



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Reliance Standard Life Insurance Company

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

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

Country of Domicile United States of America

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

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

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

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

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

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

Internet Website Address www.reliancestandard.com

Statutory Statement Contact Paul Van Haren 267-256-3664
(Name) (Area Code) (Telephone Number)
Paul.VanHaren@relianceatrix.com 267-256-3522
(E-mail Address) (FAX Number)

OFFICERS

President Christopher Anthony Fazzini Treasurer Paul Van Haren #
Secretary Charles Thomas Denaro Appointed Actuary Harry Shissler, FSA, MAAA

OTHER

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

DIRECTORS OR TRUSTEES

<u>Thomas William Burghart</u>	<u>Nick James DiGiovanni #</u>	<u>Christopher Anthony Fazzini</u>
<u>Seigo Ishimaru</u>	<u>Stephan Arthur Kiratsous</u>	<u>James Michael Litvack</u>
<u>James Norbert Meehan</u>	<u>Nita Ione Savage</u>	<u>Donald Alan Sherman</u>

State of Pennsylvania SS
County of Philadelphia

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

Christopher Anthony Fazzini
President

Charles Thomas Denaro
Secretary

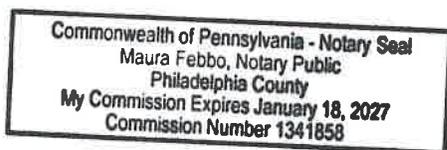
Thomas Arthur Lutter
Chief Financial Officer

Subscribed and sworn to before me this 4th day of February 2026

Maura Febbo

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

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



ANNUAL STATEMENT FOR THE YEAR 2025 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)	16,373,939,154		16,373,939,154	13,611,022,557
2. Stocks (Schedule D):				
2.1 Preferred stocks	55,452,225		55,452,225	30,987,041
2.2 Common stocks	652,491,299		652,491,299	623,656,366
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	9,956,330,512		9,956,330,512	9,532,009,985
3.2 Other than first liens.....	541,756,312		541,756,312	576,618,085
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0		0	0
4.2 Properties held for the production of income (less \$ encumbrances)	499	499	0	0
4.3 Properties held for sale (less \$ encumbrances)	323,272,912		323,272,912	191,478,008
5. Cash (\$ 41,632,920 , Schedule E - Part 1), cash equivalents (\$ 428,356,937 , Schedule E - Part 2) and short-term investments (\$ 17,277,387 , Schedule DA)	487,267,244		487,267,244	502,167,746
6. Contract loans (including \$ premium notes)	523,040		523,040	516,141
7. Derivatives (Schedule DB)	172,748,506		172,748,506	180,947,077
8. Other invested assets (Schedule BA)	1,253,104,516	0	1,253,104,516	962,746,056
9. Receivables for securities	75,750,553		75,750,553	122,401,619
10. Securities lending reinvested collateral assets (Schedule DL)	0		0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	29,892,636,772	499	29,892,636,273	26,334,550,681
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	255,963,645	451,360	255,512,285	230,570,180
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	104,831,466	1,147,500	103,683,966	112,594,688
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	87,561		87,561	95,386
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0		0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,936,206		4,936,206	5,946,444
16.2 Funds held by or deposited with reinsured companies	0		0	0
16.3 Other amounts receivable under reinsurance contracts	841,165		841,165	866,018
17. Amounts receivable relating to uninsured plans	0		0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	55,753,535		55,753,535	26,056,937
18.2 Net deferred tax asset	359,622,731	200,713,597	158,909,134	148,308,371
19. Guaranty funds receivable or on deposit	8,255,733		8,255,733	8,808,957
20. Electronic data processing equipment and software	167,623,218	166,728,494	894,724	1,488,216
21. Furniture and equipment, including health care delivery assets (\$)	10,225,484	10,225,484	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	16,641,665	8,105,298	8,536,367	5,333,741
24. Health care (\$) and other amounts receivable	0		0	0
25. Aggregate write-ins for other-than-invested assets	105,888,241	104,683,044	1,205,197	1,194,514
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	30,983,307,422	492,055,276	30,491,252,146	26,875,814,133
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	354,725,321		354,725,321	316,195,979
28. Total (Lines 26 and 27)	31,338,032,743	492,055,276	30,845,977,467	27,192,010,112
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid fees and suspense debits	43,786,546	43,786,546	0	0
2502. Other than invested assets nonadmitted	38,280,752	38,280,752	0	0
2503. Disallowable IMR	22,551,938	22,551,938	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	1,269,005	63,808	1,205,197	1,194,514
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	105,888,241	104,683,044	1,205,197	1,194,514

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 16,541,022,295 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	16,541,022,295	14,953,040,842
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	1,458,014,425	1,385,989,018
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	4,770,360,159	2,915,328,850
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	131,366,275	135,892,896
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	360,224,413	343,525,810
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
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 \$ 61,930 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	62,335	80,116
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 3,598,825 accident and health experience rating refunds of which \$ 3,598,825 is for medical loss ratio rebate per the Public Health Service Act	3,598,825	3,162,209
9.3 Other amounts payable on reinsurance, including \$ 651,503 assumed and \$ (324,255) ceded	327,248	1,088,226
9.4 Interest maintenance reserve (IMR, Line 6)	0	25,998,295
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,073,632 accident and health \$ and deposit-type contract funds \$	2,073,632	2,285,819
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	127,797,976	125,607,172
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,026,080	5,798,059
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	4,748,366	2,536,007
18. Amounts held for agents' account, including \$ 1,704,482 agents' credit balances	1,704,482	2,010,061
19. Remittances and items not allocated	71,776,398	88,994,429
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	2,000,000	2,000,000
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	770,083,767	696,266,286
24.02 Reinsurance in unauthorized and certified (\$) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	1,291,272,528	1,834,077,152
24.04 Payable to parent, subsidiaries and affiliates	303,531	299,488
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	730,980,238	880,742,998
24.08 Derivatives	32,504,752	50,395,315
24.09 Payable for securities	602,617,649	484,246,047
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ and interest thereon \$	217,680,812	123,362,103
25. Aggregate write-ins for liabilities	217,680,812	123,362,103
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	27,121,546,186	24,062,727,198
27. From Separate Accounts Statement	354,725,321	316,195,979
28. Total liabilities (Lines 26 and 27)	27,476,271,507	24,378,923,177
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)	824,876,387	502,876,387
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	2,388,826,460	2,154,207,435
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)	3,313,702,847	2,757,083,822
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	3,369,705,960	2,813,086,935
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	30,845,977,467	27,192,010,112
DETAILS OF WRITE-INS		
2501. Tender Option Bond liabilities	198,798,668	98,398,058
2502. Swap interest	9,892,007	17,774,895
2503. Retained assets program liability to claimants and other miscellaneous liabilities	8,990,137	7,189,150
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	217,680,812	123,362,103
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	4,361,346,349	5,718,459,978
2. Considerations for supplementary contracts with life contingencies	4,464,137	7,714,626
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,605,304,762	1,579,276,956
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	8,903,290	8,435,344
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	14,169,304	14,434,987
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,302,260	2,103,931
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Total (Lines 1 to 8.3)	5,996,490,102	7,330,425,822
10. Death benefits	90,282,453	115,846,832
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	241,332,518	228,322,240
13. Disability benefits and benefits under accident and health contracts	708,833,370	659,688,769
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	1,777,312,692	1,868,222,316
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	292,190,954	227,315,671
18. Payments on supplementary contracts with life contingencies	3,708,257	3,484,590
19. Increase in aggregate reserves for life and accident and health contracts	1,660,443,475	2,986,188,023
20. Totals (Lines 10 to 19)	4,774,103,719	6,089,068,441
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	309,186,101	342,435,680
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	821,775	992,180
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	375,458,716	341,958,373
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	65,976,311	62,515,255
25. Increase in loading on deferred and uncollected premiums	(635,003)	2,295,187
26. Net transfers to or (from) Separate Accounts net of reinsurance	(58,833)	(48,897)
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	5,524,852,786	6,839,216,219
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	471,637,316	491,209,603
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	471,637,316	491,209,603
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	103,036,945	212,603,135
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)	368,600,371	278,606,468
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 7,510,418 (excluding taxes of \$ (10,539,061) transferred to the IMR)	(135,600,335)	35,306,707
35. Net income (Line 33 plus Line 34)	233,000,036	313,913,175
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	2,813,086,935	2,490,125,428
37. Net income (Line 35)	233,000,036	313,913,175
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 24,414,695	19,797,011	2,827,823
39. Change in net unrealized foreign exchange capital gain (loss)	72,769,028	(12,660,822)
40. Change in net deferred income tax	40,420,356	119,093,926
41. Change in nonadmitted assets	(53,341,710)	(151,843,457)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		0
44. Change in asset valuation reserve	(73,817,481)	(144,713,780)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (stock dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	322,000,000	200,000,000
51.2 Transferred to capital (stock dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(4,000,000)	(4,000,000)
53. Aggregate write-ins for gains and losses in surplus	(208,215)	344,642
54. Net change in capital and surplus for the year (Lines 37 through 53)	556,619,025	322,961,507
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	3,369,705,960	2,813,086,935
DETAILS OF WRITE-INS		
08.301.		0
08.302.		0
08.303.		0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301. Unassigned funds - pension and postretirement benefits	(208,215)	344,642
5302.		0
5303.		0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(208,215)	344,642

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,182,228,553	5,499,564,153
2. Net investment income	1,452,999,257	1,385,793,966
3. Miscellaneous income	16,461,272	16,531,669
4. Total (Lines 1 through 3)	5,651,689,082	6,901,889,788
5. Benefit and loss related payments	2,618,127,147	2,637,938,015
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	58,442	54,344
7. Commissions, expenses paid and aggregate write-ins for deductions	755,677,637	769,439,429
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	121,302,931	201,844,287
10. Total (Lines 5 through 9)	3,495,166,157	3,609,276,075
11. Net cash from operations (Line 4 minus Line 10)	2,156,522,925	3,292,613,713
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,712,569,019	3,438,365,373
12.2 Stocks	81,706,371	104,303,539
12.3 Mortgage loans	2,197,960,132	1,263,572,723
12.4 Real estate	22,828,943	3,427,987
12.5 Other invested assets	204,290,424	175,644,449
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(1,971,788)	(1,944,201)
12.7 Miscellaneous proceeds	54,933,743	241,089,738
12.8 Total investment proceeds (Lines 12.1 to 12.7)	7,272,316,844	5,224,459,608
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	7,189,424,292	5,281,078,158
13.2 Stocks	122,844,613	59,348,328
13.3 Mortgage loans	2,896,226,279	2,839,674,366
13.4 Real estate		
13.5 Other invested assets	331,694,482	216,747,220
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	10,540,189,666	8,396,848,072
14. Net increase/(decrease) in contract loans and premium notes	6,899	(31,969)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(3,267,879,721)	(3,172,356,495)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	
16.2 Capital and paid in surplus, less treasury stock	171,207,585	200,000,000
16.3 Borrowed funds	100,275,000	
16.4 Net deposits on deposit-type contracts and other insurance liabilities	874,647,216	(129,479,391)
16.5 Dividends to stockholders	4,000,000	4,000,000
16.6 Other cash provided (applied)	(45,673,507)	(124,242)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,096,456,294	66,396,367
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)	(14,900,502)	186,653,585
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	502,167,746	315,514,161
19.2 End of year (Line 18 plus Line 19.1)	487,267,244	502,167,746

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

20.0001. Non-cash acquisitions - invested asset exchanges	(437,441,907)	(230,257,186)
20.0002. Non-cash proceeds - invested asset exchanges	(436,701,258)	(230,257,186)
20.0003. Real estate acquired in satisfaction of debt	(165,617,710)	(161,022,463)
20.0004. Securities acquired from parent as a capital contribution	(149,408,215)	
20.0005. Low Income Housing Tax Credit Investments	(137,977,874)	(215,121,019)
20.0006. Capitalization of mortgage loan interest	(31,772,072)	(49,613,310)
20.0007. Capitalization of bond interest	(20,064,065)	(20,261,053)
20.0008. Tax credit bonds	(4,694,452)	(9,536,300)
20.0009. Capitalization of interest on cash equivalents and short-term investments	(1,886,227)	(1,085,283)

ANNUAL STATEMENT FOR THE YEAR 2025 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)	707,428		430,287	82,884		194,257						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	438,838		324,833			114,005						
4. Amortization of Interest Maintenance Reserve (IMR)	3,265		2,417			848						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	202,743		202,743									
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,302,260								2,302,260			
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	3,654,534	0	960,280	82,884	0	309,110	0	0	2,302,260	0	0	0
10. Death benefits	4,392,929		2,382,136	18,500		1,992,293						
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	3,942		2,442			1,500						
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	21,912		(89,729)			111,641						
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	8,774		8,774									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(1,876,858)		(171,692)			(1,705,166)						
20. Totals (Lines 10 to 19)	2,550,699	0	2,131,931	18,500	0	400,268	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	206,404		206,404									XXX
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	1,264,021		310,195			310,195			643,631			
24. Insurance taxes, licenses and fees, excluding federal income taxes	35,423		35,423									
25. Increase in loading on deferred and uncollected premiums	(9,034)		(9,034)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(58,833)								(58,833)			
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	3,988,680	0	2,674,919	18,500	0	710,463	0	0	584,798	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(334,146)	0	(1,714,639)	64,384	0	(401,353)	0	0	1,717,462	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)	(334,146)	0	(1,714,639)	64,384	0	(401,353)	0	0	1,717,462	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(73,000)		(374,593)	14,066		(87,682)			375,209			
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)	(261,146)	0	(1,340,046)	50,318	0	(313,671)	0	0	1,342,253	0	0	0
34. Policies/certificates in force end of year	13,813		11,868	403		1,539			3			
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

6.1

ANNUAL STATEMENT FOR THE YEAR 2025 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)	283,002,026		283,002,026						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	15,380,313		15,380,313						
4. Amortization of Interest Maintenance Reserve (IMR)	114,420		114,420						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0								
6. Commissions and expense allowances on reinsurance ceded	(2,425,684)		(2,425,684)						
7. Reserve adjustments on reinsurance ceded	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0								
8.2 Charges and fees for deposit-type contracts	0								
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	296,071,075	0	296,071,075	0	0	0	0	0	0
10. Death benefits	85,889,524		85,889,524						
11. Matured endowments (excluding guaranteed annual pure endowments)	0								
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0								
14. Coupons, guaranteed annual pure endowments and similar benefits	0								
15. Surrender benefits and withdrawals for life contracts	0								
16. Group conversions	0								
17. Interest and adjustments on contract or deposit-type contract funds	426,580		426,580						
18. Payments on supplementary contracts with life contingencies	0								
19. Increase in aggregate reserves for life and accident and health contracts	9,782,682		9,782,682						
20. Totals (Lines 10 to 19)	96,098,786	0	96,098,786	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	60,887,290		60,887,290						XXX
22. Commissions and expense allowances on reinsurance assumed	0								
23. General insurance expenses	94,128,183		94,128,183						
24. Insurance taxes, licenses and fees, excluding federal income taxes	20,224,398		20,224,398						
25. Increase in loading on deferred and uncollected premiums	(457,564)		(457,564)						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0								
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	270,881,093	0	270,881,093	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)	25,189,982	0	25,189,982	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	25,189,982	0	25,189,982	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	5,503,167		5,503,167						
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)	19,686,815	0	19,686,815	0	0	0	0	0	0
34. Policies/certificates in force end of year	16,739		16,739						
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	2,862,856,023	2,446,069,123	416,786,900				
2. Considerations for supplementary contracts with life contingencies	4,464,137	XXX	XXX	XXX	XXX	4,464,137	XXX
3. Net investment income	1,004,638,448	756,930,194	245,851,258			1,856,996	
4. Amortization of Interest Maintenance Reserve (IMR)	7,473,883	5,631,088	1,828,980			13,815	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	0						
7. Reserve adjustments on reinsurance ceded	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0						
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	3,879,432,491	3,208,630,405	664,467,138	0	0	6,334,948	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	216,914,320	150,991,377	65,922,943				
13. Disability benefits and benefits under accident and health contracts	0						
14. Coupons, guaranteed annual pure endowments and similar benefits	0						
15. Surrender benefits and withdrawals for life contracts	1,612,024,740	905,865,745	706,158,995				
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	1,673,449	1,239,913	432,851			685	
18. Payments on supplementary contracts with life contingencies	3,708,257					3,708,257	
19. Increase in aggregate reserves for life and accident and health contracts	1,740,830,709	1,906,226,750	(164,499,330)			(896,711)	
20. Totals (Lines 10 to 19)	3,575,151,475	2,964,323,785	608,015,459	0	0	2,812,231	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	110,673,453	87,197,592	23,475,861				
22. Commissions and expense allowances on reinsurance assumed	706,353	706,353					
23. General insurance expenses	17,963,659	4,825,872	12,793,534			344,253	
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,271,350	2,891,788	1,379,562				
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)	3,708,766,290	3,059,945,390	645,664,416	0	0	3,156,484	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	170,666,201	148,685,015	18,802,722	0	0	3,178,464	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)	170,666,201	148,685,015	18,802,722	0	0	3,178,464	0
32. Federal income taxes incurred (excluding tax on capital gains)	37,284,844	32,482,692	4,107,764			694,388	
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)	133,381,357	116,202,323	14,694,958	0	0	2,484,076	0
34. Policies/certificates in force end of year	142,648	112,345	29,724			579	
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 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	105,617	105,617					
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	56,427,267	56,427,267					
4. Amortization of Interest Maintenance Reserve (IMR)	419,784	419,784					
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)	56,952,668	56,952,668	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	24,418,198	24,418,198					
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	165,266,040	165,266,040					
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	110,699	110,699					
18. Payments on supplementary contracts with life contingencies	0						
19. Increase in aggregate reserves for life and accident and health contracts	(160,755,080)	(160,755,080)					
20. Totals (Lines 10 to 19)	29,039,857	29,039,857	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	15,297	15,297					
22. Commissions and expense allowances on reinsurance assumed	41,950	41,950					
23. General insurance expenses	13,220,564	13,220,564					
24. Insurance taxes, licenses and fees, excluding federal income taxes	0						
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	0						
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	42,317,668	42,317,668	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)	14,635,000	14,635,000	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)	14,635,000	14,635,000	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	3,197,257	3,197,257					
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)	11,437,743	11,437,743	0	0	0	0	0
34. Policies/certificates in force end of year	9,868	9,868					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts	1,214,675,255				3,267,144	13,510,972					960,868,348		237,028,791
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	111,188,455					139,978					105,464,794		5,583,683
4. Amortization of Interest Maintenance Reserve (IMR)	827,173					1,041					784,593		41,539
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0												
6. Commissions and expense allowances on reinsurance ceded	4,790,832				985,722	3,798,510							6,600
7. Reserve adjustments on reinsurance ceded	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0												
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,331,481,715	0	0	0	4,252,866	17,450,501	0	0	0	0	1,067,117,735	0	242,660,613
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	708,829,428				1,688,936	9,065,193					630,541,590		67,533,709
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	106,341												106,341
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	72,462,022					42,610					68,002,051		4,417,361
20. Totals (Lines 10 to 19)	781,397,791	0	0	0	1,688,936	9,107,803	0	0	0	0	698,543,641	0	72,057,411
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	137,403,657				1,396,149	5,500,574					83,431,371		47,075,563
22. Commissions and expense allowances on reinsurance assumed	73,472												73,472
23. General insurance expenses	247,480,036				1,669,631	7,479,035					197,439,568		40,891,802
24. Insurance taxes, licenses and fees, excluding federal income taxes	41,445,140				330,245	1,911,838					31,803,435		7,399,622
25. Increase in loading on deferred and uncollected premiums	(168,405)				667	3,181					(481,261)		309,008
26. Net transfers to or (from) Separate Accounts net of reinsurance	0												
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,207,631,691	0	0	0	5,085,628	24,002,431	0	0	0	0	1,010,736,754	0	167,806,878
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	123,850,024	0	0	0	(832,762)	(6,551,930)	0	0	0	0	56,380,981	0	74,853,735
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)	123,850,024	0	0	0	(832,762)	(6,551,930)	0	0	0	0	56,380,981	0	74,853,735
32. Federal income taxes incurred (excluding tax on capital gains)	27,057,079				(181,931)	(1,431,377)					12,317,356		16,353,031
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)	96,792,945	0	0	0	(650,831)	(5,120,553)	0	0	0	0	44,063,625	0	58,500,704
34. Policies/certificates in force end of year	36,920				1,534	1,515					21,789		12,082
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	5,712,117	0	4,006,951	0	0	1,705,166	0	0	0	0	0	0
2. Tabular net premiums or considerations	707,428		430,287	82,884		194,257						
3. Present value of disability claims incurred	0											
4. Tabular interest	272,927		183,855	1,786		87,286						
5. Tabular less actual reserve released	0											
6. Increase in reserve on account of change in valuation basis	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX								XXX		
7. Other increases (net)	0											
8. Totals (Lines 1 to 7)	6,692,472	0	4,621,093	84,670	0	1,986,709	0	0	0	0	0	0
9. Tabular cost	1,952,830		396,751	80,970		1,475,109						
10. Reserves released by death	878,586		476,427	3,700		398,459						
11. Reserves released by other terminations (net)	21,852		(89,789)			111,641						
12. Annuity, supplementary contract and disability payments involving life contingencies	3,942		2,442			1,500						
13. Net transfers to or (from) Separate Accounts	0											
14. Total Deductions (Lines 9 to 13)	2,857,210	0	785,831	84,670	0	1,986,709	0	0	0	0	0	0
15. Reserve December 31 of current year	3,835,262	0	3,835,262	0	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV ending balance December 31, current year	2,864,842		2,864,842									
17. Amount available for policy loans based upon Line 16 CSV	2,341,802		2,341,802									

(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 2025 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life ^(b)	8 Other Group Life	9 YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	104,305,535	0	104,305,535	0	0	0	0	0	0
2. Tabular net premiums or considerations	246,211,763		246,211,763						
3. Present value of disability claims incurred	9,486,718		9,486,718						
4. Tabular interest	3,462,123		3,462,123						
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)	363,466,139	0	363,466,139	0	0	0	0	0	0
9. Tabular cost	247,569,264		247,569,264						
10. Reserves released by death	0								
11. Reserves released by other terminations (net)	1,808,657		1,808,657						
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)	249,377,921	0	249,377,921	0	0	0	0	0	0
15. Reserve December 31 of current year	114,088,218	0	114,088,218	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 2025 OF THE Reliance Standard Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	13,926,353,660	10,346,920,861	3,553,203,303	0	0	26,229,496	0
2. Tabular net premiums or considerations	2,867,320,161	2,446,069,124	416,786,900			4,464,137	
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	628,913,815	507,857,713	119,309,263			1,746,839	
5. Tabular less actual reserve released	(1,534,780,689)	(896,708,709)	(634,672,550)			(3,399,430)	
6. Increase in reserve on account of change in valuation basis	0						
7. Other increases (net)	0						
8. Totals (Lines 1 to 7)	15,887,806,947	12,404,138,989	3,454,626,916	0	0	29,041,042	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	220,622,577	150,991,377	65,922,943			3,708,257	
13. Net transfers to or (from) Separate Accounts	0						
14. Total Deductions (Lines 9 to 13)	220,622,577	150,991,377	65,922,943	0	0	3,708,257	0
15. Reserve December 31 of current year	15,667,184,370	12,253,147,612	3,388,703,973	0	0	25,332,785	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance December 31, current year	14,634,469,980	11,388,382,631	3,246,087,349				
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 2025 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	916,669,528	916,669,528	0	0	0	0
2. Tabular net premiums or considerations	105,617	105,617				
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	29,656,914	29,656,914				
5. Tabular less actual reserve released	(166,099,412)	(166,099,412)				
6. Increase in reserve on account of change in valuation basis	0					
7. Other increases (net)	0					
8. Totals (Lines 1 to 7)	780,332,647	780,332,647	0	0	0	0
9. Tabular cost	0					
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	0					
12. Annuity, supplementary contract and disability payments involving life contingencies	24,418,198	24,418,198				
13. Net transfers to or (from) Separate Accounts	0					
14. Total Deductions (Lines 9 to 13)	24,418,198	24,418,198	0	0	0	0
15. Reserve December 31 of current year	755,914,449	755,914,449	0	0	0	0
Cash Surrender Value and Policy Loans						
16. CSV ending balance December 31, current year	712,883,524	712,883,524				
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 2025 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) 73,395,327	75,075,558
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 908,777,359	928,366,500
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 2,107,859	2,282,156
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	8,659,877	8,674,617
2.21 Common stocks of affiliates	34,325,000	34,325,000
3. Mortgage loans	(c) 723,468,332	727,362,364
4. Real estate	(d) 22,101,396	22,101,396
5. Contract loans	13,855	13,855
6. Cash, cash equivalents and short-term investments	(e) 22,836,923	22,468,147
7. Derivative instruments	(f) (17,220,476)	(17,247,864)
8. Other invested assets	60,469,935	60,455,763
9. Aggregate write-ins for investment income	6,808,745	6,808,745
10. Total gross investment income	1,845,744,132	1,870,686,237
11. Investment expenses		(g) 256,497,723
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 382,746
13. Interest expense		(h) 8,501,007
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		265,381,476
17. Net investment income (Line 10 minus Line 16)		1,605,304,761
DETAILS OF WRITE-INS		
0901. Income Mineral Tracts	91,280	91,280
0902. Interest Revenue - Other	6,717,465	6,717,465
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	6,808,745	6,808,745
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 71,090,865 accrual of discount less \$ 16,218,916 amortization of premium and less \$ 23,042,600 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 \$ 33,507,399 accrual of discount less \$ 24,363,435 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 1,064,735 accrual of discount less \$ 324,301 amortization of premium and less \$ 110,371 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 5,069,444 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 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	3,173,055	0	3,173,055	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	(5,675,465)	(29,691,688)	(35,367,153)	(3,106,811)	98,809,299
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	60,517	(1,349,292)	(1,288,775)	1,533,621	188,217
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	579,241	(2,691,193)	(2,111,952)	662,575	39,022
2.21 Common stocks of affiliates	0	0	0	720,288	0
3. Mortgage loans	(21,535,201)	(104,962,766)	(126,497,968)	0	0
4. Real estate	(7,618,092)	(3,375,772)	(10,993,864)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	(2,510,772)	(12,845,223)	(15,355,995)	0	241,371
7. Derivative instruments	76,185,551	(45,659,239)	30,526,312	34,493,970	(26,889,504)
8. Other invested assets	(2,618,479)	(15,747,475)	(18,365,954)	9,908,060	380,630
9. Aggregate write-ins for capital gains (losses)	0	(1,993,629)	(1,993,629)	0	0
10. Total capital gains (losses)	40,040,355	(218,316,277)	(178,275,923)	44,211,704	72,769,035
DETAILS OF WRITE-INS					
0901. Investment Receivables		(1,993,629)	(1,993,629)		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	(1,993,629)	(1,993,629)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0							
2. Deferred and accrued	0							
3. Deferred, accrued and uncollected:								
3.1 Direct	0							
3.2 Reinsurance assumed	0							
3.3 Reinsurance ceded	0							
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0							
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	395,471	395,471						
6.2 Reinsurance assumed	0							
6.3 Reinsurance ceded	146,562	146,562						
6.4 Net	248,909	248,909	0	0	0	0	0	0
7. Line 5 + Line 6.4	248,909	248,909	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	395,471	395,471						
9.2 Reinsurance assumed	0							
9.3 Reinsurance ceded	146,562	146,562						
9.4 Net (Line 7 - Line 8)	248,909	248,909	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	2,862,217,286			2,862,217,286				
10.2 Reinsurance assumed	0							
10.3 Reinsurance ceded	0							
10.4 Net	2,862,217,286	0	0	2,862,217,286	0	0	0	0
RENEWAL								
11. Uncollected	122,587,047	99,423	37,927,956			84,559,668		
12. Deferred and accrued	87,561	87,561						
13. Deferred, accrued and uncollected:								
13.1 Direct	132,129,317	542,554	40,964,584			90,622,179		
13.2 Reinsurance assumed	17,819	17,819						
13.3 Reinsurance ceded	9,472,528	373,389	3,036,628			6,062,511		
13.4 Net (Line 11 + Line 12)	122,674,608	186,984	37,927,956	0	0	84,559,668	0	0
14. Advance	62,335	405				61,930		
15. Line 13.4 - Line 14	122,612,273	186,579	37,927,956	0	0	84,497,738	0	0
16. Collected during year:								
16.1 Direct	1,947,396,929	2,104,968	651,419,034	1,096,528	21,500	1,292,754,899		
16.2 Reinsurance assumed	392,817	62,786		245,914	84,117			
16.3 Reinsurance ceded	439,373,824	1,714,834	363,744,624	703,705		73,210,661		
16.4 Net	1,508,415,922	452,920	287,674,410	638,737	105,617	1,219,544,238	0	0
17. Line 15 + Line 16.4	1,631,028,195	639,499	325,602,366	638,737	105,617	1,304,041,976	0	0
18. Prior year (uncollected + deferred and accrued - advance)	132,148,041	180,980	42,600,339	0	0	89,366,722	0	0
19. Renewal premiums and considerations:								
19.1 Direct	1,937,534,477	1,987,077	646,982,236	1,096,528	21,500	1,287,447,136		
19.2 Reinsurance assumed	390,213	60,182		245,914	84,117			
19.3 Reinsurance ceded	439,044,536	1,588,740	363,980,210	703,705		72,771,881		
19.4 Net (Line 17 - Line 18)	1,498,880,154	458,519	283,002,026	638,737	105,617	1,214,675,255	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	4,800,147,234	2,382,548	646,982,236	2,863,313,814	21,500	1,287,447,136	0	0
20.2 Reinsurance assumed	390,213	60,182	0	245,914	84,117	0	0	0
20.3 Reinsurance ceded	439,191,098	1,735,302	363,980,210	703,705	0	72,771,881	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	4,361,346,349	707,428	283,002,026	2,862,856,023	105,617	1,214,675,255	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

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

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0							
22. All other	18,620	18,620						
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	196,568	196,568						
23.2 Reinsurance assumed	0							
23.3 Net ceded less assumed	196,568	196,568	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	11,601,413							11,601,413
24.2 Reinsurance assumed	478,303			437,353	40,950			
24.3 Net ceded less assumed	11,123,110	0	0	(437,353)	(40,950)	0	0	11,601,413
25. Renewal:								
25.1 Reinsurance ceded	2,371,323	6,175	(2,425,684)			4,790,832		
25.2 Reinsurance assumed	343,472			269,000	1,000	73,472		
25.3 Net ceded less assumed	2,027,851	6,175	(2,425,684)	(269,000)	(1,000)	4,717,360	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	14,169,304	202,743	(2,425,684)	0	0	4,790,832	0	11,601,413
26.2 Reinsurance assumed (Page 6, Line 22)	821,775	0	0	706,353	41,950	73,472	0	0
26.3 Net ceded less assumed	13,347,529	202,743	(2,425,684)	(706,353)	(41,950)	4,717,360	0	11,601,413
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	200,229	200,229						
28. Single	108,914,764			108,911,478	3,286			
29. Renewal	200,071,108	6,175	60,887,290	1,761,975	12,011	137,403,657		
30. Deposit-type contract funds	0							
31. Totals (to agree with Page 6, Line 21)	309,186,101	206,404	60,887,290	110,673,453	15,297	137,403,657	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	4,346,495	0	5,248,570	39,805	3,493,698		13,128,569
2. Salaries and wages	64,833,255	3,403,613	96,435,492	479,853	141,401,862		306,554,075
3.11 Contributions for benefit plans for employees	8,371,158	0	12,290,202	54,679	897,047		21,613,086
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	824,789	8,270	1,344,216	12,244	329,413		2,518,933
3.32 Other agent welfare	0	0	0	0	0		0
4.1 Legal fees and expenses	516,720	0	845,667	338,296	93,187		1,793,870
4.2 Medical examination fees	184,224	0	36,611	0	0		220,834
4.3 Inspection report fees	24,766	0	37,669	0	0		62,435
4.4 Fees of public accountants and consulting actuaries	785,096	0	795,504	661,500	549,595		2,791,696
4.5 Expense of investigation and settlement of policy claims	1,863,922	19,017,011	5,759,390	989	6,761		26,648,074
5.1 Traveling expenses	1,893,866	20,158	2,784,259	18,159	724,380		5,440,823
5.2 Advertising	2,293,824	0	1,938,300	19,564	75,818		4,327,506
5.3 Postage, express, telegraph and telephone	1,898,166	4,850	2,325,472	17,912	196,829		4,443,230
5.4 Printing and stationery	301,760	0	164,506	31,044	207,167		704,476
5.5 Cost or depreciation of furniture and equipment	7,714,801	0	21,355,296	5,172	378,744		29,454,012
5.6 Rental of equipment	448,088	0	508,560	5,013	75,874		1,037,535
5.7 Cost or depreciation of EDP equipment and software	202,822	0	429,785	0	15,373		647,980
6.1 Books and periodicals	253,503	0	201,387	161,616	174,945		791,450
6.2 Bureau and association fees	78,198	0	63,326	4,882	344,527		490,933
6.3 Insurance, except on real estate	472,403	0	(4,024)	97,520	3,472,288		4,038,187
6.4 Miscellaneous losses	0	0	0	0	0		0
6.5 Collection and bank service charges	349,787	0	65,671	56,986	570,320		1,042,763
6.6 Sundry general expenses	69,945	0	166,811	(1,793)	55,466		290,429
6.7 Group service and administration fees	10,807,057	0	44,120,894	(7,984)	(75,695)		54,844,272
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)	(7,430)	0	(20,782)	(333)	(1,100)		(29,644)
7.3 Agency conferences other than local meetings	618,563	36,149	421,416	311	1,228		1,077,666
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1 Real estate expenses	0	0	0	0	12,515,896		12,515,896
9.2 Investment expenses not included elsewhere	0	0	0	0	0		0
9.3 Aggregate write-ins for expenses	17,430,648	0	27,675,787	(593,181)	90,994,099	0	135,507,353
10. General expenses incurred	126,576,427	22,490,051	224,989,985	1,402,253	256,497,723	(b) 0	(a) 631,956,439
11. General expenses unpaid Dec. 31, prior year	24,627,887	0	47,453,712	0	53,525,574	0	125,607,172
12. General expenses unpaid Dec. 31, current year	24,769,641	0	47,898,524	0	55,129,811	0	127,797,976
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	126,434,673	22,490,051	224,545,173	1,402,253	254,893,485	0	629,765,635
DETAILS OF WRITE-INS							
09.301. Computer Services	15,651,671	0	23,628,979	137,747	1,549,536	0	40,967,933
09.302. Consulting	1,778,977	0	4,046,808	(730,928)	89,444,563	0	94,539,420
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	17,430,648	0	27,675,787	(593,181)	90,994,099	0	135,507,353

(a) Includes management fees of \$ 31,446,564 to affiliates and \$ 122,614,290 to non-affiliates.

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

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

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	2,841,996	4,324,676	0	0	0	7,166,672
3. State taxes on premiums	11,551,211	21,068,523	0	0	0	32,619,734
4. Other state taxes, including \$ for employee benefits	5,902,459	8,991,957	0	12,339	0	14,906,755
5. U.S. Social Security taxes	4,181,957	6,668,791	0	370,407	0	11,221,155
6. All other taxes	53,547	391,195	0	0	0	444,742
7. Taxes, licenses and fees incurred	24,531,170	41,445,142	0	382,746	0	66,359,058
8. Taxes, licenses and fees unpaid Dec. 31, prior year	1,686,357	4,107,667	0	4,034	0	5,798,058
9. Taxes, licenses and fees unpaid Dec. 31, current year	(489,261)	1,509,955	0	5,385	0	1,026,079
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	26,706,788	44,042,854	0	381,395	0	71,131,037

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	0
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	18,620	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	18,620	0
6. Paid in cash	3,499	0
7. Left on deposit	0	0
8. Aggregate write-ins for dividend or refund options	(22,119)	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid	0	0
11. Provision for dividends or refunds payable in the following calendar year	0	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	0	0
16. Total from prior year	0	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0
DETAILS OF WRITE-INS		
0801. Dividends - Reinsurance Ceded	(22,119)	0
0802. Summary of remaining write-ins for Line 8 from overflow page	0	0
0803. Summary of remaining write-ins for Line 8 from overflow page	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	(22,119)	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	1941 CSO 2.50% NLP	1,949,252		1,949,252		
0100002.	1941 CSO 3.00% NLP	458,130		458,130		
0100003.	1941 SI 3.00% NLP	676,767	676,767			
0100004.	1941 SI 3.50% NLP	2,040	2,040			
0100005.	1958 CET 2.25% NLP	12,602		12,602		
0100006.	1958 CET 2.75% NLP	14,449		14,449		
0100007.	1958 CET 3.00% NLP	41,597		41,597		
0100008.	1958 CET 3.50% NLP	143,279		143,279		
0100009.	1958 CET 4.00% NLP	18,179		18,179		
0100010.	1958 CET 4.25% NLP	48,866		48,866		
0100011.	1958 CET 4.50% NLP	894		894		
0100012.	1958 CSO 2.25% CRVM	702,511		702,511		
0100013.	1958 CSO 2.25% NLP	635,060		635,060		
0100014.	1958 CSO 2.75% NLP	57,747		57,747		
0100015.	1958 CSO 3.00% CRVM	3,224,030		3,224,030		
0100016.	1958 CSO 3.00% NLP	2,221,756		2,221,756		
0100017.	1958 CSO 3.50% CRVM	4,655,262		4,655,262		
0100018.	1958 CSO 3.50% NLP	235,071		235,071		
0100019.	1958 CSO 3.75% CRVM	120,145		120,145		
0100020.	1958 CSO 3.75% NLP	1,250		1,250		
0100021.	1958 CSO 4.00% CRVM	2,997,790		2,997,790		
0100022.	1958 CSO 4.00% NLP	220,654		220,654		
0100023.	1958 CSO 4.25% CRVM	5,535,936		5,535,936		
0100024.	1958 CSO 4.25% NLP	74,612		74,612		
0100025.	1958 CSO 4.50% CRVM	236,528		236,528		
0100026.	1958 CSO 4.50% NLP	67,594		67,594		
0100027.	1958 CSO 5.50% CRVM	7,197,132		7,197,132		
0100028.	1958 CSO 6.00% CRVM	998,161		998,161		
0100029.	1961 CSI 3.00% NLP	459,366	459,366			
0100030.	1980 CET 4.00% NLP	2,433		2,433		
0100031.	1980 CET 4.50% NLP	865		865		
0100032.	1980 CET 5.50% NLP	14,283		14,283		
0100033.	1980 CSO 4.00% CRVM	521,589		521,589		
0100034.	1980 CSO 4.00% NLP	10,520		10,520		
0100035.	1980 CSO 4.50% CRVM	2,097,101		2,097,101		
0100036.	1980 CSO 4.50% NLP	13,771		13,771		
0100037.	1980 CSO 5.00% CRVM	1,619,915		1,619,915		
0100038.	1980 CSO 5.50% CRVM	5,950,546		5,950,546		
0100039.	1980 CSO 5.50% NLP	934		934		
0100040.	1980 CSO 6.00% CRVM	389,883		389,883		
0100041.	1980 CSO 6.50% CRVM	221,794		221,794		
0100042.	2001 CSO 3.50% CRVM	280,332		280,332		
0100043.	2001 CSO 4.00% CRVM	191,159		191,159		
0100044.	2017 CSO 3.00% CRVM	96,228		96,228		
0100045.	2017 CSO 3.50% CRVM	55,963		55,963		
0100046.	AMER EXP 3.00% NLP	159,838		159,838		
0100047.	AMER EXP 3.50% NLP	1,389,111		1,389,111		
0100048.	AMER MEN 3.50% NLP	47,373	47,373			
0100049.	STD IND 3.00% NLP	22,096	22,096			
0100050.	STD IND 3.50% NLP	141,060	141,060			
0100051.	SUBSTD IND 3.00% NLP	163,149	163,149			
0100052.	SUBSTD IND 3.50% NLP	43,378	43,378			
0100053.	80 CSO 4.00% NLP	1,051,229				1,051,229
0100054.	80 CSO 4.50% NLP	1,419,366				1,419,366
0100055.	2001 CSO 3.00% NLP (NB)	372,165				372,165
0100056.	2001 CSO 3.50% NLP (NB)	1,242,399				1,242,399
0100057.	2001 CSO 4.0% NLP	190,569				190,569
0100058.	UNEARNED PREMIUM	1,808,657				1,808,657
0100059.	1960 BASIC GROUP TABLE 6%	2,352,924				2,352,924
0199997.	Totals (gross)	54,877,290	1,555,229	44,884,752	0	8,437,309
0199998.	Reinsurance ceded	43,278,265	1,555,229	41,723,036		
0199999.	Life Insurance: Totals (net)	11,599,025	0	3,161,716	0	8,437,309
0200001.	37 SA 3.50% IMM	432,057	XXX	432,057	XXX	
0200002.	71 IAM 4.00% DEF	665,793	XXX	665,793	XXX	
0200003.	71 IAM 4.50% DEF(NB)	55,033,359	XXX	55,033,359	XXX	
0200004.	71 IAM 5.50% DEF	49,121,020	XXX	49,121,020	XXX	
0200005.	71 IAM 8.25% DEF	1,054	XXX	1,054	XXX	
0200006.	71 IAM 9.25% DEF(NB)	7,068,028	XXX	7,068,028	XXX	
0200007.	71 IAM 6.00% IMM	550,850	XXX	550,850	XXX	
0200008.	71 IAM 7.50% IMM	888,650	XXX	888,650	XXX	
0200009.	2012 IAR 3.00% DEF	1,030,292,170	XXX	920,531,030	XXX	109,761,140
0200010.	2012 IAR 3.25% DEF(NB)	2,423,962,057	XXX	2,192,756,528	XXX	231,205,529
0200011.	2012 IAR 3.50% DEF	938,964,748	XXX	936,552,965	XXX	2,411,783
0200012.	2012 IAR 3.75% DEF	1,141,857,615	XXX	1,031,083,227	XXX	110,774,388
0200013.	2012 IAR 4.00% DEF	63,406,008	XXX	43,657,001	XXX	19,749,008
0200014.	2012 IAR 4.25% DEF	219,242,555	XXX	218,317,962	XXX	924,592
0200015.	2012 IAR 4.50% DEF(NB)	3,201,551,137	XXX	3,107,541,896	XXX	94,009,241
0200016.	2012 IAR 4.75% DEF(NB)	6,688,093,981	XXX	6,671,617,262	XXX	16,476,719
0200017.	A-2000 3.75% DEF	107,318,927	XXX	86,371,932	XXX	20,946,994
0200018.	A-2000 4.00% DEF	167,810,876	XXX	126,255,242	XXX	41,555,635
0200019.	A-2000 4.25% DEF	20,593,142	XXX	17,532,842	XXX	3,060,300
0200020.	A-2000 4.50% DEF	50,417,506	XXX	35,672,495	XXX	14,745,011
0200021.	A-2000 4.75% DEF	62,549,114	XXX	44,725,220	XXX	17,823,894
0200022.	A-2000 5.00% DEF	65,800,386	XXX	44,489,307	XXX	21,311,079
0200023.	A-2000 5.25% DEF	7,393,259	XXX	4,921,008	XXX	2,472,250
0200024.	A-2000 5.50% DEF	31,460,568	XXX	20,466,754	XXX	10,993,814
0200025.	A-2000 5.75% DEF	3,287,183	XXX	1,019,636	XXX	2,267,547
0200026.	A-2000 6.00% DEF	14,499,594	XXX	9,997,076	XXX	4,502,517
0200027.	A-2000 6.25% DEF	3,639,425	XXX	2,606,509	XXX	1,032,916
0200028.	83 IAM 5.00% DEF	7,048,323	XXX	7,048,323	XXX	
0200029.	83 IAM 5.25% DEF	10,010,778	XXX	7,329,650	XXX	2,681,128
0200030.	83 IAM 5.50% DEF	3,025,686	XXX	3,025,506	XXX	179

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200031.	83 IAM 5.75% DEF	4,487,370	XXX	3,586,218	XXX	901,152
0200032.	83 IAM 6.00% DEF	3,523,912	XXX	2,204,210	XXX	1,319,703
0200033.	83 IAM 6.25% DEF	1,778,491	XXX	749,698	XXX	1,028,793
0200034.	83 IAM 6.50% DEF	6,165,856	XXX	6,165,856	XXX	
0200035.	83 IAM 6.75% DEF	3,369,897	XXX	870,514	XXX	2,499,383
0200036.	83 IAM 7.00% DEF	241,178	XXX		XXX	241,178
0200037.	83 IAM 7.25% DEF	6,583,366	XXX	6,583,366	XXX	
0200038.	83 IAM 8.00% DEF	413,557	XXX	413,557	XXX	
0200039.	83 IAM 8.50% DEF	6,547,495	XXX	6,547,495	XXX	
0200040.	83 IAM 8.75% DEF	54,208	XXX	54,208	XXX	
0200041.	83 GAM 5.25% DEF	1,564,392	XXX		XXX	1,564,392
0200042.	83 GAM 5.75% DEF	551,025	XXX		XXX	551,025
0200043.	83 GAM 6.00% DEF	5,960,972	XXX		XXX	5,960,972
0200044.	83 GAM 6.25% DEF	1,414,414	XXX		XXX	1,414,414
0200045.	83 GAM 6.50% DEF	2,322,546	XXX		XXX	2,322,546
0200046.	83 GAM 6.75% DEF	252,213	XXX		XXX	252,213
0200047.	83 GAM 7.00% DEF	96,168	XXX		XXX	96,168
0200048.	83 GAM 7.25% DEF	2,336,833	XXX		XXX	2,336,833
0200049.	83 GAM 7.50% DEF	3,965,494	XXX		XXX	3,965,494
0200050.	83 GAM 7.75% DEF	205,022	XXX		XXX	205,022
0200051.	83 GAM 8.00% DEF	774,352	XXX		XXX	774,352
0200052.	83 GAM 8.25% DEF	573,641	XXX		XXX	573,641
0200053.	83 GAM 8.75% DEF	23,672	XXX		XXX	23,672
0200054.	83 GAM 6.75% IMM	33,808	XXX		XXX	33,808
0200055.	83 GAM 7.00% IMM	170,388	XXX		XXX	170,388
0200056.	83 GAM 7.75% IMM	16,031	XXX		XXX	16,031
0200057.	83 GAM 8.00% IMM	244,467	XXX		XXX	244,467
0200058.	83 GAM 8.25% IMM	584,832	XXX		XXX	584,832
0200059.	83 GAM 8.75% IMM	5,651	XXX		XXX	5,651
0200060.	83 GAM 9.25% IMM	49,872	XXX		XXX	49,872
0200061.	83 GAM 11.00% IMM	72,625	XXX		XXX	72,625
0200062.	83 GAM 11.25% IMM	157	XXX		XXX	157
0299997.	Totals (gross)	16,430,369,752	XXX	15,674,455,303	XXX	755,914,449
0299998.	Reinsurance ceded	32,603,718	XXX	32,603,718	XXX	
0299999.	Annuities: Totals (net)	16,397,766,034	XXX	15,641,851,585	XXX	755,914,449
0300001.	2012 IAR 1.50%	261,565		261,565		
0300002.	2012 IAR 1.75%	405,749		405,749		
0300003.	2012 IAR 2.00%	73,128		73,128		
0300004.	2012 IAR 2.25%	500,460		500,460		
0300005.	2012 IAR 2.50%	1,195,305		1,195,305		
0300006.	2012 IAR 2.75%	190,045		190,045		
0300007.	2012 IAR 3.00%	850,755		850,755		
0300008.	2012 IAR 3.25%	205,926		205,926		
0300009.	2012 IAR 3.50%	156,141		156,141		
0300010.	2012 IAR 3.75%	1,597,980		1,597,980		
0300011.	2012 IAR 4.00%	2,597,667		2,597,667		
0300012.	2012 IAR 4.25%	594,257		594,257		
0300013.	2012 IAR 4.50%	2,574,150		2,574,150		
0300014.	2012 IAR 4.75%	2,904,786		2,904,786		
0300015.	2012 IAR 5.00%	3,910,465		3,910,465		
0300016.	2012 IAR 5.25%	829,003		829,003		
0300017.	37 S.A. 2.25%	655		655		
0300018.	37 S.A. 2.50%	771		771		
0300019.	83 IAM 4.50%	21,710		21,710		
0300020.	83 IAM 5.00%	26,540		26,540		
0300021.	83 IAM 5.50%	5,439		5,439		
0300022.	83 IAM 6.25%	20,390		20,390		
0300023.	83 IAM 6.50%	33,589		33,589		
0300024.	83 IAM 6.75%	88,193		88,193		
0300025.	83 IAM 7.00%	169,853		169,853		
0300026.	83 IAM 7.25%	159,969		159,969		
0300027.	83 IAM 7.50%	156,747		156,747		
0300028.	83 IAM 7.75%	28,146		28,146		
0300029.	83 IAM 8.25%	754,835		754,835		
0300030.	83 IAM 8.75%	18,926		18,926		
0300031.	A2000 3.00%	1,067,539		1,067,539		
0300032.	A2000 4.00%	628,278		628,278		
0300033.	A2000 4.25%	176,830		176,830		
0300034.	A2000 4.50%	851,177		851,177		
0300035.	A2000 5.00%	559,913		559,913		
0300036.	A2000 5.25%	574,101		574,101		
0300037.	A2000 5.50%	476,917		476,917		
0300038.	A2000 6.00%	396,988		396,988		
0300039.	A2000 6.25%	39,868		39,868		
0300040.	A2000 6.50%	90,291		90,291		
0300041.	A2000 6.75%	124,539		124,539		
0300042.	A2000 7.00%	13,199		13,199		
0399997.	Totals (gross)	25,332,785	0	25,332,785	0	0
0399998.	Reinsurance ceded	0				
0399999.	SCWLC: Totals (net)	25,332,785	0	25,332,785	0	0
0400001.	1959 ADB - 1958 CSO 4.5%	3,132		3,132		
0499997.	Totals (gross)	3,132	0	3,132	0	0
0499998.	Reinsurance ceded	3,132		3,132		
0499999.	Accidental Death Benefits: Totals (net)	0	0	0	0	0
0500001.	1952 INTERCO DISA - 1958 CSO 3%	46,231		46,231		
0599997.	Totals (gross)	46,231	0	46,231	0	0
0599998.	Reinsurance ceded	46,231		46,231		
0599999.	Disability-Active Lives: Totals (net)	0	0	0	0	0
0600001.	1952 INTERCO DISA - 1958 CSO 3%	733,744		733,744		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0600002. 2023 Group Term Life Waiver Reserve Table 3.00%	64,258,483				64,258,483
0600003. 2023 Group Term Life Waiver Reserve Table 3.50%	42,532,449				42,532,449
0600004. 2023 Group Term Life Waiver Reserve Table 4.00%	8,093,163				8,093,163
0600005. 2023 Group Term Life Waiver Reserve Table 4.50%	2,600,845				2,600,845
0600006. 2023 Group Term Life Waiver Reserve Table 5.00%	44,828				44,828
0600007. 2023 Group Term Life Waiver Reserve Table 5.50%	124,164				124,164
0600008. 2023 Group Term Life Waiver Reserve Table 6.00%	10,781				10,781
0699997. Totals (gross)	118,398,457	0	733,744	0	117,664,713
0699998. Reinsurance ceded	12,734,575		720,769		12,013,806
0699999. Disability-Disabled Lives: Totals (net)	105,663,882	0	12,975	0	105,650,907
0700001. IMMEDIATE CLAIM PAYMENT	560,208		560,208		
0700002. SPECIAL CLASS EXTRA	1,109		1,109		
0700003. FOR NON-DEDUCTION OF FRACTIONAL PREMIUMS OR RETURN OF PREMIUMS AT THE DEATH OF THE INSURED	145,639		145,639		
0700004. FOR SURRENDER VALUES IN EXCESS OF RESERVES OTHERWISE CARRIED IN THIS EXHIBIT	2,219,647		2,219,647		
0799997. Totals (gross)	2,926,603	0	2,926,603	0	0
0799998. Reinsurance ceded	2,266,036		2,266,036		
0799999. Miscellaneous Reserves: Totals (net)	660,567	0	660,567	0	0
9999999. Totals (net) - Page 3, Line 1	16,541,022,293	0	15,671,019,628	0	870,002,665

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

EXHIBIT 5 - INTERROGATORIES

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 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	3,866,947					50,419					2,728,393		1,088,135
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)	3,866,947	0	0	0	0	50,419	0	0	0	0	2,728,393	0	1,088,135
8. Reinsurance ceded	27,901					27,901							
9. Totals (net)	3,839,046	0	0	0	0	22,518	0	0	0	0	2,728,393	0	1,088,135
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	1,527,529,335					6,644,024					1,457,722,236		63,163,075
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)	1,527,529,335	0	0	0	0	6,644,024	0	0	0	0	1,457,722,236	0	63,163,075
15. Reinsurance ceded	73,353,956					4,932,362					68,343,894		77,700
16. Totals (net)	1,454,175,379	0	0	0	0	1,711,662	0	0	0	0	1,389,378,342	0	63,085,375
17. TOTAL (net)	1,458,014,425	0	0	0	0	1,734,180	0	0	0	0	1,392,106,735	0	64,173,510
18. TABULAR FUND INTEREST	37,384,115										37,384,115		
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2025 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	5,547,450,681	0	0	110,684,303	0	5,436,766,378
2. Deposits received during the year	9,459,391,165			34,391,165		9,425,000,000
3. Investment earnings credited to the account	268,764,459			3,659,471		265,104,988
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	8,566,086,954			26,579,690		8,539,507,264
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	6,709,519,351	0	0	122,155,249	0	6,587,364,102
10. Reinsurance balance at the beginning of the year	(2,632,121,832)	0	0	4,208,302	0	(2,636,330,134)
11. Net change in reinsurance assumed	692,962,640			164,593		692,798,047
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(1,939,159,192)	0	0	4,372,895	0	(1,943,532,087)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	4,770,360,159	0	0	126,528,144	0	4,643,832,015

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$
2. Reported as annuities certain (captured in column 3)	\$
3. Reported as supplemental contracts (captured in column 4)	\$
4. Reported as dividend accumulations or refunds (captured in column 5)	\$
5. Reported as premium or other deposit funds (captured in column 6)	\$ 3,357,966,982
6. Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)	\$ 3,357,966,982

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Due and unpaid:								
1.1 Direct .....	.0							
1.2 Reinsurance assumed .....	.0							
1.3 Reinsurance ceded .....	.0							
1.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:								
2.1 Resisted								
2.11 Direct .....	.0							
2.12 Reinsurance assumed .....	.0							
2.13 Reinsurance ceded .....	.0							
2.14 Net .....	.0	(b) .0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other								
2.21 Direct	329,321,944	1,458,723	20,882,909			306,980,312		
2.22 Reinsurance assumed	23,024,793					23,024,793		
2.23 Reinsurance ceded	16,894,146	562,726	306,000			16,025,420		
2.24 Net	335,452,591	(b) 895,997	(b) 20,576,909	(b) .0	.0	(b) 313,979,685	.0	.0
3. Incurred but unreported:								
3.1 Direct	158,888,256	369,957	111,453,220			47,065,079		
3.2 Reinsurance assumed	701,562					701,562		
3.3 Reinsurance ceded	3,451,721	167,344	1,762,463			1,521,914		
3.4 Net	156,138,097	(b) 202,613	(b) 109,690,757	(b) .0	.0	(b) 46,244,727	.0	.0
4. TOTALS								
4.1 Direct	488,210,200	1,828,680	132,336,129	.0	.0	354,045,391	.0	.0
4.2 Reinsurance assumed	23,726,355	.0	.0	.0	.0	23,726,355	.0	.0
4.3 Reinsurance ceded	20,345,867	730,070	2,068,463	.0	.0	17,547,334	.0	.0
4.4 Net	491,590,688	(a) 1,098,610	(a) 130,267,666	0	0	360,224,412	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	1,422,969,176	7,360,060	445,618,541	220,625,460	24,264,063	725,101,052		
1.2 Reinsurance assumed	15,152,214	249,417			154,135	14,748,662		
1.3 Reinsurance ceded	407,147,011	3,459,630	355,694,413	2,883		47,990,085		
1.4 Net	(c) 1,030,974,379	4,149,847	89,924,128	220,622,577	24,418,198	691,859,629	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	488,210,200	1,828,680	132,336,129	0	0	354,045,391	0	0
2.2 Reinsurance assumed	23,726,355	0	0	0	0	23,726,355	0	0
2.3 Reinsurance ceded	20,345,867	730,070	2,068,463	0	0	17,547,334	0	0
2.4 Net	491,590,688	1,098,610	130,267,666	0	0	360,224,412	0	0
3. Amounts recoverable from reinsurers December 31, current year	4,936,206		2,176,600			2,759,606		
4. Liability December 31, prior year:								
4.1 Direct	473,966,943	1,618,256	139,301,885	0	0	333,046,802	0	0
4.2 Reinsurance assumed	27,760,785	0	0	0	0	27,760,785	0	0
4.3 Reinsurance ceded	22,309,021	766,671	4,260,573	0	0	17,281,777	0	0
4.4 Net	479,418,707	851,585	135,041,312	0	0	343,525,810	0	0
5. Amounts recoverable from reinsurers December 31, prior year	5,946,444		2,915,642			3,030,802		
6. Incurred Benefits								
6.1 Direct	1,437,212,433	7,570,484	438,652,785	220,625,460	24,264,063	746,099,641	0	0
6.2 Reinsurance assumed	11,117,784	249,417	0	0	154,135	10,714,232	0	0
6.3 Reinsurance ceded	404,173,619	3,423,029	352,763,261	2,883	0	47,984,446	0	0
6.4 Net	1,044,156,598	4,396,872	85,889,524	220,622,577	24,418,198	708,829,427	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 143,711 in Line 1.1, \$ in Line 1.4.

\$ 143,711 in Line 6.1, and \$ in Line 6.4.

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....	499	499	0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)	0		0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	499	499	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	451,360	1,237,695	786,335
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,147,500	1,246,535	99,035
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	200,713,597	195,253,351	(5,460,246)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	166,728,494	143,896,501	(22,831,993)
21. Furniture and equipment, including health care delivery assets	10,225,484	12,293,788	2,068,304
22. Net adjustment in assets and liabilities due to foreign exchange rates	0		0
23. Receivables from parent, subsidiaries and affiliates	8,105,298	5,283,680	(2,821,618)
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	104,683,044	79,501,517	(25,181,527)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	492,055,276	438,713,566	(53,341,710)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	492,055,276	438,713,566	(53,341,710)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other expenses and suspense debits	43,786,546	40,706,130	(3,080,416)
2502. Other than invested assets nonadmitted	38,280,752	38,773,476	492,724
2503. Disallowable IMR	22,551,938		(22,551,938)
2598. Summary of remaining write-ins for Line 25 from overflow page	63,808	21,911	(41,897)
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	104,683,044	79,501,517	(25,181,527)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 233,000,036	\$ 313,913,175
(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	\$ 233,000,036	\$ 313,913,175
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 3,369,705,960	\$ 2,813,086,935
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(7) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 3,369,705,960	\$ 2,813,086,935

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) Redeemable 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. Perpetual preferred stock shall be valued at fair value, not to exceed any effective call price.
- (5) Mortgage loans on real estate are stated at amortized cost using the interest method.
- (6) Asset-backed structured securities, excluding residual tranches or interests, are stated at amortized cost, except for those in reserve class six, which are stated at the lower of amortized cost or fair market value using the interest method; estimated cash flows are periodically updated versus the original purchase assumptions using the prospective method. Residual tranches or interests with underlying assets having characteristics of fixed income instruments are stated at the lower of amortized cost or fair value.
- (7) The Company owns 100% of the common stock of First Reliance Standard Life Insurance Company ("FRSLIC"). The Company's carrying value of the stock is equal to the statutory capital and surplus of FRSLIC. The Company owns 100% of the common stock of Standard Security Life Insurance Company of New York ("SSL"). The Company's carrying value of the stock is equal to the statutory capital and surplus of SSL, adjusted for unamortized goodwill as prescribed by SSAP No. 97 – Investments in Subsidiary, Controlled and Affiliated Entities and SSAP No. 68 – Business Combinations and Goodwill.
- (8) The Company has certain ownership interests in limited partnerships and limited liability companies. The Company carrying values of these interests are based on the underlying audited GAAP equity of the investee as prescribed by SSAP No. 48 – Joint Ventures, Partnerships and Limited Liability Companies. The Company also holds investments in low-income housing tax credit limited partnerships, which are accounted for as prescribed by SSAP No. 93 – Low-Income Housing Tax Credit Property Investments. These investments were initially recorded at cost and are carried by the Company at proportional amortized cost unless considered impaired.
- (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 changes in 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.

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

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

NOTE 2 Accounting Changes and Corrections of Errors

- A. Effective January 1, 2025, the NAIC adopted revisions to Statement of Statutory Accounting Principles No. 21 – Other Admitted Assets, Statement of Statutory Accounting Principles No. 26 – Bonds and Statement of Statutory Accounting Principles No. 43 – Asset-Backed Securities (collectively, the Principles-Based Bond Definition ("PBBB") project). PBBB establishes principles-based guidance for determining whether a security qualifies as a bond, emphasizing the substance of a security rather than its legal form.

In general, under PBBB, a bond is a security that establishes a creditor relationship, features a fixed payment schedule and falls under the category of either an issuer credit obligation or asset backed security, whereas securities that exhibit equity-like features or are essentially equivalent to ownership interests in the issuer's underlying assets are classified as other invested assets. The Company conducted a comprehensive evaluation to determine the impact of PBBB and determined, as the result of the adoption of PBBB, there were no securities reclassified from Schedule D-1 to other invested assets. In addition, there were no changes in the measurement basis of securities and no impact on the Company's surplus as a result of the adoption.

Effective January 1, 2025, the NAIC adopted revisions to SSAP No. 93 – Investments in Tax Credit Structures ("SSAP 93") to expand the scope of SSAP 93 beyond low-income housing tax credits to include all tax credit programs and tax investment structures. SSAP 93 also incorporates, with modifications, GAAP guidance for the proportional amortization method and introduces an admissibility test which requires an assessment of the Company's ability to utilize the future stream of tax credits to determine whether all or a portion of the tax credit investment will be non-admitted. The adoption of SSAP 93 did not have a material impact on the Company's statement of admitted assets, liabilities, and capital and surplus.

No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2025.

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

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

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

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

1 Purchased Entity	6 Admitted Goodwill as of the Reporting Date	7 Amount of Goodwill Amortized During the Reporting Period	8 Book Value of SCA	9 % of SCA BACV, Gross of Admitted Goodwill Col. 6/Col. 8
Standard Security Life Insurance Company of New York	\$ 70,752,799	\$ 11,792,133	\$ 88,466,270	80.0%
Total	\$ 70,752,799	\$ 11,792,133	\$ 88,466,270	XXX

B-C. Not applicable.

D. Impairment Loss

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

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

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	\$ 3,313,407,933	XXX
Less:		
(2) Admitted Positive Goodwill	\$ 73,700,833	XXX
(3) Admitted EDP Equipment & Operating System Software	\$ 1,003,087	XXX
(4) Admitted Net Deferred Taxes	\$ 162,107,737	XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	\$ 3,076,596,276	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	\$ 307,659,628	XXX
(7) Current period reported Admitted Goodwill	XXX	\$ 70,752,799
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	2.3%

NOTES TO FINANCIAL STATEMENTS

NOTE 4 Discontinued Operations

Not applicable.

NOTE 5 INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum lending rate for mortgage loans during 2025 were:

	Maximum	Maximum
Commercial mortgages	26.99%	0.00%
Residential mortgages	15.21%	2.00%

(2) The maximum percentage of any one loan to the value of security at the time of the loan was 183%.

(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		199,259,616	4,940,401,808		3,652,207,596	527,408,442	9,319,277,462
(b) 30 - 59 Days Past Due		54,408,226	135,317,956		111,378,859	2,377,007	303,482,048
(c) 60 - 89 Days Past Due		17,480,841	61,465,594		121,859,821	630,218	201,436,474
(d) 90 - 179 Days Past Due		26,762,568	49,904,154		-	-	76,666,722
(e) 180+ Days Past Due		36,883,987	54,896,109		494,103,377	11,340,645	597,224,118
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment		26,762,568	49,904,154				76,666,722
(b) Interest Accrued		25,517	298,636				324,153
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment		36,883,987	54,896,109		494,103,377	11,340,645	597,224,118
(b) Interest Accrued		144,554	306,806				451,360
4. Interest Reduced							
(a) Recorded Investment					147,531,950	2,491,602	150,023,552
(b) Number of Loans					6	3	9
(c) Percent Reduced					2.610%	0.380%	
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment					4,374,691,951	541,756,312	4,916,448,263

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

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses							\$ -
2. No Allowance for Credit Losses					17,569,550		17,569,550
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$17,569,550	\$ -	\$17,569,550
4. Participant or co-lender mortgage loan agreement (no foreclosure)							\$ -
b. Prior Year							
1. With Allowance for Credit Losses	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
2. No Allowance for Credit Losses	-	-	-	-	87,849,300	-	87,849,300
3. Total (1 + 2)	\$ -	\$ -	\$ -	\$ -	\$87,849,300	\$ -	\$87,849,300
4. Participant or co-lender mortgage loan agreement (no foreclosure)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment					\$52,709,425		\$52,709,425
2. Interest Income Recognized					\$ 3,227,828	\$ 241,799	\$ 3,469,627
3. Recorded Investments on Nonaccrual Status					\$17,569,550		\$17,569,550
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting					\$ 3,227,828	\$ 241,799	\$ 3,469,627
b. Prior Year							
1. Average Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$22,242,657	\$ -	\$22,242,657
2. Interest Income Recognized	\$ -	\$ -	\$ -	\$ -	\$ 2,498,614	\$ 188,648	\$ 2,687,262
3. Recorded Investments on Nonaccrual Status	\$ -	\$ -	\$ -	\$ -	\$39,627,612	\$ -	\$39,627,612
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	\$ -	\$ -	\$ -	\$ -	\$ 2,498,614	\$ 188,648	\$ 2,687,262

(7) Not applicable.

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

	<u>Current Year</u>
a) Aggregate amount of mortgage loans derecognized	\$ 224,495,775
b) Real estate collateral recognized	\$ 163,544,636
c) Other collateral recognized	\$ 60,951,139
d) Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ -

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

B. Debt Restructuring

	<u>Current Year</u>	<u>Prior Year</u>
(1) The total recorded investment in restructured loans, as of year end	\$ 51,541,927	\$ 49,022,408
(2) The realized capital losses related to these loans	\$ 4,893,169	\$ 22,937,637
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	\$ 15,868,872	\$ 9,254,477

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

C. Not applicable.

D. Asset-Backed Securities

(1) Prepayment assumptions for mortgage-backed and asset-backed securities were obtained from external managers or internal estimates. These assumptions are consistent with the current interest rate environment. The prospective adjustment method is used for all securities.

(2) Not applicable.

NOTES TO FINANCIAL STATEMENTS

(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) a discounted cash flow analysis comparing the present value of projected cash flows, using the effective interest rate, to the book value and market value of each security to determine potential credit-related shortfalls. These impairments are presented in the table below:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than- Temporary Impairment	Amortized Cost After Other-Than- Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
65444D-AA-6	\$ 4,400,371	\$ 3,868,599	\$ (531,772)	\$ 3,868,599	\$ 3,657,936	03/31/2025
26248G-AA-9	\$ 2,423,495	\$ 2,187,718	\$ (235,778)	\$ 2,187,718	\$ 2,187,718	03/31/2025
67591K-AC-3	\$ 1,565,889	\$ 1,390,627	\$ (175,262)	\$ 1,390,627	\$ 1,097,548	03/31/2025
87250N-AA-1	\$ 1,680,335	\$ 1,519,490	\$ (160,845)	\$ 1,519,490	\$ 550,666	03/31/2025
56578L-AC-1	\$ 184,467	\$ 41,268	\$ (143,199)	\$ 41,268	\$ 29,087	03/31/2025
149421-AC-3	\$ 234,742	\$ 113,919	\$ (120,822)	\$ 113,919	\$ 99,091	03/31/2025
87284P-AA-6	\$ 867,772	\$ 767,957	\$ (99,815)	\$ 767,957	\$ 548,119	03/31/2025
26243F-AA-6	\$ 131,580	\$ 39,987	\$ (91,592)	\$ 39,987	\$ 39,987	03/31/2025
26251M-AE-2	\$ 260,217	\$ 177,546	\$ (82,672)	\$ 177,546	\$ 25,234	03/31/2025
738995-00-4	\$ 7,618,253	\$ 5,858,956	\$ (1,759,298)	\$ 5,858,956	\$ 4,875,000	06/30/2025
675934-AA-1	\$ 3,901,026	\$ 3,073,312	\$ (827,714)	\$ 3,073,312	\$ 2,924,949	06/30/2025
87168D-AC-0	\$ 7,842,253	\$ 7,050,425	\$ (791,828)	\$ 7,050,425	\$ 5,387,801	06/30/2025
14316U-AC-7	\$ 5,671,295	\$ 5,128,567	\$ (542,728)	\$ 5,128,567	\$ 4,703,093	06/30/2025
12567G-AA-2	\$ 5,178,913	\$ 4,705,492	\$ (473,421)	\$ 4,705,492	\$ 3,881,714	06/30/2025
75887T-AC-0	\$ 1,345,027	\$ 916,481	\$ (428,545)	\$ 916,481	\$ 719,253	06/30/2025
61746W-RU-6	\$ 370,000	\$ 1	\$ (369,999)	\$ 1	\$ 1	06/30/2025
12554S-AA-1	\$ 6,083,898	\$ 5,745,507	\$ (338,391)	\$ 5,745,507	\$ 5,411,723	06/30/2025
65444D-AA-6	\$ 3,868,599	\$ 3,553,990	\$ (314,610)	\$ 3,553,990	\$ 3,553,990	06/30/2025
09630C-AC-6	\$ 2,021,734	\$ 1,722,443	\$ (299,291)	\$ 1,722,443	\$ 1,722,443	06/30/2025
12570A-AA-0	\$ 3,255,603	\$ 3,018,508	\$ (237,095)	\$ 3,018,508	\$ 2,643,500	06/30/2025
97316H-AA-5	\$ 1,490,694	\$ 1,266,704	\$ (223,990)	\$ 1,266,704	\$ 912,770	06/30/2025
87250K-AA-7	\$ 994,571	\$ 777,663	\$ (216,909)	\$ 777,663	\$ 681,841	06/30/2025
86359D-UZ-8	\$ 3,811,664	\$ 3,595,352	\$ (216,313)	\$ 3,595,352	\$ 3,572,455	06/30/2025
07134B-AA-7	\$ 1,382,708	\$ 1,204,856	\$ (177,852)	\$ 1,204,856	\$ 939,314	06/30/2025
06761R-AA-4	\$ 1,758,323	\$ 1,583,857	\$ (174,466)	\$ 1,583,857	\$ 1,341,147	06/30/2025
87284P-AA-6	\$ 754,753	\$ 593,703	\$ (161,051)	\$ 593,703	\$ 549,876	06/30/2025
67592D-AA-2	\$ 881,744	\$ 721,883	\$ (159,861)	\$ 721,883	\$ 323,623	06/30/2025
087592-AA-9	\$ 4,680,535	\$ 4,534,563	\$ (145,972)	\$ 4,534,563	\$ 4,032,226	06/30/2025
67591K-AC-3	\$ 1,360,511	\$ 1,216,065	\$ (144,446)	\$ 1,216,065	\$ 1,010,784	06/30/2025
87250N-AA-1	\$ 1,519,490	\$ 1,383,308	\$ (136,182)	\$ 1,383,308	\$ 353,805	06/30/2025
87249H-AA-8	\$ 433,934	\$ 318,873	\$ (115,061)	\$ 318,873	\$ 318,873	06/30/2025
26251M-AE-2	\$ 162,766	\$ 49,190	\$ (113,576)	\$ 49,190	\$ 49,190	06/30/2025
144527-AE-8	\$ 5,376,807	\$ 5,271,208	\$ (105,599)	\$ 5,271,208	\$ 4,946,887	06/30/2025
06760T-AA-1	\$ 1,309,151	\$ 1,204,022	\$ (105,129)	\$ 1,204,022	\$ 1,137,484	06/30/2025
67592Q-AA-3	\$ 1,621,502	\$ 1,516,969	\$ (104,533)	\$ 1,516,969	\$ 1,222,612	06/30/2025
04018C-AC-9	\$ 1,421,671	\$ 1,338,953	\$ (82,718)	\$ 1,338,953	\$ 1,052,404	06/30/2025
09629X-AC-3	\$ 957,131	\$ 894,093	\$ (63,039)	\$ 894,093	\$ 876,031	06/30/2025
85817D-AA-3	\$ 466,209	\$ 409,572	\$ (56,637)	\$ 409,572	\$ 208,170	06/30/2025
36253B-AE-3	\$ 298,365	\$ 291,142	\$ (7,223)	\$ 291,142	\$ 291,142	06/30/2025
40399A-GM-8	\$ 1,436,113	\$ 979,720	\$ (456,393)	\$ 979,720	\$ 725,000	09/30/2025
PPEPAT-69-9	\$ 389,292	\$ 1,000	\$ (388,292)	\$ 1,000	\$ 1,000	09/30/2025
87168D-AC-0	\$ 6,908,733	\$ 6,544,811	\$ (363,922)	\$ 6,544,811	\$ 4,837,366	09/30/2025
SAILN0-35-0	\$ 4,202,129	\$ 3,848,759	\$ (353,370)	\$ 3,848,759	\$ 3,325,000	09/30/2025
125879-KD-7	\$ 462,843	\$ 211,515	\$ (251,328)	\$ 211,515	\$ 211,515	09/30/2025
85817D-AA-3	\$ 374,077	\$ 270,929	\$ (103,147)	\$ 270,929	\$ 160,261	09/30/2025
67591W-AC-7	\$ 96,569	\$ 18,016	\$ (78,553)	\$ 18,016	\$ 11,992	09/30/2025
67592J-AA-9	\$ 738,307	\$ 670,273	\$ (68,034)	\$ 670,273	\$ 558,847	09/30/2025
85816G-AA-7	\$ 60,534	\$ 315	\$ (60,219)	\$ 315	\$ 315	09/30/2025
67591K-AC-3	\$ 1,210,637	\$ 1,159,915	\$ (50,722)	\$ 1,159,915	\$ 961,976	09/30/2025
61763M-AX-8	\$ 1,307,167	\$ 601,291	\$ (705,876)	\$ 601,291	\$ 601,291	12/31/2025
087592-AA-9	\$ 4,277,602	\$ 3,806,563	\$ (471,039)	\$ 3,806,563	\$ 3,215,201	12/31/2025
26248G-AA-9	\$ 2,108,246	\$ 1,764,966	\$ (343,280)	\$ 1,764,966	\$ 1,764,966	12/31/2025
675934-AA-1	\$ 2,953,875	\$ 2,627,948	\$ (325,927)	\$ 2,627,948	\$ 2,627,948	12/31/2025
12554S-AA-1	\$ 5,598,734	\$ 5,308,226	\$ (290,508)	\$ 5,308,226	\$ 4,749,630	12/31/2025
67592Q-AA-3	\$ 1,417,005	\$ 1,154,979	\$ (262,026)	\$ 1,154,979	\$ 888,188	12/31/2025
07136Q-AA-2	\$ 1,346,151	\$ 1,091,425	\$ (254,727)	\$ 1,091,425	\$ 1,091,425	12/31/2025
12567G-AA-2	\$ 4,557,781	\$ 4,335,905	\$ (221,875)	\$ 4,335,905	\$ 3,545,933	12/31/2025
278301-AC-0	\$ 1,388,009	\$ 1,190,794	\$ (197,215)	\$ 1,190,794	\$ 888,887	12/31/2025
85817D-AA-3	\$ 249,392	\$ 58,884	\$ (190,508)	\$ 58,884	\$ 26,493	12/31/2025
26246D-AA-8	\$ 1,941,279	\$ 1,782,788	\$ (158,491)	\$ 1,782,788	\$ 1,574,728	12/31/2025
07134B-AA-7	\$ 1,050,211	\$ 895,244	\$ (154,967)	\$ 895,244	\$ 554,044	12/31/2025
67592J-AA-9	\$ 619,851	\$ 471,565	\$ (148,286)	\$ 471,565	\$ 152,094	12/31/2025
14316X-AE-7	\$ 1,964,146	\$ 1,827,386	\$ (136,759)	\$ 1,827,386	\$ 1,799,203	12/31/2025
87250N-AA-1	\$ 1,383,308	\$ 1,248,042	\$ (135,267)	\$ 1,248,042	\$ 679,220	12/31/2025
67591K-AC-3	\$ 1,150,848	\$ 1,017,222	\$ (133,625)	\$ 1,017,222	\$ 838,420	12/31/2025
97316H-AA-5	\$ 1,222,487	\$ 1,109,209	\$ (113,278)	\$ 1,109,209	\$ 728,420	12/31/2025
55819V-AC-0	\$ 1,060,854	\$ 956,495	\$ (104,359)	\$ 956,495	\$ 914,028	12/31/2025
12570A-AA-0	\$ 2,906,848	\$ 2,825,117	\$ (81,731)	\$ 2,825,117	\$ 2,735,339	12/31/2025
57643L-HB-5	\$ 1,840,647	\$ 1,763,361	\$ (77,284)	\$ 1,763,361	\$ 1,640,917	12/31/2025
Total	XXX	XXX	\$ (17,216,242)	XXX	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

(4) The gross unrealized losses and fair value of asset-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	\$ (9,251,199)
2. 12 Months or Longer	\$ (73,482,761)
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 1,050,890,666
2. 12 Months or Longer	\$ 912,999,690

(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 changes in the amount or timing of expected future cash flows from the investment and recent changes in the credit ratings of the issuer by a ratings agency to determine if and when a decline in the fair value of an investment below amortized cost is other than temporary. The length of time and extent to which the fair value of the investment is lower than its amortized cost, the Company's ability and intent to retain the investment to allow for anticipated recovery in the investment's fair value and whether the Company has made a decision to sell the investment are other factors also considered.

E-I Not applicable.

J. Real Estate

(1) Recognized Impairment Loss

During the first quarter of 2025, the Company recorded an impairment loss of \$90,273 on a multifamily property located in Buffalo, New York. During the third quarter of 2025, the Company recorded an impairment loss of \$3,285,500 on a commercial real estate property located in Phoenix, Arizona. This property was disposed of during the fourth quarter of 2025.

(2) Real Estate Held for Sale

During the year ended December 31, 2025, the Company foreclosed upon certain properties securing residential mortgage loans. The aggregate fair value of these residential properties as of such date was \$13,557,564.

During the first quarter of 2025, the Company foreclosed upon a commercial mortgage loan secured by a property located in Silver Spring, Maryland. The fair value of this property was \$17,069,514 at foreclosure. During the second quarter of 2025, the Company foreclosed upon two commercial mortgage loans secured by properties located in Seattle, Washington. The fair values of these properties at foreclosure were \$80,762,888 and \$11,056,410, respectively. During the fourth quarter of 2025, the Company foreclosed upon a commercial mortgage loan secured by a property located in Mesa, Arizona. The fair value of this property was \$41,098,260 at foreclosure.

(3-5) Not applicable.

K. Investments in Tax Credit Structures (tax credit investments)

(1-4) The Company has invested in various low-income housing tax credit ("LIHTC") partnerships that generate tax credits and other tax benefits. In connection with these investments, the Company is entitled to federal income tax credits as well as tax benefits associated with operating losses and/or depreciation relating to the underlying properties in the structure.

The Company recognized \$12,781,821 of tax credits and other tax benefits relating to these LIHTC partnership investments during the year ended December 31, 2025. There were no unused credits as of December 31, 2025. During the year ended December 31, 2025, the Company recognized \$9,388,004 of investment amortization relating to these investments, which was calculated using the proportional amortization method and is recognized as an expense within net investment income. The aggregate balance of the Company's LIHTC partnership investments, which are reported in Schedule BA, was \$381,167,487 as of December 31, 2025.

(5) The aggregate schedule of tax credits projected to be generated in the next five years is as follows:

Years	Aggregate Tax Credits
2026	26,615,269
2027	39,751,425
2028	42,224,926
2029	41,613,576
2030	40,375,074
	\$190,580,270

The amount of future tax credits and other tax benefits relating to LIHTC partnership investments to be realized by the Company is subject to projected property/operating losses, property construction progress and future contingent capital contributions, among other

(6) The Company's LIHTC partnership investments had an aggregate unconditional capital commitment of \$390,661,688 as of December 31, 2025, of which \$21,466,263 has been funded. The Company has aggregate contingent commitments related to LIHTC partnership investments totaling \$116,592,000 that are scheduled to be funded during the 2026 - 2029 years.

(7) The Company has the following tax credit investments:

- a. The Company's LIHTC partnership investments are not presently subject to any regulatory review.
- b. Not applicable.

(8) The Company did not recognize any impairments on its LIHTC partnership investments during the year ended December 31, 2025.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock	\$91,250,000				\$91,250,000	\$64,045,000	\$27,205,000
j. On deposit with states	\$13,878,673				\$13,878,673	\$13,752,199	\$ 126,474
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ 8,987,829,797				\$ 8,987,829,797	\$ 8,027,148,746	\$ 960,681,051
m. Pledged as collateral not captured in other categories	\$ 481,503,308				\$ 481,503,308	\$ 334,169,106	\$ 147,334,202
n. Other restricted assets	\$ 4,987,770				\$ 4,987,770	\$90,713,375	\$(85,725,605)
o. Collateral assets received and on balance sheet					\$ -		\$ -
p. Assets held under modco reinsurance agreements					\$ -		\$ -
q. Assets held under funds withheld reinsurance agreements	\$ 716,772,082				\$ 716,772,082		\$ 716,772,082
r. Total restricted assets (Sum of a through q)	\$ 10,296,221,630	\$ -	\$ -	\$ -	\$ 10,296,221,630	\$ 8,529,828,426	\$ 1,766,393,204

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year						
	8	9	Percentage		12	13	14
			10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)			
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)			Reported in General Interrogatories	Difference from Note and GI	GI Ref
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%	XXX	XXX	XXX
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%	\$ -	\$ -	25.04 + 25.05
c. Subject to repurchase agreements		\$ -	0.000%	0.000%		\$ -	26.21
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%		\$ -	26.22
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%		\$ -	26.23
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%		\$ -	26.24
g. Placed under option contracts		\$ -	0.000%	0.000%		\$ -	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%		\$ -	26.26
i. FHLB capital stock		\$91,250,000	0.291%	0.296%	\$91,250,000	\$ -	26.27
j. On deposit with states		\$13,878,673	0.044%	0.045%	\$13,878,673	\$ -	26.28
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%		\$ -	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$ 8,987,829,797	28.680%	29.138%	\$ 9,704,601,879	\$ (716,772,082)	26.31
m. Pledged as collateral not captured in other categories		\$ 481,503,308	1.536%	1.561%	\$ 481,503,308	\$ -	26.30
n. Other restricted assets		\$ 4,987,770	0.016%	0.016%	\$ 4,987,770	\$ -	26.32
o. Collateral assets received and on balance sheet		\$ -	0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements		\$ -	0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements		\$ 716,772,082	2.287%	2.324%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)		\$ 10,296,221,630	32.855%	33.379%	XXX	XXX	XXX

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

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

NOTES TO FINANCIAL STATEMENTS

GI Reference	Difference between Note and GI (Per Column 13 above)	Explanation
25.04 + 25.05	\$ -	
26.21	\$ -	
26.22	\$ -	
26.23	\$ -	
26.24	\$ -	
26.25	\$ -	
26.26	\$ -	
26.27	\$ -	
26.28	\$ -	
26.29	\$ -	
26.31	\$ (716,772,082)	This amount represents assets pledged as collateral under funds withheld under reinsurance agreements, which does not have a separate caption in General Interrogatory 26.2.
26.30	\$ -	
26.32	\$ -	

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance (excluding Modco/FWH) 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
Reinsurance collateral	\$106,933,394				\$106,933,394	\$122,206,586	\$ (15,273,192)	\$106,933,394	0.341%	0.347%
Derivative collateral	\$107,626,744				\$107,626,744	\$ 74,745,118	\$ 32,881,626	\$107,626,744	0.343%	0.349%
Tender Option Bonds collateral	\$266,943,170				\$266,943,170	\$137,217,401	\$129,725,769	\$266,943,170	0.852%	0.865%
Total (c)	\$481,503,308	\$ -	\$ -	\$ -	\$481,503,308	\$334,169,105	\$147,334,203	\$481,503,308	1.536%	1.561%
Amount of Total pledged under derivative contracts					\$ -		\$ -	\$ -		
Total Excluding Derivative Collateral (Total minus Amt of Total pledged under derivative contracts)	\$481,503,308	\$ -	\$ -	\$ -	\$481,503,308	\$334,169,105	\$147,334,203	\$481,503,308		

(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 (exclude Modco/FWH) 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	\$ 4,987,770				\$ 4,987,770	\$90,713,375	\$ (85,725,605)	\$ 4,987,770	0.016%	0.016%
Total (c)	\$ 4,987,770	\$ -	\$ -	\$ -	\$ 4,987,770	\$90,713,375	\$ (85,725,605)	\$ 4,987,770	XXX	XXX

(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.

NOTES TO FINANCIAL STATEMENTS

4. Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements

Assets	1 (BACV) Collateral ***	2 (BACV) Modco ****	3 (BACV) FWH *****	4 Fair Value Collateral	5 Fair Value Modco	6 Fair Value FWH	7 % of BACV to Total Assets (Admitted and Nonadmitted)*	8 % of BACV to Total Admitted Assets **
General Account:								
a. Cash, Cash Equivalents and Short-Term Investments							0.000%	0.000%
b. Schedule D, Part 1, Section 1							0.000%	0.000%
c. Schedule D, Part 1, Section 2							0.000%	0.000%
d. Schedule D, Part 2, Section 1							0.000%	0.000%
e. Schedule D, Part 2, Section 2							0.000%	0.000%
f. Schedule B			\$716,772,082			\$716,772,082	2.313%	2.351%
g. Schedule A							0.000%	0.000%
h. Schedule BA, Part 1							0.000%	0.000%
i. Schedule DL, Part 1							0.000%	0.000%
j. Other							0.000%	0.000%
k. Total Assets (a+b+c+d+e+f+g+h+i+j)	\$ -	\$ -	\$716,772,082	\$ -	\$ -	\$716,772,082	2.313%	2.351%
l. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Separate Account:								
m. Cash, Cash Equivalents and Short-Term Investments							0.000%	0.000%
n. Schedule D, Part 1, Section 1							0.000%	0.000%
o. Schedule D, Part 1, Section 2							0.000%	0.000%
p. Schedule D, Part 2, Section 1							0.000%	0.000%
q. Schedule D, Part 2, Section 2							0.000%	0.000%
r. Schedule B							0.000%	0.000%
s. Schedule A							0.000%	0.000%
t. Schedule BA, Part 1							0.000%	0.000%
u. Schedule DL, Part 1							0.000%	0.000%
v. Other							0.000%	0.000%
w. Total Assets (m+n+o+p+q+r+s+t+u+v)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
x. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

* k=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 26 (Column 1)
w=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 27 (Column 1)
** k=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 26 (Column 3)
w=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 27 (Column 3)
*** k (Collateral BACV) should equal Note 5L(1) Column 1, Line o.
w (Collateral BACV) should equal Note 5L(1) Column 2, Line o.
**** k (Modco BACV) should equal Note 5L(1) Column 1, Line p.
w (Modco BACV) should equal Note 5L(1) Column 2, Line p.
***** k (FWH BACV) should equal Note 5L(1) Column 1, Line q.
w (FWH BACV) should equal Note 5L(1) Column 2, Line q.

Assets	9 Book/Adjusted Carrying Value (BACV)	10	11	12	13	14	15
		Related Party Code					
	FWH Including Modco	1	2	3	4	5	6
General Account:							
a. Cash, Cash Equivalents and Short-Term Investments	\$ -						
b. Schedule D, Part 1, Section 1	\$ -						
c. Schedule D, Part 1, Section 2	\$ -						
d. Schedule D, Part 2, Section 1	\$ -						
e. Schedule D, Part 2, Section 2	\$ -						
f. Schedule B	\$ 716,772,082						\$ 716,772,082
g. Schedule A	\$ -						
h. Schedule BA, Part 1	\$ -						
i. Schedule DL, Part 1	\$ -						
j. Other	\$ -						
k. Total Assets (a+b+c+d+e+f+g+h+i+j)	\$ 716,772,082	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 716,772,082
l. Percentage to Total FWH Assets (including Modco)	100.000%	0.000%	0.000%	0.000%	0.000%	0.000%	100.000%
Separate Account:							
m. Cash, Cash Equivalents and Short-Term Investments	\$ -						
n. Schedule D, Part 1, Section 1	\$ -						
o. Schedule D, Part 1, Section 2	\$ -						
p. Schedule D, Part 2, Section 1	\$ -						
q. Schedule D, Part 2, Section 2	\$ -						
r. Schedule B	\$ -						
s. Schedule A	\$ -						
t. Schedule BA, Part 1	\$ -						
u. Schedule DL, Part 1	\$ -						
v. Other	\$ -						
w. Total Assets (m+n+o+p+q+r+s+t+u+v)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
x. Percentage to Total FWH Assets (including Modco)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

NOTES TO FINANCIAL STATEMENTS

	1 Amount	2 % of Liability to Total Liabilities *
y. Recognized Obligation to Return Collateral Asset (General Account)		0.000%
z. Recognized Obligation to Return Collateral Asset (Separate Account)		0.000%
aa. Recognized Obligation for Modco assets (General Account)		0.000%
bb. Recognized Obligation for Modco assets (Separate Account)		0.000%
cc. Recognized Obligation for FWH (excluding Modco) assets (General Account)	\$ 716,772,082	2.643%
dd. Recognized Obligation for FWH (excluding Modco) assets (Separate Account)		0.000%
* y + aa + cc = Column 1 divided by Liability Page, Line 26 (Column 1)		
z + bb + dd = Column 1 divided by Liability Page, Line 27 (Column 1)		

5. Disclose whether any of the assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer). For example, if the insurance reporting entity has used these assets as the collateral in a securities lending agreement, a repo transaction, pledged as collateral to the FHLB, etc. (For Modco/FWH assets, items pledged on behalf of the reinsurer shall not be captured.)

	Collateral Held	Modco	FWH
a. Securities Lending			
b. Repo / repurchase Agreements			
c. Placed under option contracts			
d. On deposit with states			
e. On deposit with other regulatory bodies			
f. Pledged as collateral to FHLB (including assets backing funding agreements)			\$ 716,772,082
g. Pledged as collateral not captured in other categories			
h. Total (a+b+c+d+e+f+g)	\$ -	\$ -	\$ 716,772,082

M. Not applicable.

N. Offsetting and Netting of Assets and Liabilities

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Options	\$ 300,701,285	\$ 130,305,209	\$ 170,396,076
Swaps	\$ 1,456,282		\$ 1,456,282
Forwards	\$ 896,149		\$ 896,149

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Options	\$ 130,305,209	\$ 130,305,209	\$ -
Swaps	\$ 22,321,576		\$ 22,321,576
Forwards	\$ 10,183,175		\$ 10,183,175

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

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) ICO - AC	221	207	\$ 270,836,001	\$ 285,314,953	\$ 271,756,835	\$ 286,616,711
(2) ABS - AC	37	38	18,909,950	17,448,883	22,886,444	21,257,237
(3) Preferred Stock - AC		-		-		-
(4) Preferred Stock - FV	12	2	12,549,864	6,527,211	12,549,864	6,527,211
(5) Total (1+2+3+4)	270	247	\$ 302,295,815	\$ 309,291,047	\$ 307,193,143	\$ 314,401,159

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. ICO	\$ (11,049,844)	\$ (11,092,968)	\$ (43,124)	14	\$ (11,092,968)	
b. ABS						
c. Preferred Stock						
d. Common Stock						
e. Totals (a+b+c+d)	\$ (11,049,844)	\$ (11,092,968)	\$ (43,124)	XXX	\$ (11,092,968)	\$ -

NOTES TO FINANCIAL STATEMENTS

(2) Settled Short Sale Transactions

Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	1	
2. Aggregate Amount of Investment Income	\$ 104,585	

R-S. Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

NOTE 7 Investment Income

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

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

B. The total amount excluded from surplus as of December 31, 2025 was \$451,360, all of which was attributable to mortgage loans.

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

Interest Income Due and Accrued	<u>Amount</u>
1. Gross	\$ 255,963,645
2. Nonadmitted	\$ 451,360
3. Admitted	\$ 255,512,285

D. Not applicable

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

	<u>Amount</u>
Cumulative amounts of PIK interest included in the current principal balance	\$ 295,304,461

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

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

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

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

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

During 2025, the Company used currency forward contracts to reduce the currency risk inherent in certain bond investments denominated in foreign currencies. The Company also used interest rate futures contracts to reduce interest rate-related risk related to certain bond investments.

(4) Not applicable.

(5) For the year ended December 31, 2025, net realized gains on derivatives were \$30,526,311. The portion of unassigned surplus represented by cumulative net unrealized gains on derivatives totaled \$27,636,313 for the year ended December 31, 2025.

(6) Not applicable.

(7) The Company's derivative acquisitions and dispositions are reported net as miscellaneous applications or proceeds in the cash from investments section in the Statements of Cash Flows.

(8-10) Not applicable.

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 9 Income Taxes

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

	As of End of Current Period			12/31/2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$404,394,305	\$135,792,842	\$540,187,147	\$377,046,122	\$102,249,358	\$479,295,480	\$27,348,183	\$33,543,484	\$60,891,667
(b) Statutory Valuation Allowance Adjustment		80,478,064	80,478,064		51,146,468	51,146,468	-	29,331,596	29,331,596
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	404,394,305	55,314,778	459,709,083	377,046,122	51,102,890	428,149,012	27,348,183	4,211,888	31,560,071
(d) Deferred Tax Assets Nonadmitted	200,713,597		200,713,597	195,253,351		195,253,351	5,460,246	-	5,460,246
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	203,680,708	55,314,778	258,995,486	181,792,771	51,102,890	232,895,661	21,887,937	4,211,888	26,099,825
(f) Deferred Tax Liabilities	44,771,574	55,314,778	100,086,352	33,484,400	51,102,890	84,587,290	11,287,174	4,211,888	15,499,062
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$158,909,134	\$ -	\$158,909,134	\$148,308,371	\$ -	\$148,308,371	\$ 10,600,763	\$ -	\$ 10,600,763

	As of End of Current Period			12/31/2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	158,909,134		158,909,134	148,308,371		148,308,371	10,600,763	-	10,600,763
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	158,909,134		158,909,134	148,308,371		148,308,371	10,600,763	-	10,600,763
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	470,872,395	XXX	XXX	387,111,812	XXX	XXX	83,760,583
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above)	44,771,574	55,314,778	100,086,352	33,484,400	51,102,890	84,587,290	11,287,174	4,211,888	15,499,062
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$203,680,708	\$55,314,778	\$258,995,486	\$181,792,771	\$51,102,890	\$232,895,661	\$21,887,937	\$4,211,888	\$26,099,825

2025 2024

- a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount. 826.000% 798.000%
- b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above. \$ 3,139,149,303 \$ 2,580,745,416

	As of End of Current Period		12/31/2024		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 404,394,305	\$ 55,314,778	\$ 377,046,122	\$ 51,102,890	\$ 27,348,183	\$ 4,211,888
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 203,680,708	\$ 55,314,778	\$ 181,792,771	\$ 51,102,890	\$ 21,887,937	\$ 4,211,888
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

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

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2024	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 103,028,168	\$ 212,598,205	\$ (109,570,037)
(b) Foreign	8,777	4,930	3,847
(c) Subtotal (1a+1b)	103,036,945	212,603,135	(109,566,190)
(d) Federal income tax on net capital gains	7,510,418	7,218,797	291,621
(e) Utilization of capital loss carry-forwards		-	-
(f) Other		-	-
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 110,547,363	\$ 219,821,932	\$ (109,274,569)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 239,072,239	\$ 218,055,686	\$ 21,016,553
(2) Unearned premium reserve			-
(3) Policyholder reserves			-
(4) Investments	21,266,989	20,863,575	403,414
(5) Deferred acquisition costs	77,161,561	68,435,501	8,726,060
(6) Policyholder dividends accrual			-
(7) Fixed assets	48,323,402	53,599,422	(5,276,020)
(8) Compensation and benefits accrual	12,980,605	12,013,607	966,998
(9) Pension accrual			-
(10) Receivables - nonadmitted			-
(11) Net operating loss carry-forward			-
(12) Tax credit carry-forward			-
(13) Other	5,589,509	4,078,331	1,511,178
(99) Subtotal (sum of 2a1 through 2a13)	404,394,305	377,046,122	27,348,183
(b) Statutory valuation allowance adjustment			-
(c) Nonadmitted	200,713,597	195,253,351	5,460,246
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	203,680,708	181,792,771	21,887,937
(e) Capital:			
(1) Investments	56,409,523	61,200,259	(4,790,736)
(2) Net capital loss carry-forward	71,344,361	32,906,669	38,437,692
(3) Real estate			-
(4) Other	8,038,958	8,142,430	(103,472)
(99) Subtotal (2e1+2e2+2e3+2e4)	135,792,842	102,249,358	33,543,484
(f) Statutory valuation allowance adjustment	80,478,064	51,146,468	29,331,596
(g) Nonadmitted			-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	55,314,778	51,102,890	4,211,888
(i) Admitted deferred tax assets (2d + 2h)	\$ 258,995,486	\$ 232,895,661	\$ 26,099,825
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 34,939,613	\$ 16,148,726	\$ 18,790,887
(2) Fixed assets	4,408,974	5,461,108	(1,052,134)
(3) Deferred and uncollected premium			-
(4) Policyholder reserves	2,782,420	9,102,171	(6,319,751)
(5) Other	2,640,567	2,772,395	(131,828)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 44,771,574	\$ 33,484,400	\$ 11,287,174
(b) Capital:			
(1) Investments	39,140,891	35,727,625	3,413,266
(2) Real estate	16,173,887	15,375,265	798,622
(3) Other			-
(99) Subtotal (3b1+3b2+3b3)	55,314,778	51,102,890	4,211,888
(c) Deferred tax liabilities (3a99 + 3b99)	100,086,352	84,587,290	15,499,062
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 158,909,134	\$ 148,308,371	\$ 10,600,763

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	\$ 72,144,955	21.0%
Proration of tax-exempt investment income	(5,320,635)	-1.5%
Amortization of interest maintenance reserves	(1,869,691)	-0.5%
Change in nonadmitted assets	(5,319,200)	-1.5%
Low income housing tax credit	(7,657,488)	-2.2%
Current Year Permanent Difference	(7,508,416)	-2.2%
Provision to return adjustments - perm differences	(3,674,114)	-1.1%
Deferred only adjustment - Valuation Allowance	29,331,596	8.4%
Total	\$ 70,127,006	20.4%
Federal and foreign income tax incurred	\$ 115,266,613	33.6%
Provision to return adjustments	(12,229,668)	-3.6%
Realized capital gains (losses) tax	10,539,061	3.1%
Provision to return adjustments - Capital	(3,028,643)	-0.9%
Change in net deferred income taxes	(40,420,356)	-11.8%
Total statutory income taxes	\$ 70,127,006	20.4%

NOTES TO FINANCIAL STATEMENTS

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

1. As of December 31, 2025, the Company had net capital loss carryforwards of \$339,735,052 which expire between 2027 and 2030.
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			Total
	Ordinary	Capital	Total	
December 31, 2025	\$ -	\$ -	\$ -	-
December 31, 2024	\$ -	\$ -	\$ -	-
December 31, 2023	\$ -	\$ -	\$ -	-

F. Consolidated Federal Income Tax Return

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

G. Federal or Foreign Income Tax Loss Contingencies:

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

H. Not applicable.

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

The DFG United States Federal tax return filing group, of which the Company is a member, meets the average "adjusted financial statement income" threshold and is required to perform CAMT calculations. The Company, which is included in DFG's consolidated tax return, is an applicable reporting entity. The Company has determined as of December 31, 2025, that it does not expect to be liable for CAMT in 2025 and does not recognize any CAMT credit deferred tax credits as of such date.

The Company is not an applicable reporting entity with tax allocation agreement exclusions for the CAMT.

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

NOTES TO FINANCIAL STATEMENTS

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, 2025, 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 (the "Program"). On August 31, 2023, the Company recaptured a \$350,000,000 funding agreement and ceded liabilities under an in-force funding agreement in the aggregate principal amount of \$500,000,000 related to a prior issuance under the Program. On October 2, 2024, the Company recaptured a \$400,000,000 funding agreement and ceded liabilities under an in-force funding agreement in the aggregate principal amount of \$450,000,000 related to a prior issuance under the Program. As of December 31, 2025, the Company had ceded portions of funding agreements in an aggregate principal amount of \$2,050,000,000 to TM RSL Re under this agreement, which had been ceded on a 47.0% quota share basis, respectively.

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

On April 1, 2023, the Company made an investment in the amount of \$63,920,463 in PEMZ 1, LLC, an affiliated entity. The book adjusted carrying value of this investment is \$52,050,786 as of December 31, 2025.

On May 1, 2023, the Company made an investment in the amount of \$60,625,880 in PEMZ 2, LLC, an affiliated entity. The book adjusted carrying value of this investment is \$54,304,813 as of December 31, 2025.

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

On June 24, 2025, the Company received a contribution to its surplus from its immediate parent, RSL-Texas, in the amount of \$322,000,000, which consisted of \$171,207,585 in cash and publicly-traded securities with an aggregate book adjusted carrying value, including accrued interest, of \$150,792,415. On June 27, 2024, the Company received a contribution to its surplus from its immediate parent, RSL-Texas, which consisted of \$200,000,000 in cash.

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

DFG has entered into a revolving loan agreement with the Company, under which, as amended and restated during 2023, DFG can obtain loans from time to time in a total amount of up to \$300,000,000. At DFG's option, early repayment may be made without penalty. Interest is payable monthly at a variable SOFR-based interest rate. The loan agreement does not contain any collateral requirements or financial covenants. The Company has received interest income of \$2,464,744 related to this loan during the year ended December 31, 2025. There were no outstanding loans under this agreement at December 31, 2025 and December 31, 2024, 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, 2025, the Company has received \$2,027,779 of interest income related to this surplus note.

On June 18, 2020, the Company, as borrower, entered into a Master Securities Loan Agreement with Philadelphia Indemnity Insurance Company ("PIIC"), an affiliate of the Company, as lender. Under such agreement, the Company may, from time to time, borrow certain securities as described therein, with the aggregate principal amount of the securities borrowed at any one time being limited to \$700,000,000. The terms of each loan made thereunder are to be agreed upon by the Company and PIIC. There were no outstanding loans under this agreement at December 31, 2025, and December 31, 2024, respectively.

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

C. Not applicable.

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

NOTES TO FINANCIAL STATEMENTS

- E. Pursuant to an investment consulting agreement, the Company pays to Acorn Advisory Capital, L.P., a subsidiary of DFG, which is a SEC-registered investment adviser certain fixed fees associated with the formulation of the business and investment strategies of the Company. For the year ended December 31, 2025, these fees amounted to \$27,203,656.

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 subsidiary of DFG which is a SEC-registered investment adviser and since such time, these agreements have been amended from time to time, most recently by amendments and restatements of such agreements implemented in December 2025. Fees payable under these agreements consist of a management 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 on various dates from October 2020 and thereafter, the Company, along with certain of its affiliated insurers, have made capital commitments to various private investment funds focusing primarily on commercial real estate debt and equity whose general partners are ACORE-related entities, pursuant to which investments in such funds will be made by the Company and such affiliated insurers from time to time. For the services rendered to the Company under the aforementioned investment management agreements during the year ended December 31, 2025, the total fees payable to ACORE amounted to \$46,210,936.

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

- F. There are no guarantees or undertakings for the benefit of any affiliate which result in a material contingent exposure to the Company's assets.
- G. All of the outstanding common shares of the Company are owned by RSL-Texas, a life insurance company domiciled in Texas. The outstanding shares of the Company's preferred stock are owned by SNCC (250,000 shares), DFG (200,000 shares) and RSL-Texas (50,000 shares).
- H. As of December 31, 2025, 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 \$103,583,702 as of December 31, 2025.
- I. Not applicable.
- J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the year ended December 31, 2025.
- K-L. Not applicable.
- M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities Delphi Financial Group, Inc.	3.2%	\$ 194,129,702	\$ 194,129,702	
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 194,129,702	\$ 194,129,702	\$ -
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	\$ 194,129,702	\$ 194,129,702	\$ -
f. Aggregate Total (a+ e)	XXX	\$ 194,129,702	\$ 194,129,702	\$ -

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	08/18/2025	\$ 182,085,798	Yes	No	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 182,085,798	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	\$ 182,085,798	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 182,085,798	XXX	XXX	XXX

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

** I - Immaterial or M - Material

N-0. Not applicable.

NOTE 11 Debt

A. Debt

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, 2025, and December 31, 2024, 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, 2025, and December 31, 2024, respectively.

B. FHLB (Federal Home Loan Bank) Agreements

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

As of December 31, 2025, the Company holds capital stock of the FHLB Chicago in accordance with its membership requirements and has issued various funding agreements to the FHLB Chicago. It is part of the Company's strategy to utilize these funds to support spread-based business.

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

During 2022, the Company issued eleven funding agreements to the FHLB Chicago in an aggregate principal amount of \$2,090,000,000 and repaid nine funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$1,935,000,000.

During 2024, the Company issued eleven funding agreements to the FHLB Chicago in an aggregate principal amount of \$3,925,000,000 and repaid twelve funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$3,850,000,000.

During 2025, the Company issued twenty-four funding agreements to the FHLB Chicago in an aggregate principal amount of \$9,425,000,000 and repaid twenty-four funding agreements previously issued to the FHLB Chicago in the aggregate principal amount of \$7,876,000,000.

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

NOTES TO FINANCIAL STATEMENTS

(2) FHLB Capital Stock
a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	
(b) Membership Stock - Class B	\$ -		
(c) Activity Stock	\$ 86,250,000	\$ 86,250,000	
(d) Excess Stock	\$ -		
(e) Aggregate Total (a+b+c+d)	\$ 91,250,000	\$ 91,250,000	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 7,711,494,367	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ 5,000,000	\$ 5,000,000	\$ -
(b) Membership Stock - Class B	\$ -	\$ -	\$ -
(c) Activity Stock	\$ 59,045,000	\$ 59,045,000	\$ -
(d) Excess Stock	\$ -	\$ -	\$ -
(e) Aggregate Total (a+b+c+d)	\$ 64,045,000	\$ 64,045,000	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 2,451,000,000	XXX	XXX

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

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

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

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 9,699,878,840	\$ 9,704,601,878	\$ 4,000,000,000
2. Current Year General Account Total Collateral Pledged	\$ 9,699,878,840	\$ 9,704,601,878	\$ 4,000,000,000
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 7,948,063,602	\$ 8,027,148,746	\$ 2,451,000,000

11B(3)a1 (Column 2) should be equal to or less than 11B(3)b1 (Column 2)
11B(3)a2 (Column 2) should be equal to or less than 11B(3)b2 (Column 2)
11B(3)a3 (Column 2) should be equal to or less than 11B(3)b3 (Column 2)
11B(3)a4 (Column 2) should be equal to or less than 11B(3)b4 (Column 2)

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 9,699,878,840	\$ 9,704,601,878	\$ 4,000,000,000
2. Current Year General Account Maximum Collateral Pledged	\$ 9,699,878,840	\$ 9,704,601,878	\$ 4,000,000,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 7,948,063,602	\$ 8,027,148,746	\$ 2,451,000,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -			XXX
(b) Funding Agreements	\$ 4,000,000,000	\$ 4,000,000,000		\$ 4,010,226,538
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 4,000,000,000	\$ 4,000,000,000	\$ -	\$ 4,010,226,538
2. Prior Year end				
(a) Debt	\$ -	\$ -	\$ -	XXX
(b) Funding Agreements	\$ 2,451,000,000	\$ 2,451,000,000	\$ -	\$ 2,458,007,759
(c) Other	\$ -	\$ -	\$ -	XXX
(d) Aggregate Total (a+b+c)	\$ 2,451,000,000	\$ 2,451,000,000	\$ -	\$ 2,458,007,759

NOTES TO FINANCIAL STATEMENTS

b. Maximum Amount During Reporting Period (Current Year)

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

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

c. FHLB - Prepayment Obligations

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

C. Unused commitments and lines of credit for financing arrangements:

	Current Year		Prior Year	
	Unused Commitments	Unused Lines Of Credit	Unused Commitments	Unused Lines Of Credit
1. Short-Term (contracts terminating in 12 months or less)	\$ -	\$ -	\$ -	\$ -
2. Long-Term (contracts terminating in more than 12 months)	\$ 3,711,494,367	\$ 300,000,000	\$ 2,451,000,000	\$ 300,000,000
3. Total	\$ 3,711,494,367	\$ 300,000,000	\$ 2,451,000,000	\$ 300,000,000

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

A. Defined Benefit Plans

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

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

B-D. Not applicable.

E. Defined Contribution Plans

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

During the year ended December 31, 2025, the Company made matching contributions for every dollar the employee contributes under the combined plans, up to 4% of the employee's before-tax contributions. The Company's contributions to the plans were not material.

F-I. Not applicable.

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

- A. The Company has 2,000,000 shares of common stock authorized with a \$4.50 per share par value of which 1,334,025 shares are issued and outstanding. The Company also has 600,000 shares of preferred stock authorized with a \$100 per share par value of which 500,000 shares are issued and outstanding.
- B. Dividends on the Company's preferred stock are cumulative at a rate of \$8 per share, payable semi-annually. The redemption price is \$100 per share.
- C. The maximum amount of dividends which can be paid by Illinois insurance companies to shareholders in any twelve-month period without prior approval of the Director of Insurance is subject to restrictions related to prior year statutory surplus and net income. The Company's surplus as of December 31, 2025 was \$3,369,705,960 and net income for the year 2025 was \$233,000,036. Therefore, the maximum total of dividends available for payment in 2026 without prior approval will be equal to \$336,970,596.
- D. On January 2, 2025, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On July 1, 2025, the Company paid an ordinary dividend on its preferred stock totaling \$2,000,000. On December 19, 2025, the Company declared an ordinary dividend on its preferred stock totaling \$2,000,000. The payment date of this dividend was January 2, 2026.
- E. Within the limitations described in Note 13(C) above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to shareholders.
- F. The Company does not have any material restrictions on unassigned surplus.
- G. Not applicable.
- H. The Company does not hold any common stock for special purposes.
- I. Not applicable.

NOTES TO FINANCIAL STATEMENTS

J. The portion of unassigned surplus represented by cumulative net unrealized gains totaled \$312,954,086 as of December 31, 2025.

K. The Company has 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	\$ 48,610,910	0.000%			01/04/2036
Total	\$ 5,069,444	\$ 48,610,910	XXX	\$ -	\$ -	XXX

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

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

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

L-M. Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

A. The Company's LIHTC partnership investments had an aggregate unconditional capital commitment of \$390,661,688 as of December 31, 2025, of which \$21,466,263 has been funded. The Company has aggregate contingent commitments related to LIHTC partnership investments totaling \$116,592,000 that are scheduled to be funded during the years 2026 through 2029.

B. Not applicable.

C. Gain Contingencies

The Company has no material gain contingencies.

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

During the year ended December 31, 2025, the Company did not make any payments related to extra-contractual obligations or bad faith claims stemming from lawsuits.

E. Not applicable.

F. All Other Contingencies

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

NOTES TO FINANCIAL STATEMENTS

NOTE 15 LEASES

A. Lessee Operating Lease:

(1) The Company leases office space and office equipment under non-cancelable operating lease agreements that expire through December 2031. The office space lease agreements contain escalation clauses considered ordinary for these types of agreements. The amount of the rent escalation is not material. Rental expense for 2025 and 2024 was approximately \$8,837,714 and \$8,686,946 respectively.

(2) a. At December 31, 2025, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2026	8,854,394
2. 2027	8,411,730
3. 2028	7,985,709
4. 2029	7,629,293
5. 2030	7,126,953
6. Thereafter	0
7. Total (sum of 1 through 6)	40,008,079

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

B. Not applicable.

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

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

	Assets		Liabilities	
	2025	2024	2025	2024
a. Swaps	\$ 1,456,282	\$ -	\$ 22,321,577	\$ 46,999,111
b. Futures	896,149	20,889,127		-
c. Options	170,396,075	160,057,950	10,183,175	3,396,204
d. Total (a+b+c)	\$ 172,748,506	\$ 180,947,077	\$ 32,504,752	\$ 50,395,315

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

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

A. Not applicable.

B. Transfer and Servicing of Financial Assets

During 2023, the Company began utilizing Tender Option Bond Trust ("TOBT") structures for the purpose of short-term financing, which are accounted for as secured borrowings in accordance with SSAP 103R. As of December 31, 2025, the Company had \$266,943,170 of fixed-rate long-term municipal bonds deposited into a series of TOBTs. These municipal bonds are held as bonds on the statements of admitted assets, liabilities, and capital and surplus and considered collateral. The TOBTs have each issued a class of short-term floating rate beneficial interests to third party investors which are accounted for as payables on the statements of admitted assets, liabilities, and capital and surplus in the amount of \$198,798,668.

C. Not applicable.

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

Not applicable.

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

The Company does not have any managing general agents ("MGA's"). The Company does have third party administrators ("TPA's"); however, no single TPA had direct written premiums that were greater than 5% of surplus for the year ended December 31, 2025.

NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

A. Assets / Liabilities Measured at Fair Value

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

Instruments included in issuer credit obligations include 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 and municipalities. Instruments included in asset-backed securities include residential and commercial mortgage-backed securities. The market liquidity of each security is taken into consideration in the valuation technique used to value such security. For securities where market transactions involving identical or comparable assets generate sufficient relevant information, the Company employs a market approach to valuation. If sufficient information is not generated from market transactions involving identical or comparable assets, the Company uses an income approach to valuation.

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

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

The levels are categorized as follows:

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

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

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

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

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds - Issuer Credit Obligations		\$ 6,047,696	\$ 70		\$ 6,047,766
Bonds - Asset Backed Securities		57,286,205			57,286,205
Common Stock	7,931,074		44,032,764		51,963,838
Preferred Stock	41,323,319		13,639,175		54,962,494
Other long term assets		95,811,443	363,450		96,174,893
Derivatives	392,883	1,959,548	170,396,075		172,748,506
Other Assets - Separate Account	138,485,384		216,239,937		354,725,321
Total assets at fair value/NAV	\$ 188,132,660	\$ 161,104,892	\$ 444,671,471	\$ -	\$ 793,909,023

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		\$ (32,504,751)			\$ (32,504,751)
Total liabilities at fair value	\$ -	\$ (32,504,751)	\$ -	\$ -	\$ (32,504,751)

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

Description	Beginning Balance at 01/01/2025	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 12/31/2025
a. Assets										
Bonds - Issuer Credit Obligations	1,634			(2,010)	7,099			(6,653)		70
Common Stock	41,518,952			(2,840,135)	1,917,944	5,780,223		(2,344,220)		44,032,764
Preferred Stock	6,527,203	375,922		(1,348,885)	1,306,760	6,781,831		(3,656)		13,639,175
Other long Term ass	973,617	12,716	(686,769)	(122,681)	253,102	359,800		(426,335)		363,450
Derivatives	160,057,950			77,654,313	8,423,168	112,386,657		(188,126,013)		170,396,075
Other Assets - Separate account	200,087,275			17,634,952		25,105,200		(26,587,490)		216,239,937
Total Assets	409,166,631	388,638	(686,769)	90,975,554	11,908,073	150,413,711	-	(217,494,367)	-	444,671,471

b. Liabilities - Not applicable.

(3-5) Not applicable.

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds - ICO	8,413,199,111	8,672,538,221	84,870,409	6,650,238,814	1,678,089,888		
Bonds - ABS	7,705,322,396	7,638,066,962		6,207,273,383	1,498,049,013		
Common Stock	91,250,000	91,250,000					91,250,000
Preferred Stock	503,818	489,732	503,818				
Mortgage Loans	10,498,121,092	10,498,086,824			10,498,121,092		
Real estate	323,272,912	323,272,912			323,272,912		
Cash, CE, and short term	487,267,553	487,267,244	469,989,857	1,749,639	15,528,057		
Other Invested assets	311,702,005	284,726,199		265,979,431	5,722,574		40,000,000
Total Assets	27,830,638,888	27,995,698,093	555,364,084	13,125,241,268	14,018,783,536		131,250,000
Policyholder account balances	21,114,955,174	21,193,458,977			21,114,955,174		
Separate Account	354,725,321	354,725,321	138,485,384		216,239,937		
Total Liabilities	21,469,680,495	21,548,184,298	138,485,384		21,331,195,111		

The fair values for bonds, preferred and common stocks and other invested assets have been primarily obtained from broker-dealers, asset managers, or nationally recognized pricing organizations. 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 investment in affiliated surplus notes and FHLB Chicago common stock.

Fair values for policyholder account balances were determined by deducting an estimate of the future profits to be realized from the business, discounted at the 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
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	\$ 91,250,000			The fair value of the Company's investment in FHLB Chicago common stock is not practicable as a quoted market price is not available and it is financially impracticable to develop the valuation model necessary to estimate fair value.

E. Not applicable.

NOTE 21 Other Items

A-E. Not applicable.

F. Subprime Mortgage Related Risk Exposure

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

(2) Not applicable.

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Asset-backed securities	\$ 416,850,382	\$ 419,650,820	\$ 478,416,651	\$ (3,761,564)
b. Collateralized loan obligations				
c. Equity investment in SCAs *				
d. Other assets				
e. Total (a+b+c+d)	\$ 416,850,382	\$ 419,650,820	\$ 478,416,651	\$ (3,761,564)

* These investments comprise 1.404% of the Company's invested assets.

(4) Not applicable.

NOTES TO FINANCIAL STATEMENTS

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 2025, 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	309	\$ 7,246,794	349	\$ 8,313,742
g. Total (a+b+c+d+e+f)	309	\$ 7,246,794	349	\$ 8,313,742

(3)

	Individual		Group	
	Number	Balance/ Amount	Number	Balance/ Amount
a. Number/balance of retained asset accounts at the beginning of the year	349	\$ 8,313,742	0	\$ -
b. Number/amount of retained asset accounts issued/added during the year				
c. Investment earnings credited to retained asset accounts during the year	XXX	\$ 104,191	XXX	
d. Fees and other charges assessed to retained asset account during the year	XXX		XXX	
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year				
f. Number/amount of retained asset accounts closed/withdrawn during the year	40	\$ 1,171,139		
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	309	\$ 7,246,794	0	\$ -

H-J. 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 26, 2025, the date the December 31, 2025, financial statements were available to be issued.

On January 9, 2026, the Company issued a funding agreement to the FHLB Chicago in the principal amount of \$200,000,000.

On January 14, 2026, the Company issued a funding agreement to the FHLB Chicago in the principal amount of \$350,000,000. The proceeds of this issuance served to repay a funding agreement previously issued to the FHLB Chicago in a principal amount of \$350,000,000 upon its

On January 20, 2026, the Company issued a funding agreement to the FHLB Chicago in the principal amount of \$100,000,000.

On January 30, 2026, the Company issued a funding agreement to the FHLB Chicago in the principal amount of \$700,000,000. The proceeds of this issuance were utilized to, among other things, repay a funding agreement issued to the FHLB Chicago in a principal amount of \$500,000,000 upon its maturity.

Type II – Nonrecognized Subsequent Events:

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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.

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

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

Section 3 - Ceded Reinsurance Report - Part B

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

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

B-H. Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A-C. Not applicable.

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

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,896,636	\$ 1,896,636
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 868,761	\$ 868,761
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 3,162,209	\$ 3,162,209
(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	\$ 3,162,209
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ 1,534,676	\$ 1,534,676
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ 1,098,060	\$ 1,098,060
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ 3,598,825	\$ 3,598,825
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 3,598,825

E. Not applicable.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Not applicable.

NOTE 26 Intercompany Pooling Arrangements

Not applicable.

NOTE 27 Structured Settlements

Not applicable.

NOTE 28 Health Care Receivables

Not applicable.

NOTE 29 Participating Policies

For the year ended December 31, 2025, premiums under ordinary life participating policies were \$16,167 or 0.001% of total direct premiums earned. Participating policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.

NOTES TO FINANCIAL STATEMENTS

NOTE 30 Premium Deficiency Reserves

- | | |
|--|------------|
| 1. Liability carried for premium deficiency reserves | \$ - |
| 2. Date of the most recent evaluation of this liability | 12/31/2025 |
| 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 insurers and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) 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, 2025, the Company did not have any insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois.
- (4) The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5) and the Tabular Cost (Page 7, Line 9) have been determined by the formula as described in the instructions for Page 7.
- (5) Investment earnings on funds not involving life contingencies (Page 15, Line 3) have been calculated as the balancing item in the reconciliation. It has been checked for reasonableness.
- (6) Not applicable.

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

A. Individual Annuities:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 11,071,856,624			\$ 11,071,856,624	70.5%
b. At book value less surrender charge of 5% or more	1,665,441,773			1,665,441,773	10.6%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	12,737,298,397	-	-	12,737,298,397	81.1%
e. At book value without adjustment (minimal or no charge or adjustment)	2,935,148,190			2,935,148,190	18.7%
(2) Not subject to discretionary withdrawal	27,341,501			27,341,501	0.2%
(3) Total (gross: direct + assumed)	15,699,788,088	-	-	15,699,788,088	100.0%
(4) Reinsurance ceded	32,603,718			32,603,718	
(5) Total (net)* (3) - (4)	\$ 15,667,184,370	\$ -	\$ -	\$ 15,667,184,370	
(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:	\$ 295,239,064			\$ 295,239,064	

* 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	\$ 436,967,731			\$ 436,967,731	57.8%
b. At book value less current surrender charge of 5% or more	2,384,213			2,384,213	0.3%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	439,351,944	-	-	439,351,944	58.1%
e. At book value without adjustment (minimal or no charge or adjustment)	295,343,930			295,343,930	39.1%
(2) Not subject to discretionary withdrawal	21,218,575			21,218,575	2.8%
(3) Total (gross: direct + assumed)	755,914,449	-	-	755,914,449	100.0%
(4) Reinsurance ceded				-	
(5) Total (net)* (3) - (4)	\$ 755,914,449	\$ -	\$ -	\$ 755,914,449	
(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:	\$ 1,207,975			\$ 1,207,975	

NOTES TO FINANCIAL STATEMENTS

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment				\$ -	0.0%
b. At book value less current surrender charge of 5% or more				-	0.0%
c. At fair value				-	0.0%
d. Total with market value adjustment or at fair value (total of a through c)	-	-	-	-	0.0%
e. At book value without adjustment (minimal or no charge or adjustment)				-	0.0%
(2) Not subject to discretionary withdrawal	<u>6,713,892,246</u>			<u>6,713,892,246</u>	<u>100.0%</u>
(3) Total (gross: direct + assumed)	6,713,892,246	-	-	6,713,892,246	100.0%
(4) Reinsurance ceded	<u>1,943,532,087</u>			<u>1,943,532,087</u>	
(5) Total (net)* (3) - (4)	\$ 4,770,360,159	\$ -	\$ -	\$ 4,770,360,159	
(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>	

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$16,397,766,034
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	25,332,785
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>4,770,360,159</u>
(4) Subtotal (1+2+3)	21,193,458,978

Separate Accounts Annual Statement:

(5) Exhibit 3, Line 0299999, Column 2	
(6) Exhibit 3, Line 0399999, Column 2	
(7) Policyholder dividend and coupon accumulations	
(8) Policyholder premiums	
(9) Guaranteed interest contracts	
(10) Other contract deposit funds	-
(11) Subtotal (5+6+7+8+9+10)	-
(12) Combined Total (4+11)	<u>\$21,193,458,978</u>

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account	Account Value	Cash Value	Reserve
(1) Subject to discretionary withdrawal, surrender values or policy			
a. Term Policies with Cash Value		\$ 27,073,184	\$ 27,776,809
b. Universal Life	15,799,159	15,948,943	14,349,992
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance		2,864,842	3,161,718
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	9,588,771
b. Accidental Death Benefits	XXX	XXX	3,132
c. Disability - Active Lives	XXX	XXX	46,231
d. Disability - Disabled Lives	XXX	XXX	118,398,457
e. Miscellaneous Reserves	XXX	XXX	<u>2,926,603</u>
(3) Total (gross: direct + assumed)	15,799,159	45,886,969	176,251,713
(4) Reinsurance ceded	<u>15,799,159</u>	<u>43,022,127</u>	<u>58,328,239</u>
(5) Total (net) (3) - (4)	\$ -	\$ 2,864,842	\$ 117,923,474

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Separate Account Nonguaranteed

(1) Subject to discretionary withdrawal, surrender values or policy			
a. Term Policies with Cash Value			
b. Universal Life			
c. Universal Life with Secondary Guarantees			
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance			
h. Variable Life			
i. Variable Universal Life	353,804,853	353,804,853	353,804,853
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)	353,804,853	353,804,853	353,804,853
(4) Reinsurance ceded			
(5) Total (net) (3) - (4)	\$ 353,804,853	\$ 353,804,853	\$ 353,804,853

D. Life & Accident & Health Annual Statement:

	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 11,599,025
(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)	105,663,882
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	<u>660,567</u>
(6) Subtotal (1+2+3+4+5)	117,923,474
 Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	353,804,853
(8) Exhibit 3, Line 0499999, Column 2	
(9) Exhibit 3, Line 0599999, Column 2	
(10) Subtotal (7+8+9)	<u>353,804,853</u>
(11) Combined Total (6+10)	<u><u>\$ 471,728,327</u></u>

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
(1) Industrial		
(2) Ordinary new business		
(3) Ordinary renewal	186,984	146,348
(4) Credit Life		
(5) Group Life	37,927,956	32,547,234
(6) Group Annuity		
(7) Totals (1+2+3+4+5+6)	<u>\$ 38,114,940</u>	<u>\$ 32,693,582</u>

NOTE 35 Separate Accounts

A. Separate Account Activity

(1) In accordance with Section 245.21 of the Illinois Insurance Code, the Company has established and maintains separate accounts for the purpose of funding variable life insurance contracts issued by the Company. Assets held in the separate accounts represent funds invested in a separately administered variable life insurance product for which the policyholder, rather than the Company, bears the investment risk. These assets had, prior to 2014, been invested in interests in a limited liability company that invests in funds that trade in various financial instruments.

This limited liability company, all of whose interests are owned by one of the Company's separate accounts, utilizes the financial statements furnished by the funds to determine the values of its investments in such funds and the carrying value of each such investment, which is based on its proportionate interest in the relevant fund as of the balance sheet dates. As such, these funds' financial statements constitute the key input in the Company's valuation of its investment in this limited liability company. The Company concluded that the value calculated using the equity method of accounting with respect to its investment in this limited liability company was reflective of the fair market value of such investment.

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

NOTES TO FINANCIAL STATEMENTS

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

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	\$ 354,725,321	
Total	\$ 354,725,321	\$ -

(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 2025.

(4) The separate account did not engage in any securities lending transactions during 2025.

(5) Not applicable.

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				\$ (1,249,187)	\$ (1,249,187)
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value				\$ 353,804,853	\$ 353,804,853
b. Amortized cost					\$ -
c. Total reserves* (a+b)	\$ -	\$ -	\$ -	\$ 353,804,853	\$ 353,804,853
(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				\$ 353,804,853	\$ 353,804,853
4. At book value without market value adjustment and with current surrender charge less than 5%					\$ -
5. Subtotal (1+2+3+4)	\$ -	\$ -	\$ -	\$ 353,804,853	\$ 353,804,853
b. Not subject to discretionary withdrawal					\$ -
c. Total (a+b)	\$ -	\$ -	\$ -	\$ 353,804,853	\$ 353,804,853
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR					\$ -

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

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ (1,249,187)
b. Transfers from Separate Accounts (Page 4, Line 10)	\$ 21,459
c. Net transfers to or (From) Separate Accounts (a) - (b)	\$ (1,270,646)
(2) Reconciling Adjustments:	
Premiums paid to reinsurer	\$ 1,211,813
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	\$ (58,833)

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2025, and 2024 was \$42,335,881 and \$39,780,434 respectively.

The Company incurred \$25,045,497 of claim adjustment expenses in the current year, of which \$11,194,709 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 \$22,490,051 of claim adjustment expenses in the current year, of which \$10,052,489 was attributable to insured or covered events of the current year and \$12,437,562 was attributable to insured or covered events of the prior years.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Illinois
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1169486
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2022
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/28/2024
- 3.4 By what department or departments?
Illinois Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
Japanese	Corporation

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Price Waterhouse Coopers LLP, 2001 Market Street, Suite 1700, Philadelphia, PA 19103
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Harry R. Shissler, FSA, MAAA, Appointed Actuary Reliance Standard Life Insurance Company, 1700 Market Street Suite 1200, Philadelphia PA19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 - 12.11 Name of real estate holding company ... Anthology Holdings, LLC; 100 Forest Ave, LLC; FRB-Westlake Management, LLC; 1400 L Street, LLC; 9200 Wilshire Holdings, LLC, 4003 West Shore Holdings, LLC; Blue Ash IT, TC Nova IT, Euclid IT, Vandergrift IT and Cheswick IT.
 - 12.12 Number of parcels involved 24
 - 12.13 Total book/adjusted carrying value \$ 117,133,523
- 12.2 If yes, provide explanation
The referenced entities hold indirect interests in real estate properties that were acquired through foreclosure.
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$497,781
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

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

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 91,250,000
- 26.28 On deposit with states \$ 13,878,673
- 26.29 On deposit with other regulatory bodies \$ 0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 481,503,308
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 9,704,601,879
- 26.32 Other \$ 4,987,770

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 2025 OF THE Reliance Standard Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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 [] N/A []

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 Registered With	4 Investment Management Agreement (IMA) Filed
111069	abrdn INC.	Securities Exchange Commission	NO.....
175054	ACORE Capital, LP	Securities Exchange Commission	DS.....
281190	ACRES Capital, LLC	Securities Exchange Commission	NO.....
104973	Allspring Global Investments	Securities Exchange Commission	NO.....
134852	Bain Capital Credit, LP	Securities Exchange Commission	NO.....
284363	Balbec Capital LP	Securities Exchange Commission	NO.....
152175	CBF-D Manager, LLC	Securities Exchange Commission	NO.....
.....	DoubleLine Capital, LP	Securities Exchange Commission	DS.....
.....	Eagle Point Credit Management	Securities Exchange Commission	NO.....
107926	EARNEST Partner Limited, LLC	Securities Exchange Commission	NO.....
141772	Ellington Global Asset Management, LLC	Securities Exchange Commission	NO.....
15499	Flaherty & Crumrine Incorporated	Securities Exchange Commission	NO.....
.....	GC Advisors, LLC	Securities Exchange Commission	NO.....
137432	Guggenheim Partners Asset Management, LLC	Securities Exchange Commission	NO.....
160711	H.I.G. Capital, LLC	Securities Exchange Commission	NO.....
282125	Highbridge Principal Strategies, LLC	Securities Exchange Commission	NO.....
107038	J.P. Morgan Investment Management, Inc	Securities Exchange Commission	NO.....
104536	Kayne Senior Credit II Manager, L.P.	Securities Exchange Commission	NO.....
165252	RCG Longview Management, LLC	Securities Exchange Commission	NO.....
157053	Oceanview Asset Management, LLC	Securities Exchange Commission	NO.....
105676	PGIM, INC.	Securities Exchange Commission	NO.....
323907	Polpo Capital Management LLC	Securities Exchange Commission	NO.....
150683	Prophet Capital Asset Management, LP	Securities Exchange Commission	NO.....
111787	Reams Asset Management	Securities Exchange Commission	DS.....
304725	Saluda Grade Asset Management LLC	Securities Exchange Commission	NO.....
174288	Serone Capital Management, LLP	Securities Exchange Commission	NO.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

1	2	3	4
Central Registration Depository Number	Name of Firm or Individual	Registered With	Investment Management Agreement (IMA) Filed
105725	SIT Fixed Income Advisors II, LLC	Securities Exchange Commission	NO.....
317703	Sixth Street Insurance Solutions, L.P.	Securities Exchange Commission	NO.....
105742	TCW ASSET MANAGEMENT COMPANY LLC	Securities Exchange Commission	NO.....
113203	Tennenbaum Capital Partners, LLC	Securities Exchange Commission	NO.....
110441	Western Asset Management Company	Securities Exchange Commission	DS.....
.....	Delphi Capital Management, Inc.	N/A	DS.....

- 30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No []
- 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 Issuer Credit Obligations	8,695,863,373	8,436,335,737	(259,527,636)
31.2 Asset-Backed Securities	7,695,353,167	7,762,608,602	67,255,435
31.3 Preferred stocks	55,452,225	55,466,312	14,087
31.4 Totals	16,446,668,765	16,254,410,651	(192,258,114)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,095,791

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

1	2
Name	Amount Paid
AMERICAN COUNCIL OF LIFE INSURERS	342,357
MOODYS INVESTORS SERVICE	282,500

41.1 Amount of payments for legal expenses, if any? \$ 1,793,870

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

1	2
Name	Amount Paid

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

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

1	2
Name	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	209,578,267	206,028,255
2.2 Premium Denominator	4,361,346,349	5,718,459,978
2.3 Premium Ratio (2.1/2.2)	0.048	0.036
2.4 Reserve Numerator	84,319,216	80,325,861
2.5 Reserve Denominator	18,490,627,406	16,818,448,568
2.6 Reserve Ratio (2.4/2.5)	0.005	0.005

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

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

GENERAL INTERROGATORIES

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

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

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

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 2,500,439
- 7.2 Total Incurred Claims \$ 7,570,484
- 7.3 Number of Covered Lives 14,578

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [] No [] N/A []

10. Provide the current-year amounts at risk for the following categories.
- | <u>Individual and Industrial Life</u> | | Amount at Risk |
|---|----------------|----------------|
| 10.01 Modified Coinsurance Assumed Reserves | \$ | |
| 10.02 Modified Coinsurance Ceded Reserves | \$ | |
| <u>Individual and Industrial Life Policies With Pricing Flexibility</u> | | Amount at Risk |
| 10.03 Net Amount (Direct + Assumed - Ceded) in Force | \$ | |
| 10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.07 Life Reserves (10.04 + 10.05 + 10.06) | \$ | 0 |
| 10.08 Life Net Amount at Risk (10.03 - 10.07) | \$ | 0 |
| <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u> | | Amount at Risk |
| 10.09 Net Amount (Direct + Assumed - Ceded) in Force | \$ | 18,351,000 |
| 10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) | \$ | 3,161,716 |
| 10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) | \$ | |
| 10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) | \$ | |
| 10.13 Life Reserves (10.10 + 10.11 + 10.12) | \$ | 3,161,716 |
| 10.14 Life Net Amount at Risk (10.09 - 10.13) | \$ | 15,189,284 |

GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$	
10.16 Modified Coinsurance Ceded Reserves	\$	
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force	\$	66,303,005,289
10.18 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	8,180,254
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	
10.20 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	
10.21 Life Reserves (10.18 + 10.19 + 10.20)	\$	8,180,254
10.22 Life Net Amount at Risk (10.17 - 10.21)	\$	66,294,825,035
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force	\$	2,083,491,711
10.24 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	257,055
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	
10.26 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	
10.27 Life Reserves (10.24 + 10.25 + 10.26)	\$	257,055
10.28 Life Net Amount at Risk (10.23 - 10.27)	\$	2,083,234,656
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force	\$	
10.30 Exhibit 5 Life Reserves (Direct + Assumed - Ceded)	\$	
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded)	\$	
10.32 Net Modified Coinsurance Reserves (Assumed - Ceded)	\$	
10.33 Life Reserves (10.30 + 10.31 + 10.32)	\$	0
10.34 Life Net Amount at Risk (10.29 - 10.33)	\$	0

Life, Accident and Health Companies Only:

- 11.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | | |
|---------------------|----------|------------|
| 11.21 Paid | \$ | 63,456,164 |
| 11.22 Received..... | \$ | 36,325,810 |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | | |
|----------------------------|----------|--|
| 12.21 Page 3, Line 1 | \$ | |
| 12.22 Page 4, Line 1 | \$ | |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$.....824,876,387
- 14.1 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.
- 14.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]
- 14.3 If 14.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance
Assumed | Reinsurance
Ceded | Net
Retained |
| 14.31 Earned premium | | |0 |
| 14.32 Paid claims | | |0 |
| 14.33 Claim liability and reserve (beginning of year) | | |0 |
| 14.34 Claim liability and reserve (end of year) | | |0 |
| 14.35 Incurred claims |0 |0 |0 |

GENERAL INTERROGATORIES

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

14.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 14.31 and 14.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
14.41	<\$25,000	.....	.....
14.42	\$25,000 - 99,999	.....	.....
14.43	\$100,000 - 249,999	.....	.....
14.44	\$250,000 - 999,999	.....	.....
14.45	\$1,000,000 or more	.....	.....

14.5 What portion of earned premium reported in 14.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

- 15. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 16. How often are meetings of the subordinate branches required to be held?
- 17. How are the subordinate branches represented in the supreme or governing body?
- 18. What is the basis of representation in the governing body?
- 19.1 How often are regular meetings of the governing body held?
- 19.2 When was the last regular meeting of the governing body held?
- 19.3 When and where will the next regular or special meeting of the governing body be held?
- 19.4 How many members of the governing body attended the last regular meeting?
- 19.5 How many of the same were delegates of the subordinate branches?
- 20. How are the expenses of the governing body defrayed?
- 21. When and by whom are the officers and directors elected?
- 22. What are the qualifications for membership?
- 23. What are the limiting ages for admission?
- 24. What is the minimum and maximum insurance that may be issued on any one life?
- 25. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []
- 26. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 27.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 27.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 28. What proportion of first and subsequent year's payments may be used for management expenses?
 - 28.11 First Year %
 - 28.12 Subsequent Years %
- 29.1 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 []
- 29.2 If so, what amount and for what purpose? \$
- 30.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 30.2 If yes, at what age does the benefit commence?
- 31.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 31.2 If yes, when?
- 32. 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 []
- 33.1 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 []
- 33.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 33.3 If yes, explain
- 34.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 34.2 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 []
- 35. 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 []
- 36.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 36.2 If yes, what is the date of the original lien and the outstanding balance against the main surplus?

Date	Outstanding Lien amount
.....
Total

NONE

FIVE-YEAR HISTORICAL DATA

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

	1 2025	2 2024	3 2023	4 2022	5 2021
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	149,026	159,013	172,982	189,777	206,614
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	18,835	20,601	21,515	24,103	27,757
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)	361,865,695	341,529,371	294,009,491	260,132,259	243,657,325
5. Industrial (Line 21, Col. 2)	2,008	2,129	2,232	2,355	2,466
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	362,035,564	341,711,114	294,206,220	260,348,494	243,894,162
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)	2,257	902	1,949	1,800	2,343
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)	39,389,689	67,094,054	45,781,632	30,862,285	25,852,889
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	39,391,946	67,094,956	45,783,581	30,864,085	25,855,232
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	707,428	581,469	566,928		
15. Group life (Line 20.4, Col. 3)	283,002,026	260,959,774	223,723,602		
16. Individual annuities (Line 20.4, Col. 4)	2,862,856,023	4,276,966,109	2,318,451,108	1,666,193,020	985,625,132
17. Group annuities (Line 20.4, Col. 5)	105,617	15,993,825	89,926,342	184,146,199	115,937,063
18. Accident & Health (Line 20.4, Col. 6)	1,214,675,255	1,163,958,799	984,991,233	875,904,824	819,252,194
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	4,361,346,349	5,718,459,976	3,617,659,213	2,726,244,043	1,920,814,389
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	30,491,252,146	26,875,814,133	22,965,640,623	20,027,502,651	18,683,021,059
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	27,121,546,186	24,062,727,198	20,475,515,195	17,928,519,236	16,839,945,106
23. Aggregate life reserves (Page 3, Line 1)	16,541,022,295	14,953,040,842	12,032,598,442	11,114,754,420	9,936,643,344
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					
24. Aggregate A & H reserves (Page 3, Line 2)	1,458,014,425	1,385,989,018	1,321,271,271	1,364,885,751	1,268,142,582
25. Deposit-type contract funds (Page 3, Line 3)	4,770,360,159	2,915,328,850	2,830,469,987	1,499,523,074	1,489,823,526
26. Asset valuation reserve (Page 3, Line 24.01)	770,083,767	696,266,286	551,552,506	363,396,858	466,700,235
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)	3,313,702,847	2,757,083,822	2,434,122,315	2,042,980,302	1,787,072,840
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	2,156,522,925	3,292,613,713	1,454,998,110	1,638,218,797	975,598,306
Risk-Based Capital Analysis					
30. Total adjusted capital	4,142,264,852	3,511,609,878	3,043,736,020	2,463,514,348	2,309,785,942
31. Authorized control level risk - based capital	482,381,899	421,265,105	366,394,415	299,138,895	266,125,231
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)	54.8	51.7	52.4	53.1	54.9
33. Stocks (Lines 2.1 and 2.2)	2.4	2.5	2.9	3.3	2.4
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	35.1	38.4	38.6	38.8	35.8
35. Real estate (Lines 4.1, 4.2 and 4.3)	1.1	0.7	0.2	0.1	0.1
36. Cash, cash equivalents and short-term investments (Line 5)	1.6	1.9	1.4	0.9	1.6
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.6	0.7	0.7	0.2	0.8
39. Other invested assets (Line 8)	4.2	3.7	3.3	3.0	2.1
40. Receivables for securities (Line 9)	0.3	0.5	0.5	0.6	2.4
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 9 + 15, Col. 1)	0				
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)	0				0
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1),	509,277,461	508,557,173	490,628,786	471,192,598	232,270,580
47. Affiliated mortgage loans on real estate					
48. All other affiliated	208,486,771	206,949,413	208,510,840	63,447,860	67,149,684
49. Total of above Lines 44 to 48	717,764,232	715,506,586	699,139,626	534,640,458	299,420,264
50. Total Investment in Parent included in Lines 44 to 48 above	194,129,702	182,085,798	151,538,198	141,998,496	131,337,100

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	492,055,276	438,713,566	286,870,109	198,274,578	155,344,598
52. Total admitted assets (Page 2, Line 28, Col. 3)	30,845,977,467	27,192,010,112	23,245,454,583	20,273,491,266	18,943,596,498
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	1,605,304,761	1,579,276,968	1,483,880,171	1,082,899,820	785,587,525
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(135,600,335)	35,306,707	(77,346,308)	(117,691,842)	158,119,726
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	19,797,011	2,827,823	103,738,907	(71,581,499)	62,226,454
56. Total of above Lines 53, 54 and 55	1,489,501,437	1,617,411,498	1,510,272,770	893,626,479	1,005,933,705
Benefits and Reserve Increases (Page 6)					
57. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	2,108,931,605	2,212,395,330	2,094,037,768	1,017,578,323	701,891,366
58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	708,829,428	659,684,827	563,200,496	430,065,323	528,353,401
59. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(1,876,858)	(309,954)	(7,697)	(318,255)	(5,725)
60. Increase in A & H reserves (Line 19, Col. 6)	72,462,022	65,745,622	(42,670,077)	97,108,466	(21,699,091)
61. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	15.4	11.7	15.1	16.7	20.7
63. 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	2.4	5.2	6.5	5.2	3.7
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	66.2	64.2	54.4	62.0	63.7
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	1.8	2.0	1.6	1.9	1.7
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	32.8	31.5	33.1	33.3	33.1
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	0	0	XXX
68. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	0	0	XXX
69. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	1,694,734,359	1,582,561,015	1,564,002,569	0	XXX
70. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	1,723,399,801	1,646,706,538	1,704,491,279	0	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
71. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
72. Individual whole life (Page 6.1, Col. 3)	(1,340,046)	(631,758)	(1,169,640)	(1,558,405)	0
73. Individual term life (Page 6.1, Col. 4)	50,318	0	0	0	0
74. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
75. Individual universal life (Page 6.1, Col. 6)	(313,671)	(164,255)	(186,029)	(186,495)	0
76. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
77. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
78. Individual variable universal life (Page 6.1, Col. 9)	1,342,253	819,171	893,990	907,054	0
79. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
80. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
81. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
82. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
83. Group term life (Page 6.2, Col. 3)	19,686,815	(4,393,113)	18,055,973	(8,164,010)	0
84. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
85. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
86. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
87. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
88. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
89. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
90. Individual deferred fixed annuities (Page 6.3, Col. 2)	116,202,323	41,244,967	108,983,534	60,704,720	0
91. Individual deferred indexed annuities (Page 6.3, Col. 3)	14,694,958	27,866,147	91,221,865	189,202,296	0
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	2,484,076	1,440,991	472,423	99,803	0
95. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
96. Group deferred fixed annuities (Page 6.4, Col. 2)	11,437,743	16,678,496	29,597,871	17,051,782	0
97. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
101. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
102. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
103. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
104. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
105. A & H-vision only (Page 6.5, Col. 5)	(650,831)	(387,669)	(296,284)	(303,204)	0
106. A & H-dental only (Page 6.5, Col. 6)	(5,120,553)	(2,186,629)	(1,981,721)	(2,084,520)	0
107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
108. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
109. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
110. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
111. A & H-disability income (Page 6.5, Col. 11)	44,063,625	64,372,058	143,498,307	97,073,488	0
112. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
113. A & H-other (Page 6.5, Col. 13)	58,500,704	39,285,896	45,359,075	41,510,325	0
114. Aggregate of all other lines of business (Page 6, Col. 8)	107,562,657	94,662,166	130,964,695	104,242,428	0
115. Fraternal (Page 6, Col. 7)	0	0	0	0	0
116. Total (Page 6, Col. 1)	368,600,371	278,606,468	565,414,059	498,495,262	0

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 2025 OF THE Reliance Standard Life Insurance Company
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 3098

BUSINESS IN THE STATE OF

DURING THE YEAR 2025

NAIC Company Code 68381

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
LIFE INSURANCE (STATE PAGE) (Continued)^(b)**

NAIC Group Code 3098

BUSINESS IN THE STATE OF

DURING THE YEAR 2025

NAIC Company Code 68381

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

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

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

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

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

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

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ _____; Comprehensive Group \$ _____; Medicare Supplement \$ _____; Vision Only \$ _____; Dental Only \$ _____; Federal Employees Health Benefits Plan \$ _____; Title XVIII Medicare \$ _____; Title XIX Medicaid \$ _____; Credit A&H \$ _____; Disability Income \$ _____; Long-term Care \$ _____; Other Health \$ _____.

24.1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	8		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	Number of Policies	Certificates	Amount of Insurance	
1. In force end of prior year	3,342	2,129	12,218	179,614	0	0	17,156	3,327,424	341,529,371	341,711,114
2. Issued during year	0	0	23	2,257	0	0	1,500	356,221	39,389,689	39,391,946
3. Reinsurance assumed										0
4. Revived during year	1	1	2	13			144	24,313	2,077,522	2,077,536
5. Increased during year (net)								201,945	23,086,493	23,086,493
6. Subtotals, Lines 2 to 5	1	1	25	2,270	0	0	1,644	582,479	64,553,704	64,555,975
7. Additions by dividends during year	XXX		XXX	20	XXX		XXX	XXX		20
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	3,343	2,130	12,243	181,904	0	0	18,800	3,909,903	406,083,075	406,267,109
Deductions during year:										
10. Death	101	62	388	4,235			XXX	7,623	445,908	450,205
11. Maturity	63	23	103	89			XXX			112
12. Disability				1,101			XXX			1,101
13. Expiry	37	31	64	3,957						3,988
14. Surrender	8	6	169	4,059						4,065
15. Lapse			75	25			2,061	401,086	43,771,472	43,771,497
16. Conversion				577			XXX	XXX	XXX	577
17. Decreased (net)										0
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)	209	122	799	14,043	0	0	2,061	408,709	44,217,380	44,231,545
21. In force end of year (b) (Line 9 minus Line 20)	3,134	2,008	11,444	167,861	0	0	16,739	3,501,194	361,865,695	362,035,564
22. Reinsurance ceded end of year	XXX	2,009	XXX	149,509	XXX		XXX	XXX	293,479,198	293,630,716
23. Line 21 minus Line 22	XXX	(1)	XXX	18,352	XXX	(a)	XXX	XXX	68,386,497	68,404,848
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

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

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2025 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	764
25. Other paid-up insurance	3,134	2,009	5,973	14,289
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			183	2,784
28. Term policies - other			192	8,406
29. Other term insurance - decreasing	XXX		XXX	80
30. Other term insurance	XXX		XXX	1,204
31. Totals (Lines 27 to 30)	0	0	375	12,474
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	764	6,361
34. Totals, whole life and endowment	23	2,257	10,305	149,026
35. Totals (Lines 31 to 34)	23	2,257	11,444	167,861

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				2,009
37. Ordinary	2,257		165,562	2,299
38. Credit life (group and individual)				
39. Group	39,389,689		361,865,694	
40. Totals (Lines 36 to 39)	39,391,946	0	362,031,256	4,308

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	33,778,836
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	3,501,194	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	6,370
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contracts issued in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Child term policies and riders included in Line 21	
47.1	
47.2	

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of premium			233	7,060			5,406,380	288,940,540
49. Disability income								
50. Extended benefits			XXX	XXX			22,193	770,424
51. Other								
52. Total	0	0	233	7,060	0	0	5,428,573	289,710,964

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	588	2,674	0	0
2. Issued during year	72	516		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	660	3,190	0	0
Deductions during year:				
6. Decreased (net)	81	398		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	81	398	0	0
9. In force end of year (line 5 minus line 8)	579	2,792	0	0
10. Amount on deposit		(a) 101,131,478		(a)
11. Income now payable	579	575		
12. Amount of income payable	(a) 2,389,446	(a) 2,985,460	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	23	133,804	11,989	3,079
2. Issued during year		25,911		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	23	159,715	11,989	3,079
Deductions during year:				
6. Decreased (net)		15,211	2,023	4
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	15,211	2,023	4
9. In force end of year (line 5 minus line 8)	23	144,504	9,966	3,075
Income now payable:				
10. Amount of income payable	(a) 115,360	XXX	XXX	(a) 1,079,368
Deferred fully paid:				
11. Account balance	XXX	(a) 10,821,296,056	XXX	(a) 1,058,907,764
Deferred not fully paid:				
12. Account balance	XXX	(a) 50,786,161	XXX	(a) 18,182,974

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	5,078,243	1,188,842,159	0		0	
2. Issued during year	818,806	176,271,110				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	5,897,049	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	563,401	XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	563,401	XXX	0	XXX	0	XXX
10. In force end of year (line 5 minus line 9)	5,333,648	(a) 1,216,033,901	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	19	0
2. Issued during year	23	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	42	0
Deductions During Year:		
6. Decreased (net)	24	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	24	0
9. In force end of year (line 5 minus line 8)	18	0
10. Amount of account balance	(a) 4,643,832,015	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2025 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	25,998,294
2. Current year's realized pre-tax capital gains/(losses) of \$ (50,186,004) transferred into the reserve net of taxes of \$ (10,539,061)	(39,646,943)
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)	(13,648,649)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	8,903,290
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(22,551,939)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2025	10,554,697	(1,651,407)	0	8,903,290
2. 2026	9,645,304	(4,209,365)	0	5,435,940
3. 2027	7,471,796	(4,453,287)	0	3,018,509
4. 2028	5,203,297	(4,661,656)	0	541,642
5. 2029	3,380,597	(4,867,141)	0	(1,486,544)
6. 2030	2,107,439	(5,105,340)	0	(2,997,901)
7. 2031	862,224	(4,723,458)	0	(3,861,234)
8. 2032	(260,081)	(3,798,345)	0	(4,058,426)
9. 2033	(545,039)	(2,759,698)	0	(3,304,737)
10. 2034	(350,181)	(1,717,754)	0	(2,067,935)
11. 2035	(482,175)	(523,601)	0	(1,005,776)
12. 2036	(597,600)	40,501	0	(557,099)
13. 2037	(764,413)	13,334	0	(751,078)
14. 2038	(843,999)	(17,346)	0	(861,345)
15. 2039	(900,761)	(47,334)	0	(948,095)
16. 2040	(912,253)	(80,787)	0	(993,040)
17. 2041	(928,129)	(99,462)	0	(1,027,591)
18. 2042	(820,543)	(102,032)	0	(922,575)
19. 2043	(711,742)	(105,246)	0	(816,989)
20. 2044	(669,380)	(108,580)	0	(777,960)
21. 2045	(586,509)	(112,558)	0	(699,066)
22. 2046	(523,092)	(108,270)	0	(631,362)
23. 2047	(623,865)	(97,220)	0	(721,085)
24. 2048	(655,080)	(84,546)	0	(739,626)
25. 2049	(660,540)	(72,396)	0	(732,936)
26. 2050	(581,529)	(59,147)	0	(640,676)
27. 2051	(448,850)	(47,100)	0	(495,950)
28. 2052	(269,594)	(37,355)	0	(306,949)
29. 2053	(81,762)	(27,610)	0	(109,373)
30. 2054	(9,946)	(17,053)	0	(26,999)
31. 2055 and Later		(5,684)	0	(5,684)
32. Total (Lines 1 to 31)	25,998,292	(39,646,943)	0	(13,648,651)

ANNUAL STATEMENT FOR THE YEAR 2025 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	325,829,554	249,169,844	574,999,398	39,343,348	81,923,540	121,266,888	696,266,286
2. Realized capital gains/(losses) net of taxes - General Account	34,339,305	(99,060,131)	(64,720,826)	(1,668,442)	(23,223,672)	(24,892,114)	(89,612,940)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	83,163,429		83,163,429	10,068,946	2,525,682	12,594,628	95,758,057
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	91,833,537	51,075,693	142,909,230	0	3,055,633	3,055,633	145,964,863
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	535,165,825	201,185,406	736,351,231	47,743,852	64,281,183	112,025,035	848,376,265
9. Maximum reserve	374,479,313	205,046,185	579,525,499	41,747,069	148,811,200	190,558,269	770,083,768
10. Reserve objective	247,980,339	159,387,328	407,367,668	41,418,569	145,304,631	186,723,200	594,090,867
11. 20% of (Line 10 - Line 8)	(57,437,097)	(8,359,616)	(65,796,713)	(1,265,057)	16,204,689	14,939,633	(50,857,080)
12. Balance before transfers (Lines 8 + 11)	477,728,728	192,825,790	670,554,518	46,478,795	80,485,873	126,964,668	797,519,186
13. Transfers	(75,813,996)	12,220,394	(63,593,602)	(4,731,726)	68,325,328	63,593,602	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(27,435,419)		(27,435,419)			0	(27,435,419)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	374,479,313	205,046,184	579,525,497	41,747,069	148,811,201	190,558,270	770,083,767

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt obligations	1,470,348,283	XXX	XXX	1,470,348,283	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	1,498,196,132	XXX	XXX	1,498,196,132	0.0002	299,639	0.0007	1,048,737	0.0013	1,947,655
2.2	1	NAIC Designation Category 1.B	601,239,399	XXX	XXX	601,239,399	0.0004	240,496	0.0011	661,363	0.0023	1,382,851
2.3	1	NAIC Designation Category 1.C	777,370,066	XXX	XXX	777,370,066	0.0006	466,422	0.0018	1,399,266	0.0035	2,720,795
2.4	1	NAIC Designation Category 1.D	815,087,433	XXX	XXX	815,087,433	0.0007	570,561	0.0022	1,793,192	0.0044	3,586,385
2.5	1	NAIC Designation Category 1.E	1,816,773,975	XXX	XXX	1,816,773,975	0.0009	1,635,097	0.0027	4,905,290	0.0055	9,992,257
2.6	1	NAIC Designation Category 1.F	1,140,096,920	XXX	XXX	1,140,096,920	0.0011	1,254,107	0.0034	3,876,330	0.0068	7,752,659
2.7	1	NAIC Designation Category 1.G	773,930,794	XXX	XXX	773,930,794	0.0014	1,083,503	0.0042	3,250,509	0.0085	6,578,412
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	7,422,694,719	XXX	XXX	7,422,694,719	XXX	5,549,825	XXX	16,934,688	XXX	33,961,013
3.1	2	NAIC Designation Category 2.A	1,035,555,114	XXX	XXX	1,035,555,114	0.0021	2,174,666	0.0063	6,523,997	0.0105	10,873,329
3.2	2	NAIC Designation Category 2.B	1,428,729,277	XXX	XXX	1,428,729,277	0.0025	3,571,823	0.0076	10,858,343	0.0127	18,144,862
3.3	2	NAIC Designation Category 2.C	2,414,125,236	XXX	XXX	2,414,125,236	0.0036	8,690,851	0.0108	26,072,553	0.0180	43,454,254
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	4,878,409,627	XXX	XXX	4,878,409,627	XXX	14,437,340	XXX	43,454,892	XXX	72,472,445
4.1	3	NAIC Designation Category 3.A	306,765,473	XXX	XXX	306,765,473	0.0069	2,116,682	0.0183	5,613,808	0.0262	8,037,255
4.2	3	NAIC Designation Category 3.B	293,395,441	XXX	XXX	293,395,441	0.0099	2,904,615	0.0264	7,745,640	0.0377	11,061,008
4.3	3	NAIC Designation Category 3.C	292,344,496	XXX	XXX	292,344,496	0.0131	3,829,713	0.0350	10,232,057	0.0500	14,617,225
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	892,505,410	XXX	XXX	892,505,410	XXX	8,851,010	XXX	23,591,505	XXX	33,715,488
5.1	4	NAIC Designation Category 4.A	229,723,145	XXX	XXX	229,723,145	0.0184	4,226,906	0.0430	9,878,095	0.0615	14,127,973
5.2	4	NAIC Designation Category 4.B	354,829,997	XXX	XXX	354,829,997	0.0238	8,444,954	0.0555	19,693,065	0.0793	28,138,019
5.3	4	NAIC Designation Category 4.C	425,965,608	XXX	XXX	425,965,608	0.0310	13,204,934	0.0724	30,839,910	0.1034	44,044,844
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	1,010,518,750	XXX	XXX	1,010,518,750	XXX	25,876,794	XXX	60,411,070	XXX	86,310,836
6.1	5	NAIC Designation Category 5.A	118,588,412	XXX	XXX	118,588,412	0.0472	5,597,373	0.0846	10,032,580	0.1410	16,720,966
6.2	5	NAIC Designation Category 5.B	359,942,188	XXX	XXX	359,942,188	0.0663	23,864,167	0.1188	42,761,132	0.1980	71,268,553
6.3	5	NAIC Designation Category 5.C	73,011,314	XXX	XXX	73,011,314	0.0836	6,103,746	0.1498	10,937,095	0.2496	18,223,624
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	551,541,914	XXX	XXX	551,541,914	XXX	35,565,286	XXX	63,730,806	XXX	106,213,143
7.	6	NAIC 6	147,920,451	XXX	XXX	147,920,451	0.0000	0	0.2370	35,057,147	0.2370	35,057,147
8.		Intentionally left blank	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.		Total long-term bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	16,373,939,154	XXX	XXX	16,373,939,154	XXX	90,280,253	XXX	243,180,109	XXX	367,730,072
PREFERRED STOCKS												
10.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High quality	26,543,068	XXX	XXX	26,543,068	0.0021	55,740	0.0064	169,876	0.0106	281,357
12.	3	Medium quality	15,163,364	XXX	XXX	15,163,364	0.0099	150,117	0.0263	398,796	0.0376	570,142
13.	4	Low quality	1,195,929	XXX	XXX	1,195,929	0.0245	29,300	0.0572	68,407	0.0817	97,707
14.	5	Lower quality	12,549,864	XXX	XXX	12,549,864	0.0630	790,641	0.1128	1,415,625	0.1880	2,359,374
15.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total preferred stocks (Sum of Lines 10 through 16)	55,452,225	XXX	XXX	55,452,225	XXX	1,025,799	XXX	2,052,704	XXX	3,308,581

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A		XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B		XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C		XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D		XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E		XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F		XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G		XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	1,199,750	XXX	XXX	1,199,750	0.0025	2,999	0.0076	9,118	0.0127	15,237
20.3	2	NAIC Designation Category 2.C	499,854	XXX	XXX	499,854	0.0036	1,799	0.0108	5,398	0.0180	8,997
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	1,699,604	XXX	XXX	1,699,604	XXX	4,799	XXX	14,517	XXX	24,234
21.1	3	NAIC Designation Category 3.A	36,407	XXX	XXX	36,407	0.0069	251	0.0183	666	0.0262	954
21.2	3	NAIC Designation Category 3.B	129,423	XXX	XXX	129,423	0.0099	1,281	0.0264	3,417	0.0377	4,879
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	165,830	XXX	XXX	165,830	XXX	1,532	XXX	4,083	XXX	5,833
22.1	4	NAIC Designation Category 4.A	49,034	XXX	XXX	49,034	0.0184	902	0.0430	2,108	0.0615	3,016
22.2	4	NAIC Designation Category 4.B	637,328	XXX	XXX	637,328	0.0238	15,168	0.0555	35,372	0.0793	50,540
22.3	4	NAIC Designation Category 4.C	42,905	XXX	XXX	42,905	0.0310	1,330	0.0724	3,106	0.1034	4,436
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	729,267	XXX	XXX	729,267	XXX	17,401	XXX	40,586	XXX	57,992
23.1	5	NAIC Designation Category 5.A	590,471	XXX	XXX	590,471	0.0472	27,870	0.0846	49,954	0.1410	83,256
23.2	5	NAIC Designation Category 5.B	6,633,025	XXX	XXX	6,633,025	0.0663	439,770	0.1188	788,003	0.1980	1,313,339
23.3	5	NAIC Designation Category 5.C	93,042	XXX	XXX	93,042	0.0836	7,778	0.1498	13,938	0.2496	23,223
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	7,316,538	XXX	XXX	7,316,538	XXX	475,418	XXX	851,895	XXX	1,419,819
24.	6	NAIC 6	7,366,147	XXX	XXX	7,366,147	0.0000	0	0.2370	1,745,777	0.2370	1,745,777
25.		Total short-term bonds (18+19.8+20.4+21.4+22.4+23.4+24)	17,277,386	XXX	XXX	17,277,386	XXX	499,150	XXX	2,656,858	XXX	3,253,655
DERIVATIVE INSTRUMENTS												
26.		Exchange traded	392,883	XXX	XXX	392,883	0.0005	196	0.0016	629	0.0033	1,297
27.	1	Highest quality	56,275,319	XXX	XXX	56,275,319	0.0005	28,138	0.0016	90,041	0.0033	185,709
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	56,668,202	XXX	XXX	56,668,202	XXX	28,334	XXX	90,669	XXX	187,005
34.		Total (Lines 9 + 17 + 25 + 33)	16,503,336,967	XXX	XXX	16,503,336,967	XXX	91,833,537	XXX	247,980,339	XXX	374,479,313

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	271,148,683		XXX	271,148,683	0.0003	81,345	0.0007	189,804	0.0011	298,264
41.		Residential mortgages - all other	5,137,185,358		XXX	5,137,185,358	0.0015	7,705,778	0.0034	17,466,430	0.0046	23,631,053
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	557,685,747		XXX	557,685,747	0.0011	613,454	0.0057	3,178,809	0.0074	4,126,875
44.		Commercial mortgages - all other - CM2 - high quality	1,180,451,482		XXX	1,180,451,482	0.0040	4,721,806	0.0114	13,457,147	0.0149	17,588,727
45.		Commercial mortgages - all other - CM3 - medium quality	2,118,839,490		XXX	2,118,839,490	0.0069	14,619,992	0.0200	42,376,790	0.0257	54,454,175
46.		Commercial mortgages - all other - CM4 - low medium quality	539,583,026		XXX	539,583,026	0.0120	6,474,996	0.0343	18,507,698	0.0428	23,094,154
47.		Commercial mortgages - all other - CM5 - low quality	15,705,574		XXX	15,705,574	0.0183	287,412	0.0486	763,291	0.0628	986,310
Overdue, Not in Process:												
48.		Farm mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential mortgages - insured or guaranteed	32,611,952		XXX	32,611,952	0.0006	19,567	0.0014	45,657	0.0023	75,007
50.		Residential mortgages - all other	68,818,005		XXX	68,818,005	0.0029	199,572	0.0066	454,199	0.0103	708,825
51.		Commercial mortgages - insured or guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial mortgages - all other	340,661,864		XXX	340,661,864	0.0480	16,351,769	0.0868	29,569,450	0.1371	46,704,742
In Process of Foreclosure:												
53.		Farm mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential mortgages - insured or guaranteed	31,034,603		XXX	31,034,603	0.0000	0	0.0046	142,759	0.0046	142,759
55.		Residential mortgages - all other	35,982,258		XXX	35,982,258	0.0000	0	0.0149	536,136	0.0149	536,136
56.		Commercial mortgages - insured or guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial mortgages - all other	168,378,783		XXX	168,378,783	0.0000	0	0.1942	32,699,160	0.1942	32,699,160
58.		Total Schedule B mortgages (Sum of Lines 35 through 57)	10,498,086,825	0	XXX	10,498,086,825	XXX	51,075,693	XXX	159,387,328	XXX	205,046,185

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	14,997,211	XXX	XXX	14,997,211	0.0000	0	0.2000 (a)	2,999,442	0.2000 (a)	2,999,442
2.		Unaffiliated - private	36,966,627	XXX	XXX	36,966,627	0.0000	0	0.1945	7,190,009	0.1945	7,190,009
3.		Federal Home Loan Bank	91,250,000	XXX	XXX	91,250,000	0.0000	0	0.0061	556,625	0.0097	885,125
4.		Affiliated - life with AVR	315,147,759	XXX	XXX	315,147,759	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 or 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)	194,129,702	XXX	XXX	194,129,702	0.0000	0	0.1580	30,672,493	0.1580	30,672,493
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)	652,491,299	0	0	652,491,299	XXX	0	XXX	41,418,569	XXX	41,747,069
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	323,272,912			323,272,912	0.0000	0	0.1337	43,221,588	0.1337	43,221,588
21.		Total real estate (Sum of Lines 18 through 20)	323,272,912	0	0	323,272,912	XXX	0	XXX	43,221,588	XXX	43,221,588
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with bond characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or near default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with preferred stock characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - highest quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - high quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - medium quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - low medium quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - low quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - insured or guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - all other		XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - insured or guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential mortgages - insured or guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential mortgages - all other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial mortgages - insured or guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial mortgages - all other			XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential mortgages - insured or guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential mortgages - all other			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)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
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	91,784,905		XXX	91,784,905	0.0040	367,140	0.0114	1,046,348	0.0149	1,367,595
60.		Unaffiliated - in good standing all other	21,848,055		XXX	21,848,055	0.0069	150,752	0.0200	436,961	0.0257	561,495
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)	113,632,960	0	XXX	113,632,960	XXX	517,891	XXX	1,483,309	XXX	1,929,090
64.		Total with mortgage loan characteristics (Lines 56 + 63)	113,632,960	0	XXX	113,632,960	XXX	517,891	XXX	1,483,309	XXX	1,929,090

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

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	153,913,854	XXX	XXX	153,913,854	0.0000	0	0.1945	29,936,245	0.1945	29,936,245
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	106,355,600	XXX	XXX	106,355,600	0.0000	0	0.1945	20,686,164	0.1945	20,686,164
70.		Total with common stock characteristics (Sum of Lines 65 through 69)	260,269,454	XXX	XXX	260,269,454	XXX	0	XXX	50,622,409	XXX	50,622,409
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	117,133,522			117,133,522	0.0000	0	0.1337	15,660,752	0.1337	15,660,752
74.		Total with real estate characteristics (Sum of Lines 71 through 73)	117,133,522	0	0	117,133,522	XXX	0	XXX	15,660,752	XXX	15,660,752
INVESTMENTS IN TAX CREDIT STRUCTURES												
75.		Yield guaranteed state tax credit investments	0			0	0.0003	0	0.0006	0	0.0010	0
76.		Qualifying federal tax credit investments	381,167,487			381,167,487	0.0063	2,401,355	0.0120	4,574,010	0.0190	7,242,182
77.		Qualifying state tax credit investments	0			0	0.0063	0	0.0120	0	0.0190	0
78.		Other tax credit investments	0			0	0.0273	0	0.0600	0	0.0975	0
79.		Total tax credit investments (Sum of Lines 75 through 78)	381,167,487	0	0	381,167,487	XXX	2,401,355	XXX	4,574,010	XXX	7,242,182
RESIDUAL TRANCHES OR INTERESTS												
80.		Bonds - unaffiliated	185,478,959	XXX	XXX	185,478,959	0.0000	0	0.1580	29,305,676	0.1580	29,305,676
81.		Bonds - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Common stock - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common stock - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Preferred stock - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred stock - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Real estate - unaffiliated	0			0	0.0000	0	0.1580	0	0.1580	0
87.		Real estate - affiliated	0			0	0.0000	0	0.1580	0	0.1580	0
88.		Mortgage loans - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage loans - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Other - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Total residual tranches or interests (Sum of Lines 80 through 91)	185,478,959	0	0	185,478,959	XXX	0	XXX	29,305,676	XXX	29,305,676
SURPLUS NOTES AND CAPITAL NOTES												
93.	1	Highest quality	171,204,591	XXX	XXX	171,204,591	0.0005	85,602	0.0016	273,927	0.0033	564,975
94.	2	High quality	24,182,995	XXX	XXX	24,182,995	0.0021	50,784	0.0064	154,771	0.0106	256,340
95.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
96.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
97.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
98.	6	In or near default	34,551	XXX	XXX	34,551	0.0000	0	0.2370	8,189	0.2370	8,189
99.		Total surplus notes and capital notes (Sum of Lines 93 through 98)	195,422,137	XXX	XXX	195,422,137	XXX	136,387	XXX	436,887	XXX	829,503
ALL OTHER INVESTMENTS												
100.		NAIC 1 working capital finance investments		XXX		0	0.0000	0	0.0042	0	0.0042	0
101.		NAIC 2 working capital finance investments		XXX		0	0.0000	0	0.0137	0	0.0137	0
102.		Other invested assets - Schedule BA		XXX		0	0.0000	0	0.1580	0	0.1580	0
103.		Other short-term invested assets - Schedule DA		XXX		0	0.0000	0	0.1580	0	0.1580	0
104.		Total all other (Sum of Lines 100 through 103)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
105.		Total other invested assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 79, 92, 99 and 104)	1,253,104,519	0	0	1,253,104,519	XXX	3,055,633	XXX	102,083,042	XXX	105,589,612

(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 2025 OF THE Reliance Standard Life Insurance Company

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	1,214,675,255	XXX		XXX		XXX		XXX	3,267,144	XXX	13,510,972	XXX		XXX
2. Premiums earned	1,216,951,236	XXX		XXX		XXX		XXX	3,267,144	XXX	13,516,147	XXX		XXX
3. Incurred claims	783,130,816	64.4	0	0.0	0	0.0	0	0.0	1,688,936	51.7	9,112,978	67.4	0	0.0
4. Cost containment expenses	22,490,051	1.8		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	805,620,866	66.2	0	0.0	0	0.0	0	0.0	1,688,936	51.7	9,112,978	67.4	0	0.0
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	132,686,297	10.9		0.0		0.0		0.0	410,426	12.6	1,702,065	12.6		0.0
8. Other general insurance expenses	224,989,920	18.5		0.0		0.0		0.0	1,669,631	51.1	7,479,035	55.3		0.0
9. Taxes, licenses and fees	41,445,139	3.4		0.0		0.0		0.0	330,245	10.1	1,911,838	14.1		0.0
10. Total other expenses incurred	399,121,356	32.8	0	0.0	0	0.0	0	0.0	2,410,302	73.8	11,092,937	82.1	0	0.0
11. Aggregate write-ins for deductions	(62,063)	0.0	0	0.0	0	0.0	0	0.0	667	0.0	3,181	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	12,271,077	1.0	0	0.0	0	0.0	0	0.0	(832,761)	(25.5)	(6,692,949)	(49.5)	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	12,271,077	1.0	0	0.0	0	0.0	0	0.0	(832,761)	(25.5)	(6,692,949)	(49.5)	0	0.0
DETAILS OF WRITE-INS														
1101. Increase in Loading	(168,404)	0.0		0.0		0.0		0.0	667	0.0	3,181	0.0		0.0
1102. Increase on Policyfunds	106,341	0.0		0.0		0.0		0.0		0.0		0.0		0.0
1103.														
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	(62,063)	0.0	0	0.0	0	0.0	0	0.0	667	0.0	3,181	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	961,356,770	XXX		XXX	236,540,369	XXX
2. Premiums earned		XXX		XXX		XXX	960,889,666	XXX		XXX	239,278,278	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	697,179,380	72.6	0	0.0	75,149,521	31.4
4. Cost containment expenses		0.0		0.0		0.0	20,597,817	2.1		0.0	1,892,234	0.8
5. Incurred claims and cost containment expenses (Lines 3 and 4)	0	0.0	0	0.0	0	0.0	717,777,197	74.7	0	0.0	77,041,755	32.2
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)		0.0		0.0		0.0	83,505,803	8.7		0.0	47,068,002	19.7
8. Other general insurance expenses		0.0		0.0		0.0	176,841,751	18.4		0.0	38,999,503	16.3
9. Taxes, licenses and fees		0.0		0.0		0.0	31,803,435	3.3		0.0	7,399,622	3.1
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	292,150,990	30.4	0	0.0	93,467,127	39.1
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	(481,764)	(0.1)	0	0.0	415,853	0.2
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	(48,556,756)	(5.1)	0	0.0	68,353,543	28.6
13. Dividends or refunds		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	(48,556,756)	(5.1)	0	0.0	68,353,543	28.6
DETAILS OF WRITE-INS												
1101. Increase in Loading		0.0		0.0		0.0	(481,764)	(0.1)		0.0	309,512	0.1
1102. Increase on Policyfunds		0.0		0.0		0.0		0.0		0.0	106,341	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
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	(481,764)	(0.1)	0	0.0	415,853	0.2

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	3,866,947					50,419					2,728,393		1,088,135
2. Advance premiums	61,930					61,930					0		0
3. Reserve for rate credits	0												
4. Total premium reserves, current year	3,928,877	0	0	0	0	112,349	0	0	0	0	2,728,393	0	1,088,135
5. Total premium reserves, prior year	6,227,466	0	0	0	0	140,132	0	0	0	0	2,261,289	0	3,826,045
6. Increase in total premium reserves	(2,298,589)	0	0	0	0	(27,783)	0	0	0	0	467,104	0	(2,737,910)
B. Contract Reserves:													
1. Additional reserves (a)	0												
2. Reserve for future contingent benefits	0												
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:													
1. Total current year	1,814,399,791	0	0	0	0	1,711,662	0	0	0	0	1,732,196,583	0	80,491,546
2. Total prior year	1,723,399,801	0	0	0	0	1,663,877	0	0	0	0	1,646,927,678	0	74,808,246
3. Increase	90,999,991	0	0	0	0	47,785	0	0	0	0	85,268,905	0	5,683,300

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	382,798,043				287,119	1,541,083					362,649,444		18,320,397
1.2 On claims incurred during current year	309,332,782				1,401,817	7,524,110					249,261,031		51,145,824
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	1,311,936,316					22,252					1,284,091,016		27,823,048
2.2 On claims incurred during current year	502,463,476					1,689,410					448,105,567		52,668,498
3. Test:													
3.1 Lines 1.1 and 2.1	1,694,734,359	0	0	0	287,119	1,563,334	0	0	0	0	1,646,740,460	0	46,143,445
3.2 Claim reserves and liabilities, December 31, prior year	1,723,399,801	0	0	0	0	1,663,877	0	0	0	0	1,646,927,678	0	74,808,246
3.3 Line 3.1 minus Line 3.2	(28,665,442)	0	0	0	287,119	(100,543)	0	0	0	0	(187,218)	0	(28,664,801)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	0												
2. Premiums earned	0												
3. Incurred claims	(3,883,278)										(510,870)		(3,372,408)
4. Commissions	73,472												73,472
B. Reinsurance Ceded:													
1. Premiums written	72,726,904				9,198,884	39,200,815					22,065,245		2,261,960
2. Premiums earned	72,754,805				9,198,884	39,228,716					22,065,245		2,261,960
3. Incurred claims	49,448,624				4,925,692	26,493,482					17,441,271		588,179
4. Commissions	4,790,831				985,722	3,798,509							6,600

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims				6,614,628	35,606,460					715,131,521		79,110,108	836,462,717
2. Beginning claim reserves and liabilities				0	6,413,070					1,639,219,798		66,480,385	1,712,113,253
3. Ending claim reserves and liabilities				0	6,644,024					1,740,709,505		76,121,406	1,823,474,935
4. Claims paid	0	0	0	6,614,628	35,375,506	0	0	0	0	613,641,814	0	69,469,087	725,101,035
B. Assumed Reinsurance:													
1. Incurred claims										(510,870)		(3,372,408)	(3,883,278)
2. Beginning claim reserves and liabilities										92,038,768		8,419,316	100,458,084
3. Ending claim reserves and liabilities										78,107,017		3,719,127	81,826,144
4. Claims paid	0	0	0	0	0	0	0	0	0	13,420,881	0	1,327,781	14,748,662
C. Ceded Reinsurance:													
1. Incurred claims				4,925,692	26,493,482					17,441,271		588,179	49,448,624
2. Beginning claim reserves and liabilities										87,225,744		4,976,613	92,202,357
3. Ending claim reserves and liabilities				0	4,932,362					88,628,535		100,000	93,660,897
4. Claims paid	0	0	0	4,925,692	21,561,120	0	0	0	0	16,038,479	0	5,464,792	47,990,083
D. Net:													
1. Incurred claims	0	0	0	1,688,936	9,112,978	0	0	0	0	697,179,380	0	75,149,521	783,130,816
2. Beginning claim reserves and liabilities	0	0	0	0	6,413,070	0	0	0	0	1,644,032,822	0	69,923,088	1,720,368,980
3. Ending claim reserves and liabilities	0	0	0	0	1,711,662	0	0	0	0	1,730,187,987	0	79,740,533	1,811,640,182
4. Claims paid	0	0	0	1,688,936	13,814,386	0	0	0	0	611,024,216	0	65,332,076	691,859,614
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	0	0	0	1,688,936	9,112,978	0	0	0	0	717,777,197	0	77,041,755	805,620,866
2. Beginning reserves and liabilities				0	1,663,877					1,644,032,823		74,672,298	1,720,368,998
3. Ending reserves and liabilities				0	1,711,662					1,730,187,987		79,740,537	1,811,640,186
4. Paid claims and cost containment expenses	0	0	0	1,688,936	9,065,193	0	0	0	0	631,622,032	0	71,973,516	714,349,678

ANNUAL STATEMENT FOR THE YEAR 2025 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
0399999. Total General Account - U.S. affiliates							0	0	0	0	0	0
0699999. Total General Account - non-U.S. affiliates							0	0	0	0	0	0
0799999. Total General Account - affiliates							0	0	0	0	0	0
60488	25-0598210	06/30/1990	American General Life Insurance Company	TX	CO/I	FA	13,783,000					
60488	25-0598210	10/31/1990	American General Life Insurance Company	TX	CO/I	FA	11,285,000	25,200				
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/I	FA	1,092,673					
66133	41-1760577	12/31/1992	Wilton Reassurance Co	MN	CO/G	FA	1,602,246					
65498	23-1503749	06/01/1991	Life Insurance Co. of North America	PA	YRT/I	OL	7,059,453	3,922,127	60,182			
62103	15-0274455	03/31/1992	Columbian Mutual Life Insurance Co	NY	CO/I	FA	2,401,128					
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/I	FA	43,451,235		220,714			
62103	15-0274455	08/31/2008	Columbian Mutual Life Insurance Co	NY	CO/G	FA	5,118,808		84,117			
0899999. General Account - U.S. non-affiliates							7,059,453	82,656,217	390,213	0	0	0
1099999. Total General Account - non-affiliates							7,059,453	82,656,217	390,213	0	0	0
1199999. Total General Account							7,059,453	82,656,217	390,213	0	0	0
1499999. Total Separate Accounts - U.S. affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - non-U.S. affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - non-affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							7,059,453	82,656,217	390,213	0	0	0
2499999. Total non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							7,059,453	82,656,217	390,213	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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				3,349,003			
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				286,397			
60895	35-0145825	01/01/1972	American United Life Insurance Company	IN	OTH/G	OH				52,175			
00000	AA-9995055	11/01/1995	A D R U S	ME	OTH/G	OH				262,257			
00000	AA-9995055	01/01/2006	A D R U S	ME	OTH/G	LTDI				16,391,746			
00000	AA-9995050	01/01/1984	P A R G	NJ	OTH/G	OH				1,426,728			
00000	AA-9995074	01/01/1990	S R R F 1	MA	OTH/G	OH				245,572			
00000	AA-9995103	01/01/1994	S R R F 2	MA	OTH/G	OH				29,850			
66583	39-0493780	10/01/2019	National Guardian Life Insurance Company	WI	OTH/G	LTDI				93,412			
62413	36-0947200	11/01/1993	Continental Assurance Co (DSU LLC SP)	IL	OTH/G	OH				47,360			
86231	39-0989781	01/01/1990	TransAmerica Life Ins Co (RRM)	IA	OTH/G	OH				106,361			
67814	06-0493340	01/01/1992	Phoenix Life Insurance Co	NY	OTH/G	OH				1,098,027			
20583	13-1290712	01/01/1999	XL Reinsurance America Inc.	NY	OTH/G	OH				5,292			
62235	01-0278678	01/01/1999	UNUM Life Ins (D & H dis fac)	ME	OTH/G	OH				59,616			
62235	01-0278678	01/01/2004	UNUM Life Ins	ME	OTH/G	OH				304,358			
73814	66-0258488	01/01/2012	Triple S Vida Inc	PR	OTH/G	LTDI				(10,490)			
60041	66-0502334	01/01/2012	Universal Life Insurance Co	PR	OTH/G	LTDI				(21,308)			
0899999. U.S. non-affiliates							0	0	0	23,726,356	0	0	
1099999. Total - non-affiliates							0	0	0	0	23,726,356	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							0	0	0	0	23,726,356	0	0
1299999. Total non-U.S. (Sum of 0699999 and 0999999)							0	0	0	0	0	0	0
9999999 - Totals							0	0	0	0	23,726,356	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	NE.....	.....	..... 730,070
.....93572 .....	..43-1235868 ..	..01/01/2010 ..	RGA Reinsurance Company	MO.....	..... 95,000	.....
.....97071 .....	..13-3126819 ..	..07/01/2020 ..	SCOR Global Life USA Reinsurance	DE.....	..... 2,081,601	..... 2,068,464
0899999. Life and annuity - U.S. non-affiliates					2,176,601	2,798,534
1099999. Total life and annuity - non-affiliates					2,176,601	2,798,534
1199999. Total life and annuity					2,176,601	2,798,534
1499999. Total accident and health - U.S. affiliates					0	0
1799999. Total accident and health - non-U.S. affiliates					0	0
1899999. Total accident and health - affiliates					0	0
.....00000 .....	..AA-9995055 ..	..01/01/1991 ..	ADRUS	ME.....	..... 3,760	..... 12,988
.....62146 .....	..36-2136262 ..	..11/01/1992 ..	Combined Insurance Co. of America	IL.....	..... 795	..... 520
.....39845 .....	..48-0921045 ..	..10/01/1999 ..	Westport Insurance Corporation	MO.....	..... 38,292	..... 78,069
.....39845 .....	..48-0921045 ..	..10/01/2001 ..	Westport Insurance Corporation	MO.....	..... 92,252	..... 646,117
.....39845 .....	..48-0921045 ..	..10/01/2000 ..	Westport Insurance Corporation	MO.....	..... 3,232	..... 6,724
.....76694 .....	..23-2044256 ..	..02/01/1995 ..	London Life Reinsurance Co	PA.....	..... 15,374	..... 25,673
.....76694 .....	..23-2044256 ..	..10/01/1997 ..	London Life Reinsurance Co	PA.....	..... 5,598	..... 37,765
.....93572 .....	..43-1235868 ..	..10/01/2003 ..	RGA Reinsurance Company	MO.....	..... 2,092,898	..... 7,548,246
.....66346 .....	..58-0828824 ..	..10/01/2019 ..	Munich American Reassurance Co	GA.....	..... 433,800	..... 7,738,149
.....66346 .....	..58-0828824 ..	..09/01/2023 ..	Munich American Reassurance Co	GA.....	..... 71,280	..... 1,402,423
.....97071 .....	..13-3126819 ..	..07/01/2020 ..	SCOR Global Life USA Reinsurance	DE.....	.....	..... 22,300
1999999. Accident and health - U.S. non-affiliates					2,757,281	17,518,974
.....00000 .....	..AA-3190829 ..	..01/01/2000 ..	Markel Bermuda Limited	BMU.....	..... 2,325	..... 28,360
2099999. Accident and health - non-U.S. non-affiliates					2,325	28,360
2199999. Total accident and health - non-affiliates					2,759,606	17,547,334
2299999. Total accident and health					2,759,606	17,547,334
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					4,933,882	20,317,508
2499999. Total non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					2,325	28,360
9999999 Totals - Life, Annuity and Accident and Health					4,936,207	20,345,868

ANNUAL STATEMENT FOR THE YEAR 2025 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 Reinsur- ance 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	NE	CO/I	FA	32,603,718	32,238,797	703,705					
68136	63-0169720	07/01/1994	Protective Life Insurance	NE	OTH/I	ADB	3,132	3,263						
68136	63-0169720	07/01/1994	Protective Life Insurance	NE	CO/I	OL	151,517,957	45,544,301	1,735,302					
68136	63-0169720	07/01/1994	Protective Life Insurance	NE	OTH/I	DIS	767,000	871,644						
68276	48-1024691	01/01/2001	Employers Reassurance Corporation	KS	OTH/G	OL	1,934,400	217,716	257,065					
70815	06-0838648	01/01/2010	Hartford Life & Accident Ins Co	CT	OTH/G	OL	1,188,000	285,432	345,550					
70815	06-0838648	01/01/2004	Hartford Life & Accident Ins Co	CT	OTH/G	OL	5,337,990	748,107	911,266					
70815	06-0838648	01/01/2005	Hartford Life & Accident Ins Co	CT	OTH/G	OL		7,952						
66346	58-0828824	01/01/2007	Munich American Reassurance Co	GA	OTH/G	OL	100,000	28,969	30,127					
93572	43-1235868	01/01/2010	RG A Reinsurance Company	MO	OTH/G	OL	18,782,128	3,751,353	4,258,182					
80659	82-4533188	12/01/2009	The Canada Life Assurance Co	MI	YRT/G	OL	273,474,700,596		328,709,311					
68446	75-1222043	12/18/2019	Oceanview Life & Annuity Company	AL	COF/I	OA		652,259,556	802,252,974					730,980,238
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	OL	19,976,723,743	6,946,342	4,709,616	35,262,635				
0899999	General Account - authorized U.S. non-affiliates						293,630,284,814	743,155,626	893,477,638	366,410,953	0	0	0	730,980,238
1099999	Total General Account - authorized non-affiliates						293,630,284,814	743,155,626	893,477,638	366,410,953	0	0	0	730,980,238
1199999	Total General Account authorized						293,630,284,814	743,155,626	893,477,638	366,410,953	0	0	0	730,980,238
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	COF/I	OA		973,820,653	1,516,625,280					973,820,653
1699999	General Account - unauthorized non-U.S. affiliates - other						0	973,820,653	1,516,625,280	0	0	0	0	973,820,653
1799999	Total General Account - unauthorized non-U.S. affiliates						0	973,820,653	1,516,625,280	0	0	0	0	973,820,653
1899999	Total General Account - unauthorized affiliates						0	973,820,653	1,516,625,280	0	0	0	0	973,820,653
00000	AA-1340015	01/01/1997	Scor Global Life SE	DEU	OTH/G	OL	176,600	35,888	39,790					
00000	AA-1340015	01/01/1985	Scor Global Life SE	DEU	OTH/G	OL	255,000		8,264					
00000	AA-3160036	12/31/2016	RG A Reinsurance Company (Barbados) LTD	BRB	COF/I	OA		317,451,879	317,451,879					317,451,879
2099999	General Account - unauthorized non-U.S. non-affiliates						431,600	317,487,767	317,491,669	8,264	0	0	0	317,451,879
2199999	Total General Account - unauthorized non-affiliates						431,600	317,487,767	317,491,669	8,264	0	0	0	317,451,879
2299999	Total General Account unauthorized						431,600	1,291,308,420	1,834,116,949	8,264	0	0	0	1,291,272,532
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						293,630,716,414	2,034,464,046	2,727,594,587	366,419,217	0	0	0	2,022,252,770
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
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

ANNUAL STATEMENT FOR THE YEAR 2025 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		
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)				293,630,284,814	743,155,626	893,477,638	366,410,953	0	0	0	730,980,238
9299999			Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				431,600	1,291,308,420	1,834,116,949	8,264	0	0	0	1,291,272,532
9999999			Totals				293,630,716,414	2,034,464,046	2,727,594,587	366,419,217	0	0	0	2,022,252,770

ANNUAL STATEMENT FOR THE YEAR 2025 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		
0399999	Total General Account - authorized U.S. affiliates						0	0	0	0	0	0	0
00000	AA-1126510	01/01/2025	Lloyd's Syndicate Number 510	GBR	OTH/G	A	6,600						
00000	AA-1120096	01/01/2025	Lloyd's Syndicate Number 1880	GBR	OTH/G	A	1,650						
0599999	General Account - authorized non-U.S. affiliates - other						8,250	0	0	0	0	0	0
0699999	Total General Account - authorized non-U.S. affiliates						8,250	0	0	0	0	0	0
0799999	Total General Account - authorized affiliates						8,250	0	0	0	0	0	0
61301	47-0098400	04/01/1993	Ameritas Life Insurance Co	NE	OTH/G	D	48,444,676	27,901	4,932,362				
00000	AA-9995055	01/01/1991	ADRUS	NE	OTH/G	LTDI			45,256				
62146	36-2136262	11/01/1992	Combined Insurance Co of America	IL	OTH/G	LTDI			1,813				
39845	48-0921045	10/01/1999	Westport Insurance Corporation	MO	OTH/G	LTDI			271,520				
39845	48-0921045	10/01/2001	Westport Insurance Corporation	MO	OTH/G	LTDI			2,251,766				
39845	48-0921045	10/01/2000	Westport Insurance Corporation	MO	OTH/G	LTDI			23,428				
76694	23-2044256	02/01/1995	London Life Reinsurance Co	PA	OTH/G	LTDI			89,453				
76694	23-2044256	10/01/1997	London Life Reinsurance Co	PA	OTH/G	LTDI			131,584				
93572	43-1235868	10/01/2003	RG A Reinsurance Company	MO	OTH/G	LTDI			25,858,860				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	14,916,856		34,543,370				
66346	58-0828824	09/01/2023	Munich American Reassurance Co	GA	OTH/G	LTDI			4,886,469				
66346	58-0828824	10/01/2019	Munich American Reassurance Co	GA	OTH/G	LTDI	7,148,389		141,564				
97071	13-3126819	07/01/2020	SCOR Global Life USA Reinsurance	DE	OTH/G	A	2,228,960		77,700				
0899999	General Account - authorized U.S. non-affiliates						72,738,881	27,901	73,255,145	0	0	0	0
00000	AA-1126033	01/01/2025	Lloyd's Syndicate Number 33	GBR	OTH/G	A	11,550						
00000	AA-1128001	01/01/2025	Lloyd's Syndicate Number 2001	GBR	OTH/G	A	13,200						
0999999	General Account - authorized non-U.S. non-affiliates						24,750	0	0	0	0	0	0
1099999	Total General Account - authorized non-affiliates						72,763,631	27,901	73,255,145	0	0	0	0
1199999	Total General Account authorized						72,771,881	27,901	73,255,145	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			98,814				
2099999	General Account - unauthorized non-U.S. non-affiliates						0	0	98,814	0	0	0	0
2199999	Total General Account - unauthorized non-affiliates						0	0	98,814	0	0	0	0
2299999	Total General Account unauthorized						0	0	98,814	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						72,771,881	27,901	73,353,959	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
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

ANNUAL STATEMENT FOR THE YEAR 2025 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		
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)				72,738,881	27,901	73,255,145	0	0	0	0
9299999			Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)				33,000	0	98,814	0	0	0	0
9999999			Totals				72,771,881	27,901	73,353,959	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	973,820,653			973,820,653				973,820,653			973,820,653
0599999			General Account - life and annuity non-U.S. affiliates - other	973,820,653	0	0	973,820,653	0	XXX	0	973,820,653	0	0	973,820,653
0699999			Total General Account - life and annuity non-U.S. affiliates	973,820,653	0	0	973,820,653	0	XXX	0	973,820,653	0	0	973,820,653
0799999			Total General Account - life and annuity affiliates	973,820,653	0	0	973,820,653	0	XXX	0	973,820,653	0	0	973,820,653
...00000	...AA-1340015	01/01/1997	Scor Global Life SE	35,888			35,888	35,888						35,888
...00000	...AA-3160036	12/01/2016	RGA Reinsurance Co (Barbados) LTD	317,451,879			317,451,879				317,451,879			317,451,879
0999999			General Account - life and annuity non-U.S. non-affiliates	317,487,767	0	0	317,487,767	35,888	XXX	0	317,451,879	0	0	317,487,767
1099999			Total General Account - life and annuity non-affiliates	317,487,767	0	0	317,487,767	35,888	XXX	0	317,451,879	0	0	317,487,767
1199999			Total General Account life and annuity	1,291,308,420	0	0	1,291,308,420	35,888	XXX	0	1,291,272,532	0	0	1,291,308,420
1499999			Total General Account - accident and health U.S. affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1799999			Total General Account - accident and health non-U.S. affiliates	0	0	0	0	0	XXX	0	0	0	0	0
1899999			Total General Account - accident and health affiliates	0	0	0	0	0	XXX	0	0	0	0	0
...00000	...AA-3190829	01/01/2000	Markel Bermuda Limited	98,814	30,685		129,499			915,331				129,499
2099999			General Account - accident and health non-U.S. non-affiliates	98,814	30,685	0	129,499	0	XXX	915,331	0	0	0	129,499
2199999			Total General Account - accident and health non-affiliates	98,814	30,685	0	129,499	0	XXX	915,331	0	0	0	129,499
2299999			Total General Account accident and health	98,814	30,685	0	129,499	0	XXX	915,331	0	0	0	129,499
2399999			Total General Account	1,291,407,234	30,685	0	1,291,437,919	35,888	XXX	915,331	1,291,272,532	0	0	1,291,437,919
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)	1,291,407,234	30,685	0	1,291,437,919	35,888	XXX	915,331	1,291,272,532	0	0	1,291,437,919
9999999			Totals	1,291,407,234	30,685	0	1,291,437,919	35,888	XXX	915,331	1,291,272,532	0	0	1,291,437,919

(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	.....35,888

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 6

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

	1 2025	2 2024	3 2023	4 2022	5 2021
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	439,191	444,418	388,514	389,591	434,762
2. Commissions and reinsurance expense allowances	14,169	14,435	14,206	13,593	12,699
3. Contract claims	404,174	414,952	371,844	374,290	408,990
4. Surrender benefits and withdrawals for life contracts	2,375	2,853	2,755	1,898	2,257
5. Dividends to policyholders and refunds to members	22	23	26	18	26
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	1,126	13,745	19,796	10,754	1,871
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	9,473	9,848	8,308	8,378	7,986
9. Aggregate reserves for life and accident and health contracts	2,107,846	2,799,518	2,788,008	2,801,767	2,660,119
10. Liability for deposit-type contracts	1,943,532	2,636,330	2,629,303	2,632,529	2,480,126
11. Contract claims unpaid	20,346	22,309	21,671	20,501	32,262
12. Amounts recoverable on reinsurance	4,936	5,946	4,632	3,837	5,783
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
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	1,291,273	1,834,077	1,827,006	1,830,232	1,828,203
19. Letters of credit (L)	36	40	44	88	52
20. Trust agreements (T)	915	911	913	919	997
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
23. Funds deposited by and withheld from (F)			0	0	0
24. Letters of credit (L)			0	0	0
25. Trust agreements (T)			0	0	0
26. Other (O)			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)	29,892,636,273		29,892,636,273
2. Reinsurance (Line 16)	5,777,371	(5,777,371)	0
3. Premiums and considerations (Line 15)	103,771,527	9,472,528	113,244,055
4. Net credit for ceded reinsurance	XXX	102,755,179	102,755,179
5. All other admitted assets (balance)	489,066,975		489,066,975
6. Total assets excluding Separate Accounts (Line 26)	30,491,252,146	106,450,336	30,597,702,482
7. Separate Account assets (Line 27)	354,725,321		354,725,321
8. Total assets (Line 28)	30,845,977,467	106,450,336	30,952,427,803
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	17,999,036,720	164,313,814	18,163,350,534
10. Liability for deposit-type contracts (Line 3)	4,770,360,159	1,943,532,087	6,713,892,246
11. Claim reserves (Line 4)	491,590,688	20,345,867	511,936,555
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	0		0
13. Premium & annuity considerations received in advance (Line 8)	62,335	187,079	249,414
14. Other contract liabilities (Line 9)	3,926,073	324,255	4,250,328
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)	1,291,272,528	(1,291,272,528)	0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount)	0		0
19. All other liabilities (balance)	2,565,297,683	(730,980,238)	1,834,317,445
20. Total liabilities excluding Separate Accounts (Line 26)	27,121,546,186	106,450,336	27,227,996,522
21. Separate Account liabilities (Line 27)	354,725,321		354,725,321
22. Total liabilities (Line 28)	27,476,271,507	106,450,336	27,582,721,843
23. Capital & surplus (Line 38)	3,369,705,960	XXX	3,369,705,960
24. Total liabilities, capital & surplus (Line 39)	30,845,977,467	106,450,336	30,952,427,803
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	164,313,814		
26. Claim reserves	20,345,867		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	187,079		
29. Liability for deposit-type contracts	1,943,532,087		
30. Other contract liabilities	324,255		
31. Reinsurance ceded assets	5,777,371		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	2,134,480,473		
34. Premiums and considerations	9,472,528		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	1,291,272,528		
37. Reinsurance with certified reinsurers	0		
38. Funds held under reinsurance treaties with certified reinsurers	0		
39. Other ceded reinsurance payables/offsets	730,980,238		
40. Total ceded reinsurance payable/offsets	2,031,725,294		
41. Total net credit for ceded reinsurance	102,755,179		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
LONG-TERM BONDS												
1. Exempt obligations	0				0	0					0	0
2.1 NAIC Designation Category 1.A	108,005,320				108,005,320	0					0	0
2.2 NAIC Designation Category 1.B	37,832,824				37,832,824	0					0	0
2.3 NAIC Designation Category 1.C	62,262,314				62,262,314	0					0	0
2.4 NAIC Designation Category 1.D	76,677,023				76,677,023	0					0	0
2.5 NAIC Designation Category 1.E	77,795,862				77,795,862	0					0	0
2.6 NAIC Designation Category 1.F	265,339,551				265,339,551	0					0	0
2.7 NAIC Designation Category 1.G	100,431,128				100,431,128	0					0	0
2.8 Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	728,344,022	0	0	0	728,344,022	0	0	0	0	0	0	0
3.1 NAIC Designation Category 2.A	131,465,609				131,465,609	0					0	0
3.2 NAIC Designation Category 2.B	147,643,178				147,643,178	0					0	0
3.3 NAIC Designation Category 2.C	215,655,448				215,655,448	0					0	0
3.4 Subtotal NAIC 2 (3.1+3.2+3.3)	494,764,235	0	0	0	494,764,235	0	0	0	0	0	0	0
4.1 NAIC Designation Category 3.A	15,225,905				15,225,905	0					0	0
4.2 NAIC Designation Category 3.B	12,761,880				12,761,880	0					0	0
4.3 NAIC Designation Category 3.C	12,963,193				12,963,193	0					0	0
4.4 Subtotal NAIC 3 (4.1+4.2+4.3)	40,950,978	0	0	0	40,950,978	0	0	0	0	0	0	0
5.1 NAIC Designation Category 4.A	6,753,622				6,753,622	0					0	0
5.2 NAIC Designation Category 4.B	8,034,022				8,034,022	0					0	0
5.3 NAIC Designation Category 4.C	11,308,717				11,308,717	0					0	0
5.4 Subtotal NAIC 4 (5.1+5.2+5.3)	26,096,361	0	0	0	26,096,361	0	0	0	0	0	0	0
6.1 NAIC Designation Category 5.A	0				0	0					0	0
6.2 NAIC Designation Category 5.B	3,253,100				3,253,100	0					0	0
6.3 NAIC Designation Category 5.C	0				0	0					0	0
6.4 Subtotal NAIC 5 (6.1+6.2+6.3)	3,253,100	0	0	0	3,253,100	0	0	0	0	0	0	0
7. NAIC 6					0	0					0	0
8. Total long-term bonds (Sum of Lines 1+2.8+3.4+4.4+5.4+6.4+7)	1,293,408,696	0	0	0	1,293,408,696	0	0	0	0	0	0	0
PREFERRED STOCKS												
9. Highest quality					0	0					0	0
10. High quality					0	0					0	0
11. Medium quality					0	0					0	0
12. Low quality					0	0					0	0
13. Lower quality					0	0					0	0
14. In or near default					0	0					0	0
15. Affiliated life with AVR					0	0					0	0
16. Total preferred stocks (Sum of Lines 9 through 15)	0	0	0	0	0	0	0	0	0	0	0	0

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SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SHORT-TERM BONDS												
17. Exempt obligations					0	0					0	0
18.1 NAIC Designation Category 1.A					0	0					0	0
18.2 NAIC Designation Category 1.B					0	0					0	0
18.3 NAIC Designation Category 1.C					0	0					0	0
18.4 NAIC Designation Category 1.D					0	0					0	0
18.5 NAIC Designation Category 1.E					0	0					0	0
18.6 NAIC Designation Category 1.F					0	0					0	0
18.7 NAIC Designation Category 1.G					0	0					0	0
18.8 Subtotal NAIC 1 (18.1+18.2+18.3+18.4+18.5+18.6+18.7)	0	0	0	0	0	0	0	0	0	0	0	0
19.1 NAIC Designation Category 2.A					0	0					0	0
19.2 NAIC Designation Category 2.B					0	0					0	0
19.3 NAIC Designation Category 2.C					0	0					0	0
19.4 Subtotal NAIC 2 (19.1+19.2+19.3)	0	0	0	0	0	0	0	0	0	0	0	0
20.1 NAIC Designation Category 3.A					0	0					0	0
20.2 NAIC Designation Category 3.B					0	0					0	0
20.3 NAIC Designation Category 3.C					0	0					0	0
20.4 Subtotal NAIC 3 (20.1+20.2+20.3)	0	0	0	0	0	0	0	0	0	0	0	0
21.1 NAIC Designation Category 4.A					0	0					0	0
21.2 NAIC Designation Category 4.B					0	0					0	0
21.3 NAIC Designation Category 4.C					0	0					0	0
21.4 Subtotal NAIC 4 (21.1+21.2+21.3)	0	0	0	0	0	0	0	0	0	0	0	0
22.1 NAIC Designation Category 5.A					0	0					0	0
22.2 NAIC Designation Category 5.B					0	0					0	0
22.3 NAIC Designation Category 5.C					0	0					0	0
22.4 Subtotal NAIC 5 (22.1+22.2+22.3)	0	0	0	0	0	0	0	0	0	0	0	0
23. NAIC 6					0	0					0	0
24. Total short-term bonds (17+18.8+19.4+20.4+21.4+22.4+23)	0	0	0	0	0	0	0	0	0	0	0	0
DERIVATIVE INSTRUMENTS												
25. Exchange traded					0	0					0	0
26. Highest quality					0	0					0	0
27. High quality					0	0					0	0
28. Medium quality					0	0					0	0
29. Low quality					0	0					0	0
30. Lower quality					0	0					0	0
31. In or near default					0	0					0	0
32. Total derivative instruments	0	0	0	0	0	0	0	0	0	0	0	0
33. Total (Lines 8+16+24+32)	1,293,408,696	0	0	0	1,293,408,696	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
MORTGAGE LOANS												
In Good Standing:												
34.					0	0					0	0
35.					0	0					0	0
36.					0	0					0	0
37.					0	0					0	0
38.					0	0					0	0
39.					0	0					0	0
40.	716,772,082				716,772,082	0					0	0
41.					0	0					0	0
42.					0	0					0	0
43.					0	0					0	0
44.					0	0					0	0
45.					0	0					0	0
46.					0	0					0	0
Overdue, Not in Process:												
47.					0	0					0	0
48.					0	0					0	0
49.					0	0					0	0
50.					0	0					0	0
51.					0	0					0	0
In Process of Foreclosure:												
52.					0	0					0	0
53.					0	0					0	0
54.					0	0					0	0
55.					0	0					0	0
56.					0	0					0	0
57.	716,772,082	0	0	0	716,772,082	0	0	0	0	0	0	0
COMMON STOCK												
58.					0	0					0	0
59.					0	0					0	0
60.					0	0					0	0
61.					0	0					0	0
Affiliated Investment Subsidiary:												
62.					0	0					0	0
63.					0	0					0	0
64.					0	0					0	0
65.					0	0					0	0
66.					0	0					0	0
67.					0	0					0	0
68.					0	0					0	0
69.					0	0					0	0
70.					0	0					0	0
71.					0	0					0	0
72.					0	0					0	0
73.					0	0					0	0
74.	0	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
REAL ESTATE												
75. Home office property (General Account only)					0	0					0	0
76. Investment properties					0	0					0	0
77. Properties acquired in satisfaction of debt.....					0	0					0	0
78. Total real estate (Sum of Lines 75 through 77)	0	0	0	0	0	0	0	0	0	0	0	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
79. Exempt obligations					0	0					0	0
80. Highest quality					0	0					0	0
81. High quality					0	0					0	0
82. Medium quality					0	0					0	0
83. Low quality					0	0					0	0
84. Lower quality					0	0					0	0
85. In or near default					0	0					0	0
86. Total with bond characteristics (Sum of Lines 79 through 85)	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
87. Highest quality					0	0					0	0
88. High quality.....					0	0					0	0
89. Medium quality					0	0					0	0
90. Low quality					0	0					0	0
91. Lower quality					0	0					0	0
92. In or near default					0	0					0	0
93. Affiliated life with AVR					0	0					0	0
94. Total with preferred stock characteristics (Sum of Lines 87 through 93)	0	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
95.					0	0					0	0
96.					0	0					0	0
97.					0	0					0	0
98.					0	0					0	0
99.					0	0					0	0
100.					0	0					0	0
101.					0	0					0	0
102.					0	0					0	0
Overdue, Not in Process Affiliated:												
103.					0	0					0	0
104.					0	0					0	0
105.					0	0					0	0
106.					0	0					0	0
107.					0	0					0	0
In Process of Foreclosure Affiliated:												
108.					0	0					0	0
109.					0	0					0	0
110.					0	0					0	0
111.					0	0					0	0
112.					0	0					0	0
113.	0	0	0	0	0	0	0	0	0	0	0	0
114.					0	0					0	0
115.					0	0					0	0
116.					0	0					0	0
117.					0	0					0	0
118.					0	0					0	0
119.					0	0					0	0
120.	0	0	0	0	0	0	0	0	0	0	0	0
121.	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
122.					0	0					0	0
123.					0	0					0	0
124.					0	0					0	0
125.					0	0					0	0
126.					0	0					0	0
127.	0	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
128. Home office property (General Account only).....					0	0					0	0
129. Investment properties					0	0					0	0
130. Properties acquired in satisfaction of debt					0	0					0	0
131. Total with real estate characteristics (Sum of Lines 128 through 130)	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENTS IN TAX CREDIT STRUCTURES												
132. Yield guaranteed state tax credit investments					0	0					0	0
133. Qualifying federal tax credit investments					0	0					0	0
134. Qualifying state tax credit investments					0	0					0	0
135. Other tax credit investments					0	0					0	0
136. Total tax credit investments (Sum of Lines 132 through 135)	0	0	0	0	0	0	0	0	0	0	0	0
RESIDUAL TRanches OR INTERESTS												
137. Bonds - unaffiliated					0	0					0	0
138. Bonds - affiliated					0	0					0	0
139. Common stock - unaffiliated					0	0					0	0
140. Common stock - affiliated					0	0					0	0
141. Preferred stock - unaffiliated					0	0					0	0
142. Preferred stock - affiliated					0	0					0	0
143. Real estate - unaffiliated					0	0					0	0
144. Real estate - affiliated					0	0					0	0
145. Mortgage loans - unaffiliated.....					0	0					0	0
146. Mortgage loans - affiliated					0	0					0	0
147. Other - unaffiliated					0	0					0	0
148. Other - affiliated					0	0					0	0
149. Total residual tranches or interests (Sum of Lines 137 through 148)	0	0	0	0	0	0	0	0	0	0	0	0
SURPLUS NOTES AND CAPITAL NOTES												
150. Highest quality					0	0					0	0
151. High quality					0	0					0	0
152. Medium quality.....					0	0					0	0
153. Low quality					0	0					0	0
154. Lower quality					0	0					0	0
155. In or near default					0	0					0	0
156. Total with bond characteristics (Sum of Lines 150 through 155)	0	0	0	0	0	0	0	0	0	0	0	0
ALL OTHER INVESTMENTS												
157. NAIC 1 working capital finance investments.....					0	0					0	0
158. NAIC 2 working capital finance investments					0	0					0	0
159. Other invested assets - Schedule BA.....					0	0					0	0
160. Other short-term invested assets - Schedule DA					0	0					0	0
161. Cash and Cash Equivalents					0	0					0	0
162. Total all other (Sum of Lines 157 through 161)	0	0	0	0	0	0	0	0	0	0	0	0
163. Total assets excluding non-guaranteed Separate Account assets (Sum of Lines 33, 57, 74, 78, 86, 94, 121, 127, 131, 136, 149, 156 and 162)	2,010,180,778	0	0	0	2,010,180,778	0	0	0	0	0	0	0
164. Total non-guaranteed Separate Account assets	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		
165. Total assets including non-guaranteed Separate Account assets (Sum of 163 and 164)	XXX	XXX	XXX	XXX	2,010,180,778	0	XXX	XXX	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 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	6,435,989	77,242,383	11,771,276	0	95,449,648
2. Alaska	AK	L	971,271	2,931,023	926,544	0	4,828,838
3. Arizona	AZ	L	7,473,609	14,539,726	33,017,388	0	55,030,723
4. Arkansas	AR	L	3,058,628	25,680,496	7,748,486	0	36,487,610
5. California	CA	L	66,617,754	146,211,629	144,744,511	0	357,573,894
6. Colorado	CO	L	6,022,638	21,558,263	20,488,094	0	48,068,995
7. Connecticut	CT	L	24,865,965	69,279,408	22,362,758	0	116,508,131
8. Delaware	DE	L	3,958,970	9,067,569	6,594,690	0	19,621,229
9. District of Columbia	DC	L	2,416,762	625,863	4,849,025	0	7,891,650
10. Florida	FL	L	35,338,545	273,552,862	75,576,444	0	384,467,851
11. Georgia	GA	L	12,836,465	76,843,130	28,397,103	0	118,076,698
12. Hawaii	HI	L	2,112,351	57,311,988	3,190,111	0	62,614,450
13. Idaho	ID	L	1,467,184	3,858,645	5,637,220	0	10,963,049
14. Illinois	IL	L	39,809,423	108,554,145	66,293,209	0	214,656,777
15. Indiana	IN	L	19,223,295	86,900,947	52,481,599	0	158,605,841
16. Iowa	IA	L	13,838,393	28,695,334	19,797,741	0	62,331,468
17. Kansas	KS	L	7,105,684	12,546,535	13,257,580	0	32,909,799
18. Kentucky	KY	L	18,697,691	39,194,911	29,612,692	0	87,505,294
19. Louisiana	LA	L	7,333,559	39,155,703	23,396,624	0	69,885,886
20. Maine	ME	L	1,967,007	14,605,819	5,072,182	0	21,645,008
21. Maryland	MD	L	13,986,618	33,288,889	23,402,199	0	70,677,706
22. Massachusetts	MA	L	45,233,963	126,867,871	94,528,658	0	266,630,492
23. Michigan	MI	L	22,369,474	141,469,353	25,689,815	0	189,528,642
24. Minnesota	MN	L	4,652,073	44,519,593	35,324,689	0	84,496,355
25. Mississippi	MS	L	1,103,839	42,307,846	2,941,644	0	46,353,329
26. Missouri	MO	L	11,987,460	22,559,985	19,200,045	0	53,747,490
27. Montana	MT	L	587,579	4,652,501	677,844	0	5,917,924
28. Nebraska	NE	L	4,338,497	4,758,222	8,880,157	0	17,976,876
29. Nevada	NV	L	2,128,925	15,212,533	7,329,889	0	24,671,347
30. New Hampshire	NH	L	3,598,745	25,133,264	6,322,498	0	35,054,507
31. New Jersey	NJ	L	31,374,554	195,134,472	47,334,635	0	273,843,661
32. New Mexico	NM	L	1,182,505	3,149,917	1,686,721	0	6,019,143
33. New York	NY	N	17,187	6,037	86,158	0	109,382
34. North Carolina	NC	L	19,311,678	148,657,508	24,179,727	0	192,148,913
35. North Dakota	ND	L	695,498	4,207,112	2,190,577	0	7,093,187
36. Ohio	OH	L	19,267,415	130,624,996	40,436,205	0	190,328,616
37. Oklahoma	OK	L	3,596,081	13,068,749	4,655,737	0	21,320,567
38. Oregon	OR	L	2,549,028	12,250,926	11,468,689	0	26,268,643
39. Pennsylvania	PA	L	43,003,104	263,370,892	69,687,833	0	376,061,829
40. Rhode Island	RI	L	1,376,723	57,345,660	1,992,677	0	60,715,060
41. South Carolina	SC	L	3,922,262	70,879,252	9,898,185	0	84,699,699
42. South Dakota	SD	L	2,180,443	10,787,786	4,751,578	0	17,719,807
43. Tennessee	TN	L	23,674,681	91,871,732	57,288,770	0	172,835,183
44. Texas	TX	L	29,404,736	65,284,577	69,589,656	0	164,278,969
45. Utah	UT	L	7,174,366	10,116,014	7,962,591	0	25,252,971
46. Vermont	VT	L	3,085,171	9,033,703	7,358,600	0	19,477,474
47. Virginia	VA	L	23,399,316	64,432,051	47,232,312	0	135,063,679
48. Washington	WA	L	21,217,571	15,359,548	36,873,047	0	73,450,166
49. West Virginia	WV	L	571,099	26,680,716	1,224,565	0	28,476,380
50. Wisconsin	WI	L	24,453,699	87,078,399	46,220,381	0	157,752,479
51. Wyoming	WY	L	813,633	3,045,761	1,114,565	0	4,973,959
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	L	0	0	0	0	0
54. Puerto Rico	PR	L	0	11,823,073	0	0	11,823,073
55. U.S. Virgin Islands	VI	L	7,436	0	0	0	7,436
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	8,969	0	8,969
58. Aggregate other alien	OT	XXX	0	0	0	0	0
59. Subtotal	XXX		653,816,542	2,863,335,317	1,292,754,893	0	4,809,906,752
90. Reporting entity contributions for employee benefits plans	XXX						0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		18,621				18,621
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		84,308				84,308
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0
95. Totals (direct business)	XXX		653,919,471	2,863,335,317	1,292,754,893	0	4,810,009,681
96. Plus reinsurance assumed	XXX		62,787	330,031			392,818
97. Totals (all business)	XXX		653,982,258	2,863,665,348	1,292,754,893	0	4,810,402,499
98. Less reinsurance ceded	XXX		365,606,021	703,704	73,210,661		439,520,386
99. Totals (all business) less reinsurance ceded	XXX		288,376,237	2,862,961,644	(c) 1,219,544,232	0	4,370,882,113
58001. DETAILS OF WRITE-INS	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		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
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0

(a) Active Status Counts:

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 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				5	6
			1	2	3	4		
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	6,435,989	77,242,383	7,685,785		0	91,364,157
2.	Alaska	AK	971,271	2,931,023	753,220		0	4,655,514
3.	Arizona	AZ	7,473,609	14,539,726	27,110,401		0	49,123,736
4.	Arkansas	AR	3,058,628	25,680,496	6,363,535		0	35,102,659
5.	California	CA	66,617,754	146,211,629	114,374,687		0	327,204,070
6.	Colorado	CO	6,022,638	21,558,263	16,310,638		0	43,891,539
7.	Connecticut	CT	24,865,965	69,279,408	17,838,716		0	111,984,089
8.	Delaware	DE	3,958,970	9,067,569	4,900,542		0	17,927,081
9.	District of Columbia	DC	2,416,762	625,863	4,263,863		0	7,306,488
10.	Florida	FL	35,338,545	273,552,862	48,582,778		0	357,474,185
11.	Georgia	GA	12,836,465	76,843,130	18,788,079		0	108,467,674
12.	Hawaii	HI	2,112,351	57,311,988	2,861,458		0	62,285,797
13.	Idaho	ID	1,467,184	3,858,645	3,627,080		0	8,952,909
14.	Illinois	IL	39,809,423	108,554,145	51,209,598		9,425,000,000	9,624,573,166
15.	Indiana	IN	19,223,295	86,900,947	38,044,445		0	144,168,687
16.	Iowa	IA	13,838,393	28,695,334	15,489,503		0	58,023,230
17.	Kansas	KS	7,105,684	12,546,535	7,607,865		0	27,260,084
18.	Kentucky	KY	18,697,691	39,194,911	22,346,286		0	80,238,888
19.	Louisiana	LA	7,333,559	39,155,703	15,072,143		0	61,561,405
20.	Maine	ME	1,967,007	14,605,819	4,106,503		0	20,679,329
21.	Maryland	MD	13,986,618	33,288,889	19,614,213		0	66,889,720
22.	Massachusetts	MA	45,233,963	126,867,871	86,647,982		0	258,749,816
23.	Michigan	MI	22,369,474	141,469,353	19,100,625		0	182,939,452
24.	Minnesota	MN	4,652,073	44,519,593	33,553,055		0	82,724,721
25.	Mississippi	MS	1,103,839	42,307,846	1,709,728		0	45,121,413
26.	Missouri	MO	11,987,460	22,559,985	12,040,840		0	46,588,285
27.	Montana	MT	587,579	4,652,501	427,511		0	5,667,591
28.	Nebraska	NE	4,338,497	4,758,222	5,424,219		0	14,520,938
29.	Nevada	NV	2,128,925	15,212,533	5,893,394		0	23,234,852
30.	New Hampshire	NH	3,598,745	25,133,264	5,269,648		0	34,001,657
31.	New Jersey	NJ	31,374,554	195,134,472	38,718,564		0	265,227,590
32.	New Mexico	NM	1,182,505	3,149,917	1,347,302		0	5,679,724
33.	New York	NY	17,187	6,037	0		0	23,224
34.	North Carolina	NC	19,311,678	148,657,508	17,437,526		0	185,406,712
35.	North Dakota	ND	695,498	4,207,112	914,384		0	5,816,994
36.	Ohio	OH	19,267,415	130,624,996	28,601,665		0	178,494,076
37.	Oklahoma	OK	3,596,081	13,068,749	3,335,415		0	20,000,245
38.	Oregon	OR	2,549,028	12,250,926	9,861,241		0	24,661,195
39.	Pennsylvania	PA	43,003,104	263,370,892	56,756,678		0	363,130,674
40.	Rhode Island	RI	1,376,723	57,345,660	1,794,724		0	60,517,107
41.	South Carolina	SC	3,922,262	70,879,252	7,328,081		0	82,129,595
42.	South Dakota	SD	2,180,443	10,787,786	2,576,542		0	15,544,771
43.	Tennessee	TN	23,674,681	91,871,732	37,810,375		0	153,356,788
44.	Texas	TX	29,404,736	65,284,577	41,639,845		0	136,329,158
45.	Utah	UT	7,174,366	10,116,014	6,800,595		0	24,090,975
46.	Vermont	VT	3,085,171	9,033,703	6,704,173		0	18,823,047
47.	Virginia	VA	23,399,316	64,432,051	39,691,745		0	127,523,112
48.	Washington	WA	21,217,571	15,359,548	32,715,794		0	69,292,913
49.	West Virginia	WV	571,099	26,680,716	752,212		0	28,004,027
50.	Wisconsin	WI	24,453,699	87,078,399	35,672,956		0	147,205,054
51.	Wyoming	WY	813,633	3,045,761	759,814		0	4,619,208
52.	American Samoa	AS	0	0	0		0	0
53.	Guam	GU	0	0	0		0	0
54.	Puerto Rico	PR	0	11,823,073	0		0	11,823,073
55.	U.S. Virgin Islands	VI	7,436	0	0		0	7,436
56.	Northern Mariana Islands	MP	0	0	0		0	0
57.	Canada	CAN	0	0	0		0	0
58.	Aggregate other alien	OT	0	0	0		0	0
59.	Total		653,816,542	2,863,335,317	988,237,971	0	9,425,000,000	13,930,389,830

ANNUAL STATEMENT FOR THE YEAR 2025 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	
	Tokio Marine Global Services, LLC	100.0%		Delaware	39-4430025	
	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	
	Riser Topco III, LLC	100.0%		Delaware	93-4046640	
	American Collectors Insurance, LLC	100.0%		Delaware	61-1723442	
	JC Taylor Insurance, LLC	100.0%		Delaware	37-1861723	
	Heacock Classic, LLC	100.0%		Delaware	93-4046640	
	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	
	The Reliance Matrix Foundation			Pennsylvania	23-2711230	
	Insurance Dedicated Fund LLC	100.0%		Delaware	36-0883760	
	Flat Rock Holdings LLC	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		
	Brackenridge Investment Trust	100.0%		Delaware		
	Oakmont Investment Trust	100.0%		Delaware		
	Springdale Investment Trust	100.0%		Delaware		
	Freeport Investment Trust	100.0%		Delaware		
	Standard Security Life Insurance Company of New York	100.0%	69078	New York	13-5679267	
	PEMZ 1 LLC	100.0%		Delaware		
	PEMZ 2 LLC	100.0%		Delaware		
	SIG Holdings, Inc.	100.0%		Delaware	51-0374001	
	Safety National Casualty Corporation	100.0%	15105	Missouri	43-0727872	
	Safety First Insurance Company	100.0%	11123	Illinois	43-1901552	
	Midlands Management Corporation	100.0%		Oklahoma	73-1366980	

ANNUAL STATEMENT FOR THE YEAR 2025 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	98-1516152	
	Tokio Marine Funding Solutions PIC, Ltd.	100.0%		Cayman Islands	13-3427277	
	Safety Specialty Insurance Company	100.0%	13815	Missouri	27-2237608	
	Insurance Data Services Corporation	100.0%		Missouri	45-3123432	
	Sarver Investment Trust	100.0%		Delaware		
	TER I, LLC	100.0%		Delaware	52-2284613	
	PEMZ 3 LLC	100.0%		Delaware		
	Matrix Absence Management, Inc.	100.0%		Delaware	77-0493584	
	Matrix Payroll Services, Inc.	100.0%		California	77-0246850	
	Delphi Capital Management, Inc.	100.0%		Delaware	52-1658222	
	Delphi CRE Funding LLC	100.0%		Delaware	88-0953643	
	Blue Ash Investment Trust	100.0%		Delaware	88-0953643	
	Vandergrift Investment Trust	100.0%		Delaware	88-0953643	
	Cheswick Investment Trust	100.0%		Delaware	88-0953643	
	Nova Investment Trust	100.0%		Delaware	88-0953643	
	Euclid Investment Trust	100.0%		Delaware	88-0953643	
	Acorn Advisory Capital L.P.	100.0%		Delaware	13-3762822	
	Acorn Advisory Capital Management LLC	100.0%		Delaware	20-3475113	
	Build Capital Management LLC	100.0%		Delaware	12-8321876	
Tokio Marine Seguradora S.A.		98.6%		Brazil		
	XS3 Seguros S.A.	49.3%		Brazil		
	Tokio Marine Serviços Ltda.	98.6%		Brazil		
Tokio Marine & Nichido Fire Insurance Co., Ltd. - Escritorio de Representacao no Brasil Ltda.		100.0%		Brazil		
Tokio Marine Compañía de Seguros, S.A. de C.V.		100.0%		Mexico		
TM Claims Service Europe Limited		100.0%		UK		
Tokio Marine Management (Australasia) Pty. Ltd.		100.0%		Australia		
	Bond and Credit Company Pty Ltd	100.0%		Australia		
	BCC Trade Credit Pty Ltd	100.0%		Australia		
	BCC Surety Pty Ltd	100.0%		Australia		
	Accident & Health International Underwriting Pty Ltd	100.0%		Australia		
TM Claims Service Asia Pte. Limited		100.0%		Singapore		
Asia General Holdings Limited		99.8%		Singapore		
	Tokio Marine Insurance Singapore Ltd.	99.8%		Singapore		
	Tokio Marine Life Insurance Singapore Pte. Ltd.	99.5%		Singapore		
	Tokio Marine Financial Advisers (Singapore) Private Limited	99.5%		Singapore		
Tokio Marine Life Insurance Malaysia Bhd.		100.0%		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
	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		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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Group Name	Name of Company	Percentage Owned(*)	NAIC Company Code	State of Domicile or Port of Entry	Federal ID Number	Alien ID
	AMPAC Insurance Marketing, Inc.	100.0%		California		
	Wilshire National Corporation	100.0%		California		
	Kiln Underwriting Limited	100.0%		UK		
	Tokio Marine Kiln Syndicates Limited	100.0%		UK		
	TMK Syndicate 510			UK		AA-1126510
	TMK Syndicate 308			UK		
	TMK Syndicate 1880			UK		AA-1120096
	TMK Syndicate 557			UK		AA-1126557
	R J Kiln & Co (No 1) Limited	100.0%		UK		
	Tokio Marine Kiln Singapore Pte. Limited	100.0%		Singapore		
	Tokio Marine Kiln Insurance Services Limited	100.0%		UK		
	Kiln Pension Guarantee Limited	100.0%		UK		
	R J Kiln & Co (No 4) Limited	100.0%		UK		
	Tokio Marine Underwriting Limited	100.0%		UK		
	Tokio Marine Risk Management Rus, LLC	100.0%		Russia		
	The Tokio Marine & Nichido Fire Insurance Company (China) Limited	100.0%		China		
	Tokio Marine Egypt General Takaful Company	100.0%		Egypt		
	Kaf Life Insurance	25.0%		Egypt		
	Allianz Hayat ve Emeklilik A.S.	11.0%		Turkey		
	HCC Insurance Holdings, Inc.	100.0%		Delaware	76-0336636	
	Illium, Inc.	100.0%		Delaware	20-3853222	
	Houston Casualty Company	100.0%	42374	Texas	74-2195939	
	U.S. Specialty Insurance Company	100.0%	29599	Texas	52-1504975	
	HCC Life Insurance Company	100.0%	92711	Indiana	35-1817054	
	Lasso Healthcare Insurance Company	100.0%	76503	Indiana	71-0408612	
	US Holdings, Inc.	100.0%		Delaware	23-2445410	
	HCC Captive Solutions Company	100.0%	16805	Tennessee	83-4368150	
	Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	100.0%		Mexico	98-1620395	
	IMT Services, LLC	100.0%		Rhode Island	11-3599814	
	IMT Services Canada Limited	100.0%		Rhode Island	98-1620112	
	NAS Insurance Services, LLC	100.0%		California	95-3952981	
	HCC Intermediate Holdings, Inc.	100.0%		Delaware	76-0585063	
	HCC Underwriting Agency Ltd.	100.0%		UK	30-0454192	
	Lloyds Syndicate 4141 TMHCC			UK		AA-1120086
	Legacy 777, LP	25.0%		Texas	48-1307787	
	Nameco (No. 808) Limited	100.0%		UK	98-1009459	
	HCC Risk Management Corporation	100.0%		Texas	75-1171384	
	HCC Service Company, Inc.	100.0%		Delaware	76-0551723	
	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		AA-3190172
	HCC Re Agency Ltd.	100.0%		Bermuda	98-0388625	
	WGIL1-North Mobile LLC	100.0%		Delaware	30-1263280	
	WGIL2-MLK LLC	100.0%		Delaware	38-4174437	
	TMHCC-EMIR2 LLC	100.0%		Delaware	37-2021265	
	TMHCC Air-1 LLC	100.0%		Delaware	32-0686531	
	TMHCC Air-2 LLC	100.0%		Delaware	92-4011436	
	Avemco Corporation	100.0%		Delaware	52-0733935	

ANNUAL STATEMENT FOR THE YEAR 2025 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
	Avemco Insurance Company	100.0%	10367	Maryland	52-0795746	
	Avemco Insurance Agency, Inc.	100.0%		Maryland	52-1008186	
	HCC Indemnity Guaranty Agency, Inc.	100.0%		New York	11-2514767	
	Tokio Marine HCC Insurance Holdings (International) Limited	100.0%		UK	98-0234131	
	Rattner Mackenzie Limited	100.0%		Jordan	98-0335106	
	HCC International Insurance Company PLC	100.0%		UK		AA-1120982
	Tokio Marine Europe S.A.	100.0%		Luxembourg		AA-1370052
	HCCI Credit Services Limited	100.0%		UK	98-0464134	
	HCC Diversificacion Y Soluciones S.L.	100.0%		Spain	98-1071873	
	Qdos Broker and Underwriting Services Limited	100.0%		UK	98-1461336	
	GCube Underwriting Limited	100.0%		UK	98-1549656	
	Renewable Energy Loss Adjusters Limited	100.0%		UK	98-1550065	
	HCC Acquisition Sub, Inc.	100.0%		New York	76-0695980	
	Professional Indemnity Agency, Inc.	100.0%		New Jersey	13-2918810	
	HCC Specialty Underwriters, Inc.	100.0%		Massachusetts	04-2748570	
	HCC Specialty Underwriters Ltd.	100.0%		Canada	98-1161736	
	MAG Acquisition Sub, Inc.	100.0%		Delaware	04-3716615	
	HCC Global Financial Products, LLC	100.0%		Delaware	06-1504568	
	Surety Associates Holding Co., Inc.	100.0%		New Mexico	93-1030249	
	American Contractors Indemnity Company	100.0%	10216	California	95-4290651	
	Occidental Services, Inc.	100.0%		Delaware	20-2465160	
	USSC Holdings, Inc.	100.0%		Maryland	43-1997476	
	United States Surety Company	100.0%	10656	Maryland	52-1976385	
	HCC Credit Group, Inc.	100.0%		New York	20-3021762	
	G.B. Kenrick & Associates, Inc.	100.0%		Michigan	38-2554454	
	HCC Public Risk Claim Service, Inc.	100.0%		Michigan	38-3002556	
	HCC Medical Insurance Services, LLC	100.0%		Wisconsin	20-3384567	
	Brooklyn Ventures, Inc.	100.0%		Delaware	47-1246008	
	Brooklyn Ventures, LLC	100.0%		Missouri	26-4114320	
	Surety360, Inc.	100.0%		Missouri	33-2203810	
	Producers Ag Insurance Group, Inc.	100.0%		Delaware	20-4103791	
	Pro Ag Transition Services, LLC	100.0%		California	35-2459750	
	Pro Ag Management, Inc.	100.0%		Illinois	37-1108576	
	Producers Agriculture Insurance Company	100.0%	34312	Texas	81-0368291	
	Crop Hail Management, Inc.	100.0%		Texas	75-1493732	
	Producers Lloyds Insurance Company	100.0%	33170	Texas	75-1494452	
	Gulf Guaranty Employee Benefit Services, Inc.	100.0%		Mississippi	64-0816870	
	TMGX Insurance Services, Inc.	100.0%		California	33-0718415	
	Renewable Energy Loss Adjusters, LLC	100.0%		California	81-0967581	
	One FDD LLC			Delaware		
	TMHCC (CI) Insurance SPC Ltd.	100.0%		Cayman Islands		
	Privilege Underwriters, Inc.	100.0%		Delaware	84-1699173	
	PURE Insurance Company	100.0%	13204	Florida	26-3109178	
	PURE Risk Management, LLC	100.0%		Florida	20-5625284	
	PURE Programs, LLC	100.0%		Delaware	81-2312376	
	Pure Art Services, LLC	100.0%		Delaware	82-1436681	
	Privilege Underwriters Reciprocal Exchange	0%	12873	Florida	20-8287105	
	PURE Specialty Exchange	0%	17148	Arizona	30-1294858	
	PURE Specialty Risk Management, LLC	100.0%		Arizona	87-4545957	
	Tokio Marine Canada Ltd.	100.0%		Canada		
	Tokio Marine Newa Insurance Co., Ltd.	50.2%		Taiwan		

ANNUAL STATEMENT FOR THE YEAR 2025 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
	Guangxin Venture Capital Co., Ltd	10.0%		Taiwan		
	Tokio Marine Asia Pte. Ltd.	100.0%		Singapore		
	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	100.0%		Hong Kong		AA-5321001
	Tokio Marine Insurance Vietnam Company Limited	51.0%		Vietnam		
	Tokio Marine South East Servicing Company Limited	60.6%		Thailand		
	Tokio Marine Insurance Broker Co., Ltd.	60.6%		Thailand		
	Tokio Management Services (Thailand) Co., Ltd.	100.0%		Thailand		
	TMF Holding (Thailand) Limited	100.0%		Thailand		
	PIM Holding (Thailand) Co., Ltd.	51.0%		Thailand		
	Pannasub Co., Ltd.	100.0%		Thailand		
	Tokio Marine Life Insurance (Thailand) Public Company Limited	100.0%		Thailand		
	NHCT Holding (Thailand) Company Limited	100.0%		Thailand		
	NHCT Company Limited	100.0%		Thailand		
	Tokio Marine Safety Insurance (Thailand) Public Company Limited	99.3%		Thailand		
	Tokio Marine Insurans (Malaysia) Berhad	100.0%		Malaysia		
	PT Asuransi Tokio Marine Indonesia	80.0%		Indonesia		
	IFFCO-TOKIO General Insurance Company Limited	49.0%		India		
	IFFCO-TOKIO Insurance Services Limited	49.0%		India		
	Malayan Insurance Company, Inc.	19.4%		Philippines		
	Hollard Holdings Proprietary Limited	22.5%		South Africa		
	Hollard International Proprietary Limited	22.5%		South Africa		
	Grand Guardian Tokio Marine General Insurance Company Limited	15.0%		Myanmar		
	The Shinko Building, Ltd.	54.0%		Japan		
	Tokio Marine & Nichido Adjusting Services Co., Ltd.	100.0%		Japan		
	The Tokio Marine Claims Service Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Systems Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin 110 Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Human Resources Academy Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Outsourcing Management Co., Ltd.	100.0%		Japan		
	MMC Insurance Services Co., Ltd.	95.0%		Japan		
	Kudan Insurance Services Co., Ltd.	95.0%		Japan		
	MHI Insurance Services, Ltd.	85.1%		Japan		
	Tokio Marine & Nichido Better Life Services	100.0%		Japan		
	Tokai Nichido Partners Management Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners TOKIO Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kansai Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Kyushu Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners Tohoku Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Partners EAST Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Magokoro Partners Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Finance Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Communications Co., Ltd.	100.0%		Japan		
	Tokio Marine Nichido Auto-support Center Co., Ltd.	100.0%		Japan		
	The Tokio Marine Research Institute	100.0%		Japan		
	Tokio Marine International Assistance Co., Ltd.	100.0%		Japan		
	The Mitsubishi Asset Brains Co., Ltd.	25.0%		Japan		
	MST Insurance Service Co., Ltd.	16.1%		Japan		
	Kaijyosyoji, Inc.	28.4%		Japan		

ANNUAL STATEMENT FOR THE YEAR 2025 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 Mezzanine Co., Ltd.	100.0%		Japan		
	Tokio Marine & Nichido Anshin Consulting Co., Ltd.	100.0%		Japan		
	T&N Insurance Services Co., Ltd.	100.0%		Japan		
	Kyoei Service Inc.	63.8%		Japan		
	Tokio Marine X SAST Insurance Co., Ltd.	100.0%		Japan		
	Kyodo Jimu Chosa Service K.K.	80.0%		Japan		
Tokio Marine	Asset Management Co., Ltd.	100.0%		Japan		
	Tokio Marine Asset Management (London) Limited	100.0%		UK		
	Tokio Marine Asset Management International Pte. Ltd.	100.0%		Singapore		
	Tokio Marine Asset Management (USA) Ltd.	100.0%		NY		
	MY PRIME PROPERTY GP Inc.	100.0%		Japan		
	PEPJ1 GK	100.0%		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		
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.	100.0%		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		
Tokio Marine Direct Insurance Co.,Ltd.		100.0%		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		
Tokio Marine Healthcare Co., Ltd.		100.0%		Japan		
Tokio Marine Resilience Co., Ltd.		100.0%		Japan		
Tokio Marine Smart Mobility Co., Ltd.		100.0%		Japan		
Tokio Marine SmartGX Co., Ltd.		100.0%		Japan		
Tokio Marine Well Design Co.,Ltd		100.0%		Japan		
Tokio Marine Trust SAST Insurance Co.,Ltd.		100.0%		Japan		
Japan wide small amount and short term insurance Co., Ltd.		100.0%		Japan		
Integrated Design & Engineering Holdings Co., Ltd.		100.0%		Japan		
	Nippon Civic Consulting Engineers Co., Ltd.	85.3%		Japan		
	Geoplan Namtech Inc.	56.0%		Japan		
	Satellite Data Services Co., Ltd.	17.1%		Japan		
	Koei Research & Consulting Inc.	100.0%		Japan		
	Nippon Koei Latin America-Caribbean Co., Ltd.	100.0%		Japan		
	NIPPON KOEI LATIN AMERICA – CARIBBEAN, MEXICO S.DE R.L. DE C.V.	100.0%		Mexico		
	NIPPON KOEI LAC, INC.	100.0%		Panama		
	NIPPON KOEI LAC DO BRASIL LTDA.	100.0%		Brazil		
	NIPPON KOEI MOZAMBIQUE, LTDA.	100.0%		Mozambique		

ANNUAL STATEMENT FOR THE YEAR 2025 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
	NIPPON KOEI INDIA PVT. LTD.	100.0%		India		
	PHILKOEI INTERNATIONAL, INC.	40.0%		Philippines		
	KOEI AFRICA COMPANY LIMITED	100.0%		Kenya		
	NIPPON KOEI MOBILITY SDN. BHD.	80.0%		Malaysia		
	NIPPON KOEI MOBILITY INDIA PRIVATE LIMITED	100.0%		India		
Nippon Koei Co., Ltd.		100.0%		Japan		
	Miotsukushi Industrial Water Concession Co., Ltd.	25.0%		Japan		
	NIPPON KOEI BANGLADESH LTD.	100.0%		Bangladesh		
	NIPPON KOEI VIETNAM COMPANY LIMITED	100.0%		Vietnam		
	PT. INDOKOEI INTERNATIONAL	80.0%		Indonesia		
	PT. IKI-TOYO	70.0%		Indonesia		
	MYANMAR KOEI INTERNATIONAL Ltd.	70.0%		Myanmar		
	PT. CIKAENGAN TIRTA ENERGI	90.0%		Indonesia		
	VIETNAM EXPRESSWAY CONSULTANT, JSC	25.0%		Vietnam		
	NIPPON KOEI AUSTRALIA PTY LIMITED	100.0%		Australia		
Nippon Koei Urban Space Co., Ltd.		100.0%		Japan		
	Tamano Ecost Co., Ltd.	83.3%		Japan		
Kisho Kurokawa Architect & Associates Co., Ltd.		100.0%		Japan		
BDP Holdings Limited		100.0%		UK		
	BDP AESOP Trustees Limited	100.0%		UK		
	BDP Employee Benefit Trustees Limited	100.0%		UK		
	Building Design Partnership Limited	100.0%		UK		
	BDP Acoustics Limited	100.0%		UK		
	BDP Advanced Technologies Limited	100.0%		UK		
	BDP Architectural Design Consulting (Shanghai) Co. Limited	100.0%		China		
	BDP Canada Inc.	100.0%		Canada		
	BDP Design Engineering Private Limited	100.0%		India		
	BDP Dublin Limited	100.0%		UK		
	BDP Europe Limited	100.0%		UK		
	BDP Landscape Limited	100.0%		UK		
	BDP Lighting Limited	100.0%		UK		
	BDP MENA Consulting Engineers LLC	49.0%		UAE		
	BDP Architects (Southeast Asia) Pte. Ltd.	100.0%		Singapore		
	BDP MENA Limited	100.0%		UK		
	BDP Planning Supervisors Limited	100.0%		UK		
	BDP Rotterdam B.V.	100.0%		Netherlands		
	Building Design Partnership (Architects, Designers, Engineers) Limited	100.0%		Ireland		
	BDP Sport Ltd	100.0%		UK		
	BDP Design Services Inc	100.0%		Delaware		
	BDP Architecture P.C			New York		
	Quadrangle Design Limited	100.0%		Canada		
	Quadrangle Architects Limited	49.0%		Canada		
	Whicheloe Macfarlane Partnership Limited	100.0%		UK		
	BDP Bristol Limited	100.0%		UK		
	Whicheloe Macfarlane MDP Limited	100.0%		UK		
	BDP Leeds Limited	100.0%		UK		
	BDP Pattern Limited	100.0%		UK		
	Building Design Partnership Australasia PTY Limited	100.0%		Australia		
	BDP Nominees (Properties & Subsidiary Operations) Limited	100.0%		UK		
	BDP Belfast Limited	100.0%		UK		
	BDP Cardiff Limited	100.0%		UK		

ANNUAL STATEMENT FOR THE YEAR 2025 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
	BDP Computing Services Limited	100.0%		UK		
	BDP Design Limited	100.0%		UK		
	BDP Edinburgh Limited	100.0%		UK		
	BDP Engineering Limited	100.0%		UK		
	BDP Glasgow Limited	100.0%		UK		
	BDP International Limited	100.0%		UK		
	BDP Liverpool Limited	100.0%		UK		
	BDP London Limited	100.0%		UK		
	BDP Manchester Limited	100.0%		UK		
	BDP Middle East Limited	100.0%		UK		
	BDP Planning Limited	100.0%		UK		
	BDP Project Management Limited	100.0%		UK		
	BDP Sheffield Limited	100.0%		UK		
	BDP Special Structures Group Limited	100.0%		UK		
	BDP Sustainability Limited	100.0%		UK		
	Building Design Partnership Europe Limited	100.0%		UK		
	Building Design Partnership International Limited	100.0%		UK		
	KOEI SYSTEM INC.	100.0%		JPN		
	SANKOH MACHINERY Co., Ltd.	33.3%		JPN		
	Nippon Koei Energy Solutions Co., Ltd.	100.0%		JPN		
	Nippon Koei Energy (Thailand) Co., Ltd.	74.0%		Thailand		
	PT Nippon Koei Energy Indonesia	100.0%		Indonesia		
	KOEI Energy Co., Ltd.	100.0%		JPN		
	Ohkura Masudama Hydropower Co., Ltd.	46.4%		JPN		
	Akita Mirai Kyosei Denryoku Co., Ltd.	33.4%		JPN		
	Flexible Energy Service Co., Ltd.	50.0%		JPN		
	Nakatsugawa Power Storage LLC	50.1%		JPN		
	NIPPON KOEI ENERGY EUROPE B.V.	100.0%		Netherlands		
	Yuso BV	28.8%		Belgium		
	RNK UK INVESTMENTS LIMITED	80.0%		UK		
	TOLLCUX INVESTMENTS LIMITED	51.2%		UK		
	TOLLCUX FINANCE LIMITED	100.0%		UK		
	TOLLGATE ENERGY STORAGE LIMITED	100.0%		UK		
	CUXTON ENERGY STORAGE LIMITED	100.0%		UK		
	RUIEN ENERGY STORAGE NV	51.0%		Belgium		
	RUIEN ENERGY STORAGE 2 BV	51.0%		Belgium		
	RUIEN ENERGY STORAGE 3 BV	51.0%		Belgium		
	SHELLE ENERGY STORAGE BV	100.0%		Belgium		
	POWERSOURCE PHILIPPINES DISTRIBUTED POWER HOLDINGS, INC.	37.0%		Philippines		
	Pacific Rim Energy Inc.	50.0%		Delaware		
	Nippon Koei Energy in Asia Co., Ltd.	49.0%		Thailand		
	Nippon Koei Business Partners Co., Ltd.	100.0%		Japan		
	Nikki Corporation	100.0%		Japan		
	Aichi Tamano Information System Co., Ltd.	100.0%		Japan		
	EI Koei Co., Ltd.	100.0%		Japan		
	Vector3, Inc.	100.0%		Delaware	39-3986046	
	Tokio Marine Co-Creation Consulting (Shanghai) Limited	100.0%		China		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAILS 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 North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			45-2682309				TMNA Services, LLC	DE	NIA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			39-4430025				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.	NO	
3098	Tokio Marine Holdings, Inc. GRP	32301	20-0940754				TMS Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41238	13-3118700				Trans Pacific Insurance Company	NY	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10738	91-1932966				TM Specialty Insurance Company	AZ	IA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41742	13-2871816				Tokio Marine Management, Inc.	NY	NIA	Tokio Marine America Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			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	
3098	Tokio Marine Holdings, Inc. GRP	41726	99-0218320				First Fire and Casualty Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	41734	99-0218318				First Indemnity Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10938	99-0335740				First Security Insurance of Hawaii, Inc.	HI	IA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			99-0046912				J.M. Lydgate, Limited	HI	NIA	First Insurance Company of Hawaii, Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			13-3427277				Delphi Financial Group, Inc.	DE	UIP	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	66575	74-2281123				Reliance Standard Life Insurance Company of Texas	TX	UDP	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	68381	36-0883760				Reliance Standard Life Insurance Company	IL	RE	Reliance Standard Life Insurance Company of Texas	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	71005	13-3176850				First Reliance Standard Life Insurance Company	NY	DS	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2711230				Delphi Project Foundation	PA	NIA	Reliance Standard Life Insurance Company	Other		Tokio Marine Holdings, Inc.	NO	
			52-2284613				TER I, LLC	DE	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			36-0883760				Insurance Dedicated Fund LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			27-3562945				Fiat Rock Holdings LLC	DE	NIA	Reliance Standard Life Insurance Company	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	
							Quercus Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Riverview Mortgage Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Brackenridge Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Oakmont Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Springdale Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Freepoint Investment Trust	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	69078	13-5679267				Standard Security Life Insurance Company of New York	NY	DS	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEMZ 1 LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEMZ 2 LLC	DE	NIA	Reliance Standard Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			51-0374001				SIG Holdings, Inc.	DE	NIA	Delphi Financial Group, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	15105	43-0727872				Safety National Casualty Corporation	MO	IA	SIG Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	11123	43-1901552				Safety First Insurance Company	IL	IA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1366980				Midlands Management Corporation	OK	NIA	Safety National Casualty Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			73-1446969				Midlands Claim Administrators, Inc.	OK	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1298078				Midlands Management of Texas, Inc.	TX	NIA	Midlands Management Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

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SCHEDULE Y

PART 1A - DETAILS 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 Life Insurance Singapore Pte. Ltd.	..SGP	.....IA	Asia General Holdings Limited	Ownership	0.997	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Life Insurance Malaysia Bhd.	..MYS	.....IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Financial Advisers (Singapore) Private Limited	..SGP	.....IA	Tokio Marine Life Insurance Singapore Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Kiln Group Limited	..GBR	.....NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
			AA-1121445				Tokio Marine Kiln Insurance Limited	..GBR	.....IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Kiln Underwriting (510) Limited	..GBR	.....IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							R J Kiln & Co (No 2) Limited	..GBR	.....NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							WNC GP, LLC	..CA	.....NIA	R J Kiln & Co (No 2) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							WNC Holding Company, LP	..DE	.....NIA	R J Kiln & Co (No 2) Limited	Ownership	0.990	Tokio Marine Holdings, Inc.	..NO	
							WNC Holding Company, LP	..DE	.....NIA	WNC GP, LLC	Ownership	0.010	Tokio Marine Holdings, Inc.	..NO	
							WNC Insurance Holding Corp.	..DE	.....NIA	WNC Holding Company, LP	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Highland Insurance Services, Inc.	..CA	.....NIA	WNC Insurance Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Precise Adjustments, Inc.	..TX	.....NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Insurance Management Services, Inc.	..TX	.....NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							AMPAC Insurance Marketing, Inc.	..CA	.....NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Wilshire National Corporation	..CA	.....NIA	Tokio Marine Highland Insurance Services, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Kiln Underwriting Limited	..GBR	.....IA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Kiln Syndicates Limited	..GBR	.....NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
			AA-1126510				TMK Syndicate 510	..GBR	.....IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	..NO	
							TMK Syndicate 308	..GBR	.....IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	..NO	
			AA-1120096				TMK Syndicate 1880	..GBR	.....IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	..NO	
			AA-1126557				TMK Syndicate 557	..GBR	.....IA	Tokio Marine Kiln Syndicates Limited	Management		Tokio Marine Holdings, Inc.	..NO	
							R J Kiln & Co (No 1) Limited	..GBR	.....NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Kiln Singapore Pte. Limited	..SGP	.....NIA	Tokio Marine Kiln Syndicates Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Kiln Insurance Services Limited	..GBR	.....NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Kiln Pension Guarantee Limited	..GBR	.....NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							R J Kiln & Co (No 4) Limited	..GBR	.....NIA	Tokio Marine Kiln Group Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Underwriting Limited	..GBR	.....IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							Tokio Marine Risk Management Rus, LLC	..RUS	.....NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
							The Tokio Marine & Nichido Fire Insurance Company (China) Limited	..CHN	.....IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
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.	..YES	
			93-4046640				Riser Topco III, LLC	..DE	.....NIA	Philadelphia Indemnity Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
			61-1723442				American Collectors Insurance, LLC	..DE	.....NIA	Riser Topco III, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
			37-1861723				JC Taylor Insurance, LLC	..DE	.....NIA	Riser Topco III, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
			93-4046640				Heacock Classic, LLC	..DE	.....NIA	Riser Topco III, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	
			51-0385989				PCHC Investment Corp.	..DENIA	Philadelphia Consolidated Holding Corp.	Ownership	1.000	Tokio Marine Holdings, Inc.	..NO	

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

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			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	
							Kaf Life Insurance	EGY	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							Allianz Hayat ve Emeklilik A.S.	TUR	IA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Other		Tokio Marine Holdings, Inc.	NO	
			76-0336636				HCC Insurance Holdings, Inc.	DE	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			20-3853222				Illium, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	42374	74-2195939				Houston Casualty Company	TX	IA	Illium, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			11-3599814				IMT Services, LLC	RI	NIA	Illium, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620112				IMT Services Canada Limited	RI	NIA	IMT Services, LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	29599	52-1504975				U.S. Specialty Insurance Company	TX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							One FDD LLC	DE	NIA	HCC Insurance Holdings, Inc.	Other		Tokio Marine Holdings, Inc.	NO	
							TMHCC (C1) Insurance SPC Ltd.	CYM	IA	HCC Insurance Holdings, Inc.	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	
3098	Tokio Marine Holdings, Inc. GRP	76503	71-0408612				Lasso Healthcare Insurance Company	IN	IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-1620395				Tokio Marine HCC México Compañía Afianzadora, S.A. de C.V.	MEX	IA	Houston Casualty Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			23-2445410				US Holdings, Inc.	DE	NIA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	16805	83-4368150				HCC Captive Solutions Company	TN	IA	HCC Life Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			95-3952981				NAS Insurance Services, LLC	CA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0585063				HCC Intermediate Holdings, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-0454192				HCC Underwriting Agency Ltd.	GBR	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			75-1171384				HCC Risk Management Corporation	TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-1120086				Lloyds Syndicate 4141 TMHCC	GBR	IA	HCC Underwriting Agency Ltd.	Management		Tokio Marine Holdings, Inc.	NO	
			48-1307787				Legacy 777, LP	TX	NIA	HCC Intermediate Holdings, Inc.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
			98-1009459				Nameco (No. 808) Limited	GBR	IA	HCC Intermediate Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0551723				HCC Service Company, Inc.	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			76-0623081				HCC Service Delaware, LLC	DE	NIA	HCC Service Company, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-2810404				LDG Reinsurance Corporation	MA	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			68-0101584				HCC Casualty Insurance Services, Inc.	CA	NIA	LDG Reinsurance Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			04-3373226				On Call International LLC	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			46-0738616				On Call International Services, LLC	DE	NIA	On Call International LLC	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			AA-3190172				HCC Reinsurance Company Limited	BMU	IA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			98-0388625				HCC Re Agency Ltd.	BMU	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			30-1263280				WGIL1-North Mobile LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			38-4744437				WGIL2-MLK LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			37-2021265				TMHCC-EMIR2 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			32-0686531				TMHCC Air-1 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			92-4011436				TMHCC Air-2 LLC	DE	NIA	HCC Reinsurance Company Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-0733935				Avemco Corporation	DE	NIA	HCC Insurance Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
3098	Tokio Marine Holdings, Inc. GRP	10367	52-0795746				Avemco Insurance Company	MD	IA	Avemco Corporation	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	
3098	Tokio Marine Holdings, Inc. GRP	11243	76-0699782				Tokio Marine GRV Re, Inc.	OK	IA	Tokio Marine North America, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
			52-1008186				Avemco Insurance Agency, Inc.	MD	NIA	Avemco Insurance Company	Ownership	1.000	Tokio Marine Holdings, Inc.	YES	

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			11-2514767				HCC Indemnity Guaranty Agency, Inc.	..NY.....	..NIA.....	Avemco Corporation	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	..GBR.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	0.988	Tokio Marine Holdings, Inc.	..NO.....	
			98-0234131				Tokio Marine HCC Insurance Holdings (International) Limited	..GBR.....	..NIA.....	HCC Global Financial Products, LLC	Ownership.....	0.012	Tokio Marine Holdings, Inc.	..NO.....	
			98-0335106				Rattner Mackenzie Limited	..JOR.....	..NIA.....	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			AA-1120982				HCC International Insurance Company PLC	..GBR.....	..IA.....	Tokio Marine HCC Insurance Holdings (International) Limited	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			AA-1370052				Tokio Marine Europe S.A.	..LUX.....	..IA.....	HCC International Insurance Company PLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-0464134				HCC Credit Services Limited	..GBR.....	..NIA.....	HCC International Insurance Company PLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-1071873				HCC Diversificacion Y Soluciones S.L.	..ESP.....	..NIA.....	HCC International Insurance Company PLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-1461336				Odos Broker and Underwriting Services Limited	..GBR.....	..NIA.....	HCC International Insurance Company PLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-1549656				GCube Underwriting Limited	..GBR.....	..NIA.....	HCC International Insurance Company PLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-1550065				Renewable Energy Loss Adjusters Limited	..GBR.....	..NIA.....	HCC International Insurance Company PLC	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			76-0695980				HCC Acquisition Sub, Inc.	..NY.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			13-2918810				Professional Indemnity Agency, Inc.	..NJ.....	..NIA.....	HCC Acquisition Sub, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			04-2748570				HCC Specialty Underwriters, Inc.	..MA.....	..NIA.....	HCC Acquisition Sub, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			98-1161736				HCC Specialty Underwriters Ltd.	..CAN.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			04-3716615				MAG Acquisition Sub, Inc.	..DE.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			06-1504568				HCC Global Financial Products, LLC	..DE.....	..NIA.....	MAG Acquisition Sub, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			93-1030249				Surety Associates Holding Co., Inc.	..NM.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
3098	Tokio Marine Holdings, Inc. GRP	10216	95-4290651				American Contractors Indemnity Company	..CA.....	..IA.....	Surety Associates Holding Co., Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			20-2465160				Occidental Services, Inc.	..DE.....	..NIA.....	Surety Associates Holding Co., Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			43-1997476				USSC Holdings, Inc.	..MD.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
3098	Tokio Marine Holdings, Inc. GRP	10656	52-1976385				United States Surety Company	..MD.....	..IA.....	USSC Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			20-3021762				HCC Credit Group, Inc.	..NY.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			38-2554454				G.B. Kenrick & Associates, Inc.	..MI.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			38-3002556				HCC Public Risk Claim Service, Inc.	..MI.....	..NIA.....	G.B. Kenrick & Associates, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			20-3384567				HCC Medical Insurance Services, LLC	..WI.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			47-1246008				Brooklyn Ventures, Inc.	..DE.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			26-4114320				Brooklyn Ventures, LLC	..MO.....	..NIA.....	Brooklyn Ventures, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			20-4103791				Surety360, Inc.	..MO.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			35-2459750				Producers Ag Insurance Group, Inc.	..DE.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			37-1108576				Pro Ag Transition Services, LLC	..CA.....	..NIA.....	Producers Ag Insurance Group, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			81-0368291				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	75-1493732				Producers Agriculture Insurance Company	..TX.....	..IA.....	Pro Ag Management, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			75-1493732				Crop Hail Management, Inc.	..TX.....	..NIA.....	Producers Agriculture Insurance Company	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
3098	Tokio Marine Holdings, Inc. GRP	33170	75-1494452				Producers Lloyds Insurance Company	..TX.....	..IA.....	Producers Agriculture Insurance Company	Management.....		Tokio Marine Holdings, Inc.	..NO.....	
			64-0816870				Gulf Guaranty Employee Benefit Services, Inc.	..MS.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			84-1699173				Privilege Underwriters, Inc.	..DE.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
3098	Tokio Marine Holdings, Inc. GRP	13204	26-3109178				PURE Insurance Company	..FL.....	..IA.....	Privilege Underwriters, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			20-5625284				PURE Risk Management, LLC	..FL.....	..NIA.....	Privilege Underwriters, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			81-2312376				PURE Programs, LLC	..DE.....	..NIA.....	Privilege Underwriters, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
			82-1436681				PURE Art Services, LLC	..DE.....	..NIA.....	Privilege Underwriters, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	
3098	Tokio Marine Holdings, Inc. GRP	12873	20-8287105				Privilege Underwriters Reciprocal Exchange	..FL.....	..IA.....	Subscriber's Advisory Committee	Attorney-In-Fact.....		Tokio Marine Holdings, Inc.	..NO.....	
			33-0718415				TMGX Insurance Services, Inc.	..CA.....	..NIA.....	HCC Insurance Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	..NO.....	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

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							IFFCO-TOKIO Insurance Services LimitedIND.....	..NIA.....	IFCO-TOKIO General Insurance Company, Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.NO.....	
							Malayan Insurance Company, Inc. ....	..PHL.....	..IA.....	Tokio Marine Asia Pte. Ltd.	Ownership.....	0.194	Tokio Marine Holdings, Inc. ....	..NO.....	
							Hollard Holdings Proprietary Limited .....	..ZAF.....	..NIA.....	Tokio Marine Asia Pte. Ltd.	Ownership.....	0.225	Tokio Marine Holdings, Inc. ....	..NO.....	
							Hollard International Proprietary Limited ...	..ZAF.....	..NIA.....	Tokio Marine Asia Pte. Ltd.	Ownership.....	0.225	Tokio Marine Holdings, Inc. ....	..NO.....	
							PT Tokio Marine Life Insurance Indonesia ...	..IDN.....	..IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.978	Tokio Marine Holdings, Inc. ....	..NO.....	
							Grand Guardian Tokio Marine General Insurance Company Limited .....	..MMR.....	..IA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.150	Tokio Marine Holdings, Inc. ....	..NO.....	
			AA-1580070				Nisshin Fire & Marine Insurance Co., Ltd. ...	..JPN.....	..IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Nisshinfire Information System Co., Ltd. ....	..JPN.....	..NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Universal Risk Solution Company, Limited .....	..JPN.....	..NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Nisshin Fire Insurance Service Co., Ltd. ....	..JPN.....	..NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
			AA-1580017				Tokio Marine & Nichido Life Insurance Co., Ltd. ....	..JPN.....	..IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine Anshin Agency Corporation .....	..JPN.....	..NIA.....	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Anshin Consulting Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Anshin Support Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Life Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							T&N Insurance Services Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Career Service Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Facilities, Inc. ....	..JPN.....	..NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	0.750	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Facilities, Inc. ....	..JPN.....	..NIA.....	Nisshin Fire & Marine Insurance Co., Ltd.	Ownership.....	0.025	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Facility Service, Inc. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Facilities, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Lec Service, Inc. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Facilities, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Medical Service Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine dR Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine Millea SAST Insurance Co., Ltd. ....	..JPN.....	..NIA.....	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.....	
							Tokio Marine Direct Insurance Co., Ltd. ....	..JPN.....	..IA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine Business Support Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							The Shinko Building, Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	0.540	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Adjusting Services Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							The Tokio Marine Claims Service Co., Ltd. ...	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Systems Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Anshin 110 Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine & Nichido Human Resources Academy Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	
							Tokio Marine Asset Management Co., Ltd. ....	..JPN.....	..NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc. ....	..NO.....	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
							Tokio Marine Asset Management (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	
							MY PRIME PROPERTY GP Inc.	.JPN	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PEPJ1 GK	.JPN	NIA	Tokio Marine Asset Management Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Outsourcing Management Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							MMC Insurance Services Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.950	Tokio Marine Holdings, Inc.	NO	
							Kudan Insurance Services Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.950	Tokio Marine Holdings, Inc.	NO	
							MHI Insurance Services, Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.851	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Better Life Services	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokai Nichido Partners Management Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners TOKIO Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Chugoku-Shikoku Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Kansai Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Hokkaido Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Tokai-Hokuriku Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Kyushu Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners Tohoku Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Partners EAST Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Magokoro Partners Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Finance Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine & Nichido Communications Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Nichido Auto-support Center Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Tokio Marine Research Institute	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine International Assistance Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							The Mitsubishi Asset Brains Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							MST Insurance Service Co., Ltd.	.JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.161	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

PART 1A - DETAILS 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)	*
							Kaijyosyoji, Inc.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.284	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Mezzanine Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Assistance Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Whitehealthcare Inc.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.400	Tokio Marine Holdings, Inc.	NO	
							AlgoNaut Inc.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.400	Tokio Marine Holdings, Inc.	NO	
							Kyoei Service Inc.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.638	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine X SAST Insurance Co., Ltd.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							I-Resilience Corporation	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	0.300	Tokio Marine Holdings, Inc.	NO	
							Kyodo Jimu Chosa Service K.K.	JPN	NIA	Tokio Marine & Nichido Fire Insurance Co., Ltd.	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Healthcare Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Resilience Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Smart Mobility Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine SmartGX Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Well Design Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tokio Marine Trust SAST Insurance Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Japan wide small amount and short term insurance Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Integrated Design & Engineering Holdings Co., Ltd.	JPN	NIA	Tokio Marine Holdings, Inc.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nippon Koei Co., Ltd.	JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nippon Civic Consulting Engineers Co., Ltd.	JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	0.853	Tokio Marine Holdings, Inc.	NO	
							Geoplan Namtech Inc.	JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	0.560	Tokio Marine Holdings, Inc.	NO	
							Satellite Data Services Co., Ltd.	JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	0.171	Tokio Marine Holdings, Inc.	NO	
							Miotsukushi Industrial Water Concession Co., Ltd.	JPN	NIA	Nippon Koei Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							Koei Research & Consulting Inc.	JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nippon Koei Latin America-Caribbean Co., Ltd.	JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI LAC, INC.	PAN	NIA	Nippon Koei Latin America-Caribbean Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI LATIN AMERICA CARIBBEAN, MEXICO S.DE R.L. DE C.V.	MEX	NIA	Nippon Koei Latin America-Caribbean Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI LAC DO BRASIL LTDA.	BRA	NIA	NIPPON KOEI LAC, INC.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI MOZAMBIQUE, LTDA.	MOZ	NIA	NIPPON KOEI LAC, INC.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI INDIA PVT. LTD.	IND	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI BANGLADESH LTD.	BGD	NIA	Nippon Koei Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI VIETNAM COMPANY LIMITED	VNM	NIA	Nippon Koei Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PHILKOEI INTERNATIONAL, INC.	PHL	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	0.400	Tokio Marine Holdings, Inc.	NO	
							PT. INDOKOEI INTERNATIONAL	IDN	NIA	Nippon Koei Co., Ltd.	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	

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SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

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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)	*
							MYANMAR KOEI INTERNATIONAL Ltd.	.MMR	NIA	Nippon Koei Co., Ltd.	Ownership	0.700	Tokio Marine Holdings, Inc.	NO	
							KOEI AFRICA COMPANY LIMITED	.KEN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							PT. CIKAENGAN TIRTA ENERGI	.IDN	NIA	Nippon Koei Co., Ltd.	Ownership	0.900	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI MOBILITY SDN. BHD.	.MYS	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI MOBILITY INDIA PRIVATE LIMITED	.IND	NIA	NIPPON KOEI MOBILITY SDN. BHD.	Ownership	0.750	Tokio Marine Holdings, Inc.	NO	
							PT. IKI-TOYO	.IDN	NIA	PT. INDOKOEI INTERNATIONAL	Ownership	0.700	Tokio Marine Holdings, Inc.	NO	
							VIETNAM EXPRESSWAY CONSULTANT, JSC	.VNM	NIA	Nippon Koei Co., Ltd.	Ownership	0.250	Tokio Marine Holdings, Inc.	NO	
							Nippon Koei Urban Space Co., Ltd.	.JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Tamano Ecost Co., Ltd.	.JPN	NIA	Nippon Koei Urban Space Co., Ltd.	Ownership	0.833	Tokio Marine Holdings, Inc.	NO	
							Kisho Kurokawa Architect & Associates Co., Ltd.	.JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Acoustics Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Advanced Technologies Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP AESOP Trustees Limited	.GBR	NIA	BDP Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Architects (Southeast Asia) Pte. Ltd.	.SGP	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Architectural Design Consulting (Shanghai) Co. Limited	.CHN	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Architecture P.C	.NY	NIA	BDP Design Services Inc	Other		Tokio Marine Holdings, Inc.	NO	
							BDP Belfast Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Bristol Limited	.GBR	NIA	Whicheloe Macfarlane Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Canada Inc.	.CAN	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Cardiff Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Computing Services Limited	.GBR	NIA	Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Design Engineering Private Limited	.IND	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Design Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Design Services Inc	.DE	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Dublin Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Edinburgh Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Employee Benefit Trustees Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Engineering Limited	.GBR	NIA	BDP Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Europe Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Glasgow Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Holdings Limited	.GBR	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP International Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Landscape Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Leeds Limited	.GBR	NIA	Whicheloe Macfarlane Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Lighting Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Liverpool Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

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

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							BDP London Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Manchester Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP MENA Consulting Engineers LLC		NIA	Building Design Partnership Limited	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							BDP MENA Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Middle East Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Nominees (Properties & Subsidiary Operations) Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Pattern Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Planning Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Planning Supervisors Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Project Management Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Rotterdam B.V.	.NLD	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Sheffield Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Special Structures Group Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Sport Ltd	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							BDP Sustainability Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Building Design Partnership (Architects, Designers, Engineers) Limited	.IRL	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Building Design Partnership Australasia PTY Limited	.AUS	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Building Design Partnership Europe Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Building Design Partnership International Limited	.GBR	NIA	BDP Nominees (Properties & Subsidiary Operations) Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Building Design Partnership Limited	.GBR	NIA	BDP Holdings Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Quadrangle Architects Limited	.CAN	NIA	Quadrangle Design Limited	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							Quadrangle Design Limited	.CAN	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Whicheloe Macfarlane MDP Limited	.GBR	NIA	Whicheloe Macfarlane Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Whicheloe Macfarlane Partnership Limited	.GBR	NIA	Building Design Partnership Limited	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nippon Koei Energy Solutions Co., Ltd.	.JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nippon Koei Energy (Thailand) Co., Ltd.	.THA	NIA	Nippon Koei Energy Solutions Co., Ltd.	Ownership	0.740	Tokio Marine Holdings, Inc.	NO	
							PT Nippon Koei Energy Indonesia	.IDN	NIA	Nippon Koei Energy Solutions Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Nippon Koei Energy in Asia Co., Ltd.	.THA	NIA	Nippon Koei Energy Solutions Co., Ltd.	Ownership	0.490	Tokio Marine Holdings, Inc.	NO	
							KOEI SYSTEM INC.	.JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							SANKOH MACHINERY Co., Ltd.	.JPN	NIA	Integrated Design & Engineering Holdings Co., Ltd.	Ownership	0.333	Tokio Marine Holdings, Inc.	NO	
							KOEI Energy Co., Ltd.	.JPN	NIA	Nippon Koei Energy Solutions Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Ohkura Masudama Hydropower Co., Ltd.	.JPN	NIA	KOEI Energy Co., Ltd.	Ownership	0.464	Tokio Marine Holdings, Inc.	NO	
							Akita Mirai Kyosei Denryoku Co., Ltd.	.JPN	NIA	Nippon Koei Energy Solutions Co., Ltd.	Ownership	0.334	Tokio Marine Holdings, Inc.	NO	
							NIPPON KOEI ENERGY EUROPE B.V.	.NLD	NIA	Nippon Koei Energy Solutions Co., Ltd.	Ownership	1.000	Tokio Marine Holdings, Inc.	NO	
							Yuso BV	.BEL	NIA	NIPPON KOEI ENERGY EUROPE B.V.	Ownership	0.288	Tokio Marine Holdings, Inc.	NO	
							RNK UK INVESTMENTS LIMITED	.GBR	NIA	NIPPON KOEI ENERGY EUROPE B.V.	Ownership	0.800	Tokio Marine Holdings, Inc.	NO	

SCHEDULE Y
PART 1A - DETAILS 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)	*
							TOLLCOX INVESTMENTS LIMITED .....	.GBR.....	NIA.....	RNK UK INVESTMENTS LIMITED	Ownership.....	0.512	Tokio Marine Holdings, Inc.	NO.....	
							TOLLCOX FINANCE LIMITED .....	.GBR.....	NIA.....	TOLLCOX INVESTMENTS LIMITED	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							TOLLGATE ENERGY STORAGE LIMITED .....	.GBR.....	NIA.....	TOLLCOX FINANCE LIMITED	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							CUXTON ENERGY STORAGE LIMITED .....	.GBR.....	NIA.....	TOLLCOX FINANCE LIMITED	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							RUIEN ENERGY STORAGE NV .....	.BEL.....	NIA.....	NIPPON KOEI ENERGY EUROPE B.V.	Ownership.....	0.510	Tokio Marine Holdings, Inc.	NO.....	
							RUIEN ENERGY STORAGE 2 BV .....	.BEL.....	NIA.....	NIPPON KOEI ENERGY EUROPE B.V.	Ownership.....	0.510	Tokio Marine Holdings, Inc.	NO.....	
							RUIEN ENERGY STORAGE 3 BV .....	.BEL.....	NIA.....	NIPPON KOEI ENERGY EUROPE B.V.	Ownership.....	0.510	Tokio Marine Holdings, Inc.	NO.....	
							SHELLE ENERGY STORAGE BV .....	.BEL.....	NIA.....	NIPPON KOEI ENERGY EUROPE B.V.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Flexible Energy Service Co., Ltd. ....	.JPN.....	NIA.....	Nippon Koei Energy Solutions Co., Ltd.	Ownership.....	0.500	Tokio Marine Holdings, Inc.	NO.....	
							POWERSOURCE PHILIPPINES DISTRIBUTED POWER HOLDINGS, INC. ....	.PHL.....	NIA.....	Nippon Koei Energy Solutions Co., Ltd.	Ownership.....	0.370	Tokio Marine Holdings, Inc.	NO.....	
							Pacific Rim Energy Inc. ....	.DE.....	NIA.....	Nippon Koei Energy Solutions Co., Ltd.	Ownership.....	0.500	Tokio Marine Holdings, Inc.	NO.....	
							Nippon Koei Business Partners Co., Ltd. ....	.JPN.....	NIA.....	Integrated Design & Engineering Holdings Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nikki Corporation .....	.JPN.....	NIA.....	Integrated Design & Engineering Holdings Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Aichi Tamano Information System Co., Ltd. ....	.JPN.....	NIA.....	Integrated Design & Engineering Holdings Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Ei Koei Co., Ltd. ....	.JPN.....	NIA.....	Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							NIPPON KOEI AUSTRALIA PTY LIMITED .....	.AUS.....	NIA.....	Nippon Koei Co., Ltd.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Nakatsugawa Power Storage LLC .....	.JPN.....	NIA.....	Nippon Koei Energy Solutions Co., Ltd.	Ownership.....	0.501	Tokio Marine Holdings, Inc.	NO.....	
							Vector3, Inc. ....	.DE.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	
							Tokio Marine Co-Creation Consulting (Shanghai) LimitedCHN.....	NIA.....	Tokio Marine Holdings, Inc.	Ownership.....	1.000	Tokio Marine Holdings, Inc.	NO.....	

NONE

Asterisk	
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ANNUAL STATEMENT FOR THE YEAR 2025 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	277,200,000	(15,000,000)							262,200,000	(482,785,236)
	45-2682016	TOKIO MARINE NORTH AMERICA, INC.	10,000,000	(10,000,000)							0	
	45-2682309	TMNA SERVICES, LLC		10,000,000							10,000,000	
	39-4430025	TOKIO MARINE GLOBAL SERVICES, LLC		15,000,000							15,000,000	
	AA-1126510	KILN/LLOYDS SYNDICATE - KILN 510									0	(151,882,388)
	AA-1120096	KILN/LLOYD'S SYNDICATE NUMBER 1880									0	(17,719,036)
	23-2202671	PHILADELPHIA CONSOLIDATED HOLDING CORP.	20,000,000								20,000,000	
18058	23-1738402	PHILADELPHIA INDEMNITY INSURANCE COMPANY	(30,000,000)				(460,566,360)		*		(490,566,360)	123,213,038
23850	23-2423138	TOKIO MARINE SPECIALTY INSURANCE COMPANY							*		0	178,628,854
	23-1609281	MAGUIRE INSURANCE AGENCY, INC.					460,566,360				460,566,360	
41742	99-0218317	FIRST INSURANCE COMPANY OF HAWAII, LTD.							*		0	53,950,000
41238	13-3118700	TRANS PACIFIC INSURANCE COMPANY									0	4,133,211
66575	74-2281123	RELIANCE STANDARD LIFE INS COMPANY TX	400,000								400,000	
68381	36-0883760	RELIANCE STANDARD LIFE INSURANCE COMPANY	30,325,000	322,000,000							352,325,000	(973,820,653)
15105	43-0727872	SAFETY NATIONAL CASUALTY CORPORATION	(290,000,000)				(184,299,514)				(474,299,514)	931,702,498
71005	13-3176850	FIRST RELIANCE STANDARD LIFE INS COMPANY	(15,000,000)								(15,000,000)	
11123	43-1901552	SAFETY FIRST INSURANCE COMPANY	(3,900,000)								(3,900,000)	28,159,404
	13-3427277	DELPHI FINANCIAL GROUP, INC.	328,039,037	(322,000,000)			184,299,514				190,338,551	
	AA-3770149	SAFETY NATIONAL RE SPC									0	(890,071,783)
10945	13-4032666	TOKIO MARINE AMERICA INSURANCE COMPANY	(77,200,000)								(77,200,000)	153,592,586
	AA-1121445	TOKIO MARINE KILN INSURANCE LIMITED									0	(27,387,000)
32301	20-0940754	TNUS INSURANCE COMPANY									0	28,035
	AA-1560076	TOKIO MARINE & NICHIDO FIRE INSURANCE CO									0	(291,533,038)
	AA-1580070	NISSHIN FIRE & MARINE INSURANCE CO LTD									0	(359,880)
	AA-2730049	TOKIO MARINE COMPANIA DE SEGUROS									0	(95,000)
42374	74-2195939	HOUSTON CASUALTY COMPANY	(384,500,000)						*		(384,500,000)	339,811,669
13815	27-2237608	SAFETY SPECIALTY INSURANCE COMPANY	(6,100,000)								(6,100,000)	114,168,658
10216	95-4290651	AMERICAN CONTRACTORS INDEMNITY COMPANY	(10,600,000)						*		(10,600,000)	(22,000)
10367	52-0795746	AVEMCO INSURANCE COMPANY	(3,000,000)						*		(3,000,000)	417,000
92711	35-1817054	HCC LIFE INSURANCE COMPANY	(127,800,000)	(10,636,972)							(138,436,972)	29,223,000
11243	76-0699782	TOKIO MARINE GRV RE, INC									0	(189,557,797)
	76-0479419	HCC REINSURANCE COMPANY LIMITED	(60,000,000)								(60,000,000)	(170,073,000)
34312	81-0368291	PRODUCERS AGRICULTURE INSURANCE COMPANY									0	1,290,405,000
33170	75-1494452	PRODUCERS LLOYDS INSURANCE COMPANY									0	7,000
29599	52-1504975	U.S. SPECIALTY INSURANCE COMPANY	(105,100,000)	400,000,000					*		294,900,000	(1,603,105,000)
10656	52-1976385	UNITED STATES SURETY COMPANY	(2,700,000)						*		(2,700,000)	52,000
	68-0101584	HCC CASUALTY INSURANCE SERVICES, INC.		(400,000,000)							(400,000,000)	
	76-0336636	HCC INSURANCE HOLDINGS, INC.	411,751,477	(13,300,000)							398,451,477	
	98-0413966	HCC INTERNATIONAL INSURANCE COMPANY PLC	(268,000,000)								(268,000,000)	(275,848,000)
	98-1009459	NAMECO (NO. 808) LIMITED	(32,000,000)								(32,000,000)	73,165,000
	37-1108576	PRO AG MANAGEMENT, INC.				229,666,782					229,666,782	
	98-0464134	HCCI CREDIT SERVICES LIMITED	(4,300,608)								(4,300,608)	
		TME LUXEMBOURG	(50,000,000)								(50,000,000)	

ANNUAL STATEMENT FOR THE YEAR 2025 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-3770493	TOKIO MARINE RSL RE PIC LTD									0	973,820,653
		TOKIO MARINE HCC MEXICO COMPANIA									0	
		AFIANZADORA, S.A. DE C.V									0	42,626,000
		TOKIO MARINE EUROPA SA									0	661,332,000
	84-1699173	PRIVILEGE UNDEWRITERS, INC.	25,923,763				259,671,145			(50,000,000)	235,594,908	
	AA-5764102	TOKIO MARINE INSURANCE SINGAPORE LTD.									0	98,000
	20-4103791	PRODUCERS AG INSURANCE GROUP, INC.				(229,666,782)					(229,666,782)	
	26-3109178	PURE Insurance Company									0	(5,170,400)
	81-2312376	PURE Programs, LLC	(5,000,000)								(5,000,000)	
		PURE RISK MANAGEMENT	(214,000,000)				722,394,030				508,394,030	
		ACORN ADVISORY CAPITAL L.P.	(24,439,037)								(24,439,037)	
		TOKIO MARINE HOLDINGS, INC.	640,000,000								640,000,000	
	20-8287105	PRIVILEGE UNDEWRITERS RECIPROCAL EXCHANGE					(982,065,175)		*	50,000,000	(932,065,175)	77,116,971
	17148	PURE SPECIALTY EXCHANGE							*		0	2,146,634
	87-4545957	PURE SPECIALTY RISK MANAGEMENT LLC	(6,923,763)								(6,923,763)	
		Tokio Marine Canada									0	1,633,000
	69078	STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK	(19,325,000)								(19,325,000)	
		GCube Underwriting Limited	(3,750,869)								(3,750,869)	
		LASSO Healthcare Insurance Company		10,636,972							10,636,972	
	39-3986046	Vector3 Inc.		1,000,000							1,000,000	
		TMHCC (CI) Insurance SPC Ltd		12,300,000							12,300,000	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

Philadelphia Indemnity Insurance Company (95% Pooling Participation) and Tokio Marine Specialty Insurance Company (5% Pooling Participation). First Indemnity Insurance of Hawaii, Inc., First Fire and Casualty Insurance of Hawaii, Inc., and First Security Insurance of Hawaii, Inc. have 100% Pooling Participation with First Insurance Company of Hawaii, Ltd. Houston Casualty Company (44.6% Pooling Participation), U.S. Specialty Insurance Company (43.5% Pooling Participation), American Contractors Indemnity Company (6.6% Pooling Participation), Avemco insurance Company (2.8% Pooling Participation), and United States Surety Company (2.5% Pooling Participation). Privilege Underwriter Reciprocal Exchange (90% Pooling Participation) and PURE Specialty Exchange (10% Pooling Participation).

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Reliance Standard Life Insurance Company

SCHEDULE Y

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

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

SUPPLEMENTAL FILINGS

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

	Responses
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 2025 OF THE Reliance Standard Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

APRIL FILING

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

AUGUST FILING

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

Explanations:

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

Bar Codes:

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



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



- 12. Trusteed Surplus Statement [Document Identifier 490]



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



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



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



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



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



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



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]



25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



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]



30. Medicare Part D Coverage Supplement [Document Identifier 365]



31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



33. Relief from the Requirements for Audit Committees [Document Identifier 226]



34. VM-20 Reserves Supplement [Document Identifier 456]



38. Long-Term Care Experience Reporting Forms [Document Identifier 306]



39. Credit Insurance Experience Exhibit [Document Identifier 230]



42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]



44. Variable Annuities Supplement [Document Identifier 286]



45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]



46. Life Summary of the PBR Actuarial Report [Document Identifier 458]



47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



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. Miscellaneous accounts receivable	1,205,197	0	1,205,197	1,194,514
2505. Other assets nonadmitted	63,808	63,808	0	
2597. Summary of remaining write-ins for Line 25 from overflow page	1,269,005	63,808	1,205,197	1,194,514

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Other assets nonadmitted	63,808	21,911	(41,897)
2597. Summary of remaining write-ins for Line 25 from overflow page	63,808	21,911	(41,897)

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