%		California	95-3952981	
	HCC Intermediate Holdings, Inc.	100.0%		Delaware	76-0585063	
	HCC Underwriting Agency Ltd.	100.0%		UK	30-0454192	
	Lloyds Syndicate 4141 TMHCC			UK		AA-1120086
	Legacy 777, LP	25.0%		Texas	48-1307787	
	Nameco (No. 808) Limited	100.0%		UK	98-1009459	
	HCC Risk Management Corporation	100.0%		Texas	75-1171384	
	HCC Service Company, Inc.	100.0%		Delaware	76-0551723	
	HCC Service Delaware, LLC	100.0%		Delaware	76-0623081	
	LDG Reinsurance Corporation	100.0%		Massachusetts	04-2810404	
	HCC Casualty Insurance Services, Inc.	100.0%		California	68-0101584	
	On Call International LLC	100.0%		Delaware	04-3373226	
	On Call International Services, LLC	100.0%		Delaware	46-0738616	
	HCC Reinsurance Company Limited	100.0%		Bermuda	76-0479419	
	HCC Re Agency Ltd.	100.0%		Bermuda	98-0388625	
	WGIL1-North Mobile LLC	100.0%		Delaware	30-1263280	
	WGIL2-MLK LLC	100.0%		Delaware	38-4174437	
	TMHCC-EMIR2 LLC	100.0%		Delaware		
	Avemco Corporation	100.0%		Delaware	52-0733935	
	Avemco Insurance Company	100.0%	10367	Maryland	52-0795746	
	Avemco Insurance Agency, Inc.	100.0%		Maryland	52-1008186	
	HCC Indemnity Guaranty Agency, Inc.	100.0%		New York	11-2514767	
	Tokio Marine HCC Insurance Holdings (International) Limited	100.0%		UK	98-0234131	
	Rattner Mackenzie Limited	100.0%		Jordan	98-0335106	
	Radius Underwriting Limited	55.0%		UK	98-1358505	
	HCC International Insurance Company PLC	100.0%		UK	98-0413966	
	Tokio Marine Europe S.A.	100.0%		Luxembourg	98-1424403	
	HCCI Credit Services Limited	100.0%		UK	98-0464134	
	HCC Diversificacion Y Soluciones S.L.	100.0%		Spain	98-1071873	
	Qdos Holdings Limited	100.0%		UK	98-1461265	
	Qdos Broker and Underwriting Services Limited	100.0%		UK	98-1461336	
	GCube Underwriting Limited	100.0%		UK		
	Renewable Energy Loss Adjusters Limited	100.0%		UK		

ANNUAL STATEMENT FOR THE YEAR 2021 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
	HCC Acquisition Sub, Inc.	100.0%		New York	76-0695980	
	Professional Indemnity Agency, Inc.	100.0%		New Jersey	13-2918810	
	HCC Specialty Underwriters, Inc.	100.0%		Massachusetts	04-2748570	
	HCC Specialty Ltd.	100.0%		UK	98-0372607	
	HCC Specialty Underwriters Ltd.	100.0%		Canada	98-1161736	
	MAG Acquisition Sub, Inc.	100.0%		Delaware	04-3716615	
	HCC Global Financial Products, LLC	100.0%		Delaware	06-1504568	
	Surety Associates Holding Co., Inc.	100.0%		New Mexico	93-1030249	
	American Contractors Indemnity Company	100.0%	10216	California	95-4290651	
	Occidental Services, Inc.	100.0%		Delaware	20-2465160	
	USSC Holdings, Inc.	100.0%		Maryland	43-1997476	
	United States Surety Company	100.0%	10656	Maryland	52-1976385	
	HCC Credit Group, Inc.	100.0%		New York	20-3021762	
	G.B. Kenrick & Associates, Inc.	100.0%		Michigan	38-2554454	
	HCC Public Risk Claim Service, Inc.	100.0%		Michigan	38-3002556	
	HCC Medical Insurance Services, LLC	100.0%		Wisconsin	20-3384567	
	Brooklyn Ventures, Inc.	100.0%		Delaware	47-1246008	
	Brooklyn Ventures, LLC	100.0%		Missouri	26-4114320	
	Producers Ag Insurance Group, Inc.	100.0%		Delaware	20-4103791	
	Pro Ag Transition Services, LLC	100.0%		Kansas	35-2459750	
	International Ag Insurance Solutions, LLC	100.0%		Delaware	36-4714925	
	Pro Ag Management, Inc.	100.0%		Illinois	37-1108576	
	Producers Agriculture Insurance Company	100.0%	34312	Texas	81-0368291	
	Crop Hail Management, Inc.	100.0%		Texas	75-1493732	
	Producers Lloyds Insurance Company	100.0%	33170	Texas	75-1494452	
	Athenium Analytics LLC	22.5%		Delaware	35-2450327	
	Privilege Underwriters, Inc.	100.0%		Delaware	84-1699173	
	PURE Insurance Company	100.0%	13204	Florida	26-3109178	
	PURE Risk Management, LLC	100.0%		Florida	20-5625284	
	PURE Programs, LLC	100.0%		Delaware	81-2312376	
	Haven Art Group, LLC	100.0%		Delaware	82-1436681	
	Privilege Underwriters Reciprocal Exchange	0%	12873	Florida	20-8287105	
	GCube Insurance Services, Inc.	100.0%		California	33-0718415	
	Renewable Energy Loss Adjusters, LLC	100.0%		California	81-0967581	
	Tokio Marine Nawa Insurance Co., Ltd.	48.9%		Taiwan		
	Tokio Marine Asia Pte. Ltd.	100.0%		Singapore		
	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	100.0%		Hong Kong		AA-5321001
	Tokio Marine Insurance Vietnam Company Limited	51.0%		Vietnam		
	Tokio Marine South East Servicing Company Limited	60.6%		Thailand		
	Tokio Marine Insurance Broker Co., Ltd.	60.6%		Thailand		

ANNUAL STATEMENT FOR THE YEAR 2021 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
	Tokio Management Services (Thailand) Co., Ltd.	100.0%		Thailand		
	TMF Holding (Thailand) Limited	100.0%		Thailand		
	PIM Holding (Thailand) Co., Ltd.	51.0%		Thailand		
	Pannasub Co., Ltd.	100.0%		Thailand		
	Tokio Marine Life Insurance (Thailand) Public Company Limited	100.0%		Thailand		
	NHCT Holding (Thailand) Company Limited	100.0%		Thailand		
	NHCT Company Limited	100.0%		Thailand		
	Tokio Marine Safety Insurance (Thailand) Public Company Limited	99.3%		Thailand		
	Tokio Marine Insurans (Malaysia) Berhad	100.0%		Malaysia		
	PT Asuransi Tokio Marine Indonesia	60.0%		Indonesia		
	IFFCO-TOKIO General Insurance Company Limited	49.0%		India		
	IFFCO-TOKIO Insurance Services Limited	49.0%		India		
	Malayan Insurance Company, Inc.	19.4%		Philippines		
	Hollard Holdings Proprietary Limited	22.5%		South Africa		
	Hollard International Proprietary Limited	22.5%		South Africa		
	PT Asuransi Parolamas	100.0%		Indonesia		
	Grand Guardian Tokio Marine General Insurance Company Limited	15.0%		Myanmar		
	The Shinko Building, Ltd.	54.0%		Japan		
	Tokio Marine & Nichido Adjusting Services Co., Ltd.	100.0%		Japan		
	The Tokio Marine Claims Service Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Systems Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin 110 Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Human Resources Academy Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Outsourcing Management Co., Ltd.	100.0%		Japan		
	MMC Insurance Services Co., Ltd.	95.0%		Japan		
	Kudan Insurance Services Co., Ltd.	95.0%		Japan		
	MHI Insurance Services, Ltd.	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		

ANNUAL STATEMENT FOR THE YEAR 2021 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
	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 Technologies LLC	100.0%		Delaware		
	Tokio Marine Asset Management Co., Ltd.	100.0%		Japan		
	Tokio Marine Asset Management (London) Limited	100.0%		UK		
	Tokio Marine Asset Management International Pte. Ltd.	100.0%		Singapore		
	Tokio Marine Asset Management (USA) Ltd.	100.0%		NY		
	Tokio Marine Rogge Asset Management Ltd.	50.0%		UK		
	Governance for Owners Japan KK	40.0%		Japan		
	Nisshin Fire & Marine Insurance Co., Ltd.	100.0%		Japan		AA-1580070
	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.	100.0%		Japan		AA-1580017
	Tokio Marine Anshin Agency Corporation	100.0%		Japan		
	Tokio Marine & Nichido Anshin Support Co.,Ltd.	51.0%		Japan		
	Tokio Marine & Nichido Career Service Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Facilities, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Facility Service, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Lec Service, Inc.	77.5%		Japan		
	Tokio Marine & Nichido Medical Service Co., Ltd.	100.0%		Japan		
	Tokio Marine dR Co., Ltd.	100.0%		Japan		
	Tokio Marine Millea SAST Insurance Co., Ltd.	100.0%		Japan		
	Tokio Marine West SAST Insurance Co., Ltd.	100.0%		Japan		
	E. design Insurance Co., Ltd.	95.2%		Japan		
	Tokio Marine Business Support Co., Ltd.	100.0%		Japan		
	Tokio Marine Assistance Co., Ltd.	100.0%		Japan		
	Whitehealthcare Inc.	40.0%		Japan		
	AlgoNaut Inc.	40.0%		Japan		
	I-Resilience Corporation	30.0%		Japan		

ANNUAL STATEMENT FOR THE YEAR 2021 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)	*
					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 & Nichido Fire Insurance Co., Ltd.	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				TNUS 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	41726	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	41734	99-0335740				First Security 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	99-0046912				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	0.235	Tokio Marine Holdings, Inc.	NO	
			52-2284613				TER 1, LLC	DE	NIA	Safety National Casualty Corporation	Ownership	0.251	Tokio Marine Holdings, Inc.	NO	
			52-2284613				TER 1, LLC	DE	NIA	Delphi Financial Group, Inc.	Ownership	0.035	Tokio Marine Holdings, Inc.	NO	
			52-2284613				TER 1, LLC	DE	NIA	Philadelphia Indemnity Insurance Company	Ownership	0.306	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				Fiat Rock Holdings LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Fiat Rock Mortgage Investment Trust	DE	NIA	Fiat Rock Holdings LLC	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Fiat Rock Properties LLC	DE	NIA	Fiat Rock Mortgage Investment Trust	Ownership	0.789	Tokio Marine Holdings, Inc.	NO	
			51-0374001				Quercus Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			43-0727872				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	15105	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	11123	43-1901552				Safety National Casualty Corporation	MO	IA	SIG Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
			73-1366980				Safety First Insurance Company	IL	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1446969				Midlands Management Corporation	OK	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1298078				Midlands Claim Administrators, Inc.	OK	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3770149				Midlands Management of Texas, Inc.	TX	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3770493				Safety National Re SPC	CYM	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			27-2237608				Safety National Re PIC 1, Ltd.	CYM	IA	Safety National Re SPC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	13815	22-3704234				Tokio Marine RSL Re PIC, Ltd.	CYM	IA	Safety National Re SPC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-3123432				Safety Specialty Insurance Company	MO	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			77-0493584				Greenbrook LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			77-0246850				Insurance Data Services Corporation	MO	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-1658222				Matrix Absence Management, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Matrix Payroll Services, Inc.	CA	NIA	Matrix Absence Management, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Delphi Capital Management, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

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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)	*
			23-2513246 13-3427277				Chestnut Investors IV, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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	
							Tokio Marine Seguradora S.A.	BRA	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.985	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 Serviços Ltda.	BRA	NIA	Tokio Marine Seguradora S.A.	Ownership	0.990	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.010	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Serviços Ltda.	BRA	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Compañía de Seguros, S.A. de C.V.	MEX	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	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 Technologies LLC	DE	NIA	Tokio Marine Holdings, Inc.	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	
3098	Tokio Marine Holdings, Inc. GRP	11216	66-0571597				Tokio Marine Pacific Insurance Limited	GU	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	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	0.857	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 Kiln Group Limited	GBR	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1121445				Tokio Marine Kiln Insurance Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting (807) Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting (807) No 2 Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting (No. 308) Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Kiln Underwriting (510) Limited	GBR	IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							R J Kiln & Co (No 2) Limited	GBR	NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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	

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							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	
							Highland Insurance Solutions LLC	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	
							Tokio Marine Kiln Hong Kong Limited	HKG	NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	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 Regional Underwriting 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 Europe S.A.	BEL	NIA	Tokio Marine Kiln Group Limited	Ownership	0.999	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Kiln Europe S.A.	BEL	NIA	Tokio Marine Kiln Insurance Services Limited	Ownership	0.001	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	
							R J Kiln & Co (No 3) 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	
3098	Tokio Marine Holdings, Inc. GRP	23850	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	18058	23-2423138				Tokio Marine Specialty Insurance Company	DE	IA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			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 Takaful	EGY	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	

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PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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							Alinma Tokio Marine Company	SAU	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.288	Tokio Marine Holdings, Inc.	NO	
							Edelweiss Tokio Life Insurance Company Limited	IND	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.343	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	
							HCC Insurance Holdings, Inc.	DE	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Illum, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	42374	76-0336636 20-3853222 74-2195939				Houston Casualty Company	TX	IA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							IMT Services, LLC	RI	NIA	Illum, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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	
							Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	MEX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	16114	46-0985967 23-2445410				HCC Risk Solutions Company	NV	IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	16805	83-4368150 95-3952981 76-0585063 30-0454192 75-1171384 AA-1120086 48-1307787 98-1009459 76-0551723 76-0623081 04-2810404 68-0101584 04-3373226 46-0738616 76-0479419 98-0388625 30-1263280 38-4174437				US Holdings, Inc.	DE	NIA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Captive Solutions Company	TN	IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NAS Insurance Services, LLC	CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Intermediate Holdings, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Underwriting Agency Ltd.	GBR	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Risk Management Corporation	TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Lloyds Syndicate 4141 TMHCC	GBR	IA	HCC Underwriting Agency Ltd.	Management		Tokio Marine Holdings, Inc.	NO	
							Legacy 777, LP	TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							Nameco (No. 808) Limited	GBR	IA	HCC Intermediate Holdings, Inc.	Ownership	1.200	Tokio Marine Holdings, Inc.	NO	
							HCC Service Company, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Service Delaware, LLC	DE	NIA	HCC Service Company, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							LDG Reinsurance Corporation	MA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Casualty Insurance Services, Inc.	CA	NIA	LDG Reinsurance Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							On Call International LLC	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							On Call International Services, LLC	DE	NIA	On Call International LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Reinsurance Company Limited	BMU	IA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCC Re Agency Ltd.	BMU	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							WGIL1-North Mobile LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							WGIL2-MLK LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							TMHCC-EMIR2 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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 52-1008186 11-2514767				Tokio Marine GRV Re, Inc.	OK	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Avemco Insurance Agency, Inc.	MD	NIA	Avemco Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
							HCC Indemnity Guaranty Agency, Inc.	NY	NIA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine HCC Insurance Holdings (International) Limited	GBR	NIA	HCC Insurance Holdings, Inc.	Ownership	0.988	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine HCC Insurance Holdings (International) Limited	GBR	NIA	HCC Global Financial Products, LLC	Ownership	0.012	Tokio Marine Holdings, Inc.	NO	
							Rattner Mackenzie Limited	JOR	NIA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Radius Underwriting Limited	GBR	NIA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	0.550	Tokio Marine Holdings, Inc.	NO	
							HCC International Insurance Company PLC	GBR	IA	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Europe S.A.	LUX	IA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							HCCI Credit Services Limited	GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

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

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			98-1071873				HCC Diversificacion Y Soluciones S.L.	ESP	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1461265				Qdos Holdings Limited	GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1461336				Qdos Broker and Underwriting Services Limited	GBR	NIA	Qdos Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Gcube Underwriting Limited	GBR	NIA	HCC International Insurance Company PLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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.	IA	NIA	HCC Acquisition Sub, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0372607				HCC Specialty Ltd.	GBR	NIA	HCC Specialty Underwriters, 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.	WI	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	KS	NIA	Producers Ag Insurance Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			36-4714925				International Ag Insurance Solutions, LLC	DE	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	IA	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		Tokio Marine Holdings, Inc.	NO	
			35-2450327				Athenium Analytics LLC	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	0.225	Tokio Marine Holdings, Inc.	NO	
			84-1699173				Privilege Underwriters, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	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	IA	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	
			81-0967581				Renewable Energy Loss Adjusters, LLC	CA	NIA	Gcube Insurance Services, Inc.	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	
			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	0.489	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	

ANNUAL STATEMENT FOR THE YEAR 2021 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 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	0.252	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	0.600	Tokio Marine Holdings, Inc.	NO	
							IFFCO-TOKIO General Insurance Company Limited	IND	IA	Tokio Marine Asia Pte. Ltd	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							IFFCO-TOKIO 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 Asuransi Parolamas	IDN	IA	Tokio Marine Asia Pte. Ltd	Ownership	1.000	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	MWR	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	

ANNUAL STATEMENT FOR THE YEAR 2021 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 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	0.510	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 Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asset Management Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Asset Management (London) Limited	GBR	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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	
							Governance for Owners Japan KK	JPN	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	0.400	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	

ANNUAL STATEMENT FOR THE YEAR 2021 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
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							Tokai Nichido Partners Management Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners TOKIO Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Kansai Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Kyushu Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Tohoku Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners EAST Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Magokoro Partners Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Finance Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Communications Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Nichido Auto-support Center Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine Research Institute	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine International Assistance Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Mitsubishi Asset Brains Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							MST Insurance Service Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.161	Tokio Marine Holdings, Inc.	NO	
							Kaijyosyoji, Inc.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.284	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Mezzanine Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							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	
							I-Resilience Corporation	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.300	Tokio Marine Holdings, Inc.	NO	

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ANNUAL STATEMENT FOR THE YEAR 2021 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	16,608,490								16,608,490	(450,197,313)
	45-2682016	TOKIO MARINE NORTH AMERICA, INC.	15,000,000	(15,000,000)							0	0
	45-2682309	TMNA SERVICES, LLC		15,000,000			98,528,868				113,528,868	0
	AA-1126510	KILN/LLOYDS SYNDICATE - KILN 510									0	(233,098,570)
	AA-1120096	KILN/LLOYD'S SYNDICATE NUMBER 1880									0	(22,067,626)
18058	23-1738402	PHILADELPHIA INDEMNITY INSURANCE COMPANY					(484,168,520)				(484,168,520)	86,568,384
23850	23-2423138	TOKIO MARINE SPECIALTY INSURANCE COMPANY	(15,000,000)								(15,000,000)	68,469,222
	23-1609281	MAGUIRE INSURANCE AGENCY, INC.					385,639,652				385,639,652	0
41742	99-0218317	FIRST INSURANCE COMPANY OF HAWAII, LTD.	(10,300,000)								(10,300,000)	726,026
41238	13-3118700	TRANS PACIFIC INSURANCE COMPANY									0	65,986,779
66575	74-2281123	RELIANCE STANDARD LIFE INS COMPANY TX	400,000								400,000	(100,269,861)
68381	36-0883760	RELIANCE STANDARD LIFE INSURANCE COMPANY	(4,000,000)	75,000,000	297,479,923						368,479,923	(1,414,509,616)
15105	43-0727872	SAFETY NATIONAL CASUALTY CORPORATION	(72,000,000)		(297,479,923)		(95,242,277)				(464,722,200)	487,183,181
11123	43-1901552	SAFETY FIRST INSURANCE COMPANY									0	9,006,716
	13-3427277	DELPHI FINANCIAL GROUP, INC.	88,600,000	(95,000,000)			95,242,277				88,842,277	0
	AA-3770149	SAFETY NATIONAL RE SPC									0	(509,378,186)
10945	13-4032666	TOKIO MARINE AMERICA INSURANCE COMPANY									0	147,346,017
	AA-1121445	TOKIO MARINE KILN INSURANCE LIMITED									0	(79,406,000)
32301	20-0940754	TNUS INSURANCE COMPANY									0	36,092,000
	AA-1560076	TOKIO MARINE & NICHIDO FIRE INSURANCE CO									0	(270,706,820)
	AA-1580070	NISSHIN FIRE & MARINE INSURANCE CO LTD									0	(388,000)
11216	66-0571597	TOKIO MARINE PACIFIC INSURANCE LIMITED	(6,308,490)								(6,308,490)	382
	AA-2730049	TOKIO MARINE COMPANIA DE SEGUROS									0	51,000
42374	74-2195939	HOUSTON CASUALTY COMPANY	15,700,000								15,700,000	(304,736,172)
13815	27-2237608	SAFETY SPECIALTY INSURANCE COMPANY									0	140,719,915
10216	95-4290651	AMERICAN CONTRACTORS INDEMNITY COMPANY	(12,400,000)								(12,400,000)	30,869,000
10367	52-0795746	AVEMCO INSURANCE COMPANY	(35,000,000)								(35,000,000)	324,000
92711	35-1817054	HCC LIFE INSURANCE COMPANY	(165,800,000)								(165,800,000)	19,094,000
11243	76-0699782	TOKIO MARINE GRV RE, INC									0	42,053,000
	76-0479419	HCC REINSURANCE COMPANY LIMITED		10,000,000							10,000,000	(74,227,000)
34312	81-0368291	PRODUCERS AGRICULTURE INSURANCE COMPANY				(169,809,563)					(169,809,563)	367,532,000
33170	75-1494452	PRODUCERS LLOYDS INSURANCE COMPANY									0	2,315,000
29599	52-1504975	U.S. SPECIALTY INSURANCE COMPANY	(52,400,000)								(52,400,000)	(56,611,000)
10656	52-1976385	UNITED STATES SURETY COMPANY	(2,000,000)								(2,000,000)	(91,000)
	76-0336636	HCC INSURANCE HOLDINGS, INC.	296,900,000	(10,000,000)							286,900,000	0
	98-0413966	HCC INTERNATIONAL INSURANCE COMPANY PLC		(50,000,000)							(50,000,000)	(131,788,000)
	98-1009459	NAMECO (NO. 808) LIMITED									0	66,216,000
	37-1108576	PRO AG MANAGEMENT, INC.				169,809,563					169,809,563	0
		TOKIO MARINE SEGUADORA S.A.									0	6,000
		TME LUXEMBOURG		50,000,000							50,000,000	0
	AA-3770493	TOKIO MARINE RSL RE PIC LTD		20,000,000							20,000,000	1,511,925,971
		TOKIO MARINE HCC MEXICO COMPANIA									0	0
		AFIANZADORA, S.A. DE C.V									0	8,146,000
		TOKIO MARINE EUROPA SA									0	463,194,000

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SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	73-1366980	MIDLANDS MANAGEMENT CORPORATION	(3,000,000)								(3,000,000)	0
		MALAYAN INSURANCE COMPANY, INC.									0	89,000
	84-1699173	PRIVILEGE UNDEWRITERS, INC.	50,022,200	294,000,000	(309,000,000)		138,952,237				173,974,437	(69,380,198)
	AA-5764102	TOKIO MARINE INSURANCE SINGAPORE LTD.									0	419,280
	81-2312376	PURE Programs, LLC	(4,000,000)								(4,000,000)	0
		PURE RISK MANAGEMENT	(91,022,200)				195,926,201				104,904,001	0
		ACORN ADVISORY CAPITAL L.P.	(10,000,000)								(10,000,000)	0
		TOKIO MARINE HOLDINGS, INC.		(294,000,000)							(294,000,000)	0
	20-8287105	PRIVILEGE UNDEWRITERS RECIPROCAL EXCHANGE										0
					309,000,000		(334,878,438)				(25,878,438)	162,522,489
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 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	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control Affiliation of Column 5 Over Column 6 (Yes/No)
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
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
Tokio Marine Pacific Insurance Limited	Tokio Marine & Nichido Fire Insurance Co., Ltd.	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 Risk Solutions Company	HCC Life Insurance 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		0.000		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				0.000	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association 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

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 2021 OF THE Reliance Standard Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

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| 36. 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 |
| 37. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 38. 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 |
| 39. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |
| 40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | YES |
| 41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | YES |
| 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |
| 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? | NO |

AUGUST FILING

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

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| 10. The data for this supplement is not required to be filed. |
| 11. The data for this supplement is not required to be filed. |
| 12. The data for this supplement is not required to be filed. |
| 13. The Company's ordinary life policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends. |
| 15. The data for this supplement is not required to be filed. |
| 16. The data for this supplement is not required to be filed. |
| 17. The data for this supplement is not required to be filed. |
| 18. The data for this supplement is not required to be filed. |
| 20. The data for this supplement is not required to be filed. |
| 21. The data for this supplement is not required to be filed. |
| 22. The data for this supplement is not required to be filed. |
| 24. The data for this supplement is not required to be filed. |
| 25. The data for this supplement is not required to be filed. |
| 26. The data for this supplement is not required to be filed. |
| 27. The data for this supplement is not required to be filed. |
| 28. The pool managers or the lead reinsurer of the facilities have not provided the information necessary to complete the Supplement. |
| 30. The data for this supplement is not required to be filed. |
| 31. The data for this supplement is not required to be filed. |
| 32. The data for this supplement is not required to be filed. |
| 33. The data for this supplement is not required to be filed. |
| 34. The data for this supplement is not required to be filed. |
| 35. |
| 37. The data for this supplement is not required to be filed. |
| 38. The data for this supplement is not required to be filed. |
| 42. The data for this supplement is not required to be filed. |
| 43. The data for this supplement is not required to be filed. |
| 44. The data for this supplement is not required to be filed. |
| 45. The data for this supplement is not required to be filed. |
| 46. The data for this supplement is not required to be filed. |
| 47. The data for this supplement is not required to be filed. |

Bar Codes:

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

22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 6 8 3 8 1 2 0 2 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 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 1 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 6 8 3 8 1 2 0 2 1 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 470]	 6 8 3 8 1 2 0 2 1 4 7 0 0 0 0 0 0
37. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 6 8 3 8 1 2 0 2 1 3 0 6 0 0 0 0 0
38. Credit Insurance Experience Exhibit [Document Identifier 230]	 6 8 3 8 1 2 0 2 1 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 1 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 1 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 6 8 3 8 1 2 0 2 1 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 1 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 1 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 1 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	12,380	12,380	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	12,380	12,380	0	0

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