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AXA EQUITABLE LIFE INSURANCE COMPANY
201 - Statement (Annual, Quarterly and Combined)

ANNUAL STATEMENT

For the Year Ended December 31, 2015
of the Condition and Affairs of the

AXA EQUITABLE LIFE INSURANCE COMPANY

NAIC Group Code 0968 (Current) 0968 (Prior) NAIC Company Code 62944 Employer's ID Number 13-5570651

Organized under the Laws of New York State of Domicile or Port of Entry New York Country of Domicile United States of America

Incorporated/Organized: July 26, 1859 Commenced Business: July 28, 1859

Statutory Home Office: 1290 Avenue of the Americas New York, New York 10104
Main Administrative Office: 1290 Avenue of the Americas New York, New York 10104 - Telephone Number: (212) 554-1234
Mail Address: 1290 Avenue of the Americas New York, New York 10104 - Controllers 15th Floor, Telephone Number: (212) 554-1234
Primary Location of Books and Records: 1290 Avenue of the Americas, New York, New York 10104 (212) 554-1234
Internet Website Address: www.axa.com
Statutory Statement Contact: Nicholas Gismondi, Lead Director (201) 743-5073
E-Mail Address: controllers@axa.us.com Fax Number: (201) 743-5006

OFFICERS

MARK PEARSON
Chairman of the Board, President and
Chief Executive Officer

JOSHUA ETHAN BRAVERMAN #	DAVE SOL HATTEM	NICHOLAS BURRITT LANE
Senior Executive Director, Chief Investment Officer and Treasurer	Senior Executive Director and General Counsel	Senior Executive Director
ANDERS BJÖRN MALMSTRÖM	SALVATORE FERNANDO PIAZZOLLA	ANDREA MARIE NITZAN
Senior Executive Director and Chief Financial Officer	Senior Executive Director and Chief Human Resources Officer	Executive Director, Chief Accounting Officer and Controller
KEITH ELLIOTT FLOMAN	ADRIENNE AIMEE JOHNSON	KAREN FIELD HAZIN
Managing Director and Chief Actuary and Appointed Actuary	Managing Director and Chief Auditor	Lead Director, Secretary and Associate General Counsel

DIRECTORS

HENRI de CASTRIES	RAMON EUGENE de OLIVEIRA	DENIS DUVERNE
BARBARA ANNE FALLON-WALSH	DANIEL GEORGE KAYE #	PETER STEPHEN KRAUS
MARK PEARSON	KRISTI ANN MATUS #	BERTRAM LEE SCOTT
LORIE ANN SLUTSKY	RICHARD CHARLES VAUGHAN	

State of .....New York.....
County of.....New York..... } ss

The officers of **AXA EQUITABLE LIFE INSURANCE COMPANY** being duly sworn, each depose and say that they are the described officers of the 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.

MARK PEARSON	ANDREA MARIE NITZAN	KEITH ELLIOTT FLOMAN
Chairman of the Board, President and Chief Executive Officer	Executive Director, Chief Accounting Officer and Controller	Managing Director, Chief Actuary and Appointed Actuary

KAREN FIELD HAZIN
Lead Director, Secretary and Associate General Counsel

Subscribed and sworn to before me this
_____ day of February, 2016

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

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)	31,474,390,079	0	31,474,390,079	30,602,351,364
2. Stocks (Schedule D):				
2.1 Preferred stocks	408,364,458	0	408,364,458	405,242,636
2.2 Common stocks	791,034,894	0	791,034,894	1,076,129,205
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	7,535,384,971	0	7,535,384,971	6,827,280,324
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $.....0 encumbrances)	1	0	1	1
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....214,538,981, Schedule E-Part 1), cash equivalents ($.....0, Schedule E-Part 2) and short-term investments ($.....2,030,250,298, Schedule DA)	2,244,789,279	0	2,244,789,279	1,488,837,673
6. Contract loans (including $.....0 premium notes)	3,391,239,693	4,880,747	3,386,358,946	3,401,502,485
7. Derivatives (Schedule DB)	518,256,815	0	518,256,815	1,134,337,182
8. Other invested assets (Schedule BA)	1,433,142,964	30,303,914	1,402,839,050	1,555,716,547
9. Receivables for securities	63,819,439	0	63,819,439	54,811,619
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	39,668,155	0	39,668,155	35,810,000
12. Subtotals, cash and invested assets (Lines 1 to 11)	47,900,090,748	35,184,661	47,864,906,087	46,582,019,036
13. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	561,856,616	0	561,856,616	559,496,370
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	100,227,299	4,752,230	95,475,069	96,161,478
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	125,751,924	0	125,751,924	126,824,956
15.3 Accrued retrospective premiums ($.....0) and contracts subject to redetermination ($.....0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	131,106,224	0	131,106,224	101,017,013
16.2 Funds held by or deposited with reinsured companies	5,732,550	0	5,732,550	4,574,201
16.3 Other amounts receivable under reinsurance contracts	16,690,917	0	16,690,917	17,084,667
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	320,431,302	0	320,431,302	570,300,000
19. Guaranty funds receivable or on deposit	22,824,450	0	22,824,450	26,019,520
20. Electronic data processing equipment and software	103,625,334	97,389,740	6,235,594	6,348,219
21. Furniture and equipment, including health care delivery assets ($.....0)	12,538,761	12,538,761	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	25,926	0	25,926	15,653
23. Receivables from parent, subsidiaries and affiliates	82,898,968	0	82,898,968	79,682,178
24. Health care ($.....0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	955,288,615	72,859,393	882,429,222	886,241,177
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	50,339,089,634	222,724,785	50,116,364,849	49,055,784,468
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	114,551,217,708	0	114,551,217,708	116,886,017,280
28. TOTALS (Lines 26 and 27)	164,890,307,342	222,724,785	164,667,582,557	165,941,801,748
DETAILS OF WRITE-INS				
1101. Collateral on Derivative Instruments	37,411,000	0	37,411,000	35,810,000
1102. Miscellaneous invested assets	2,257,155	0	2,257,155	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	39,668,155	0	39,668,155	35,810,000
2501. Aviation reinsurance premiums due and unpaid	626,084	0	626,084	626,083
2502. Accrued charges for administrative, separate accounts, claim service and other fees	87,754	0	87,754	93,646
2503. Miscellaneous assets	26,080,422	0	26,080,422	25,196,089
2598. Summary of remaining write-ins for Line 25 from overflow page	928,494,355	72,859,393	855,634,962	860,325,359
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	955,288,615	72,859,393	882,429,222	886,241,177

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $.....40,441,903,459 (Exhibit 5, Line 9999999) less $.....0 included in Line 6.3 (including $.....16,912 Modco Reserve)	40,441,903,459	40,168,193,722
2.	Aggregate reserve for accident and health contracts (including $.....0 Modco Reserve)	570,772,508	616,892,159
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $.....0 Modco Reserve)	1,243,927,559	1,280,352,884
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	385,539,292	351,216,944
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	64,839,658	56,716,716
5.	Policyholders' dividends $.....1,889,649 and coupons $.....0 due and unpaid (Exhibit 4, Line 10)	1,889,649	2,245,465
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
	6.1 Dividends apportioned for payment (including $.....0 Modco)	227,470,596	248,822,352
	6.2 Dividends not yet apportioned (including $.....0 Modco)	0	0
	6.3 Coupons and similar benefits (including $.....0 Modco)	0	0
7.	Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $.....(6,721) discount; including $.....837,626 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	5,806,052	5,936,451
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 $.....0 accident and health experience rating refunds of which $.....0 is for medical loss ratio rebate per the Public Health Service Act	3,192,006	2,781,141
	9.3 Other amounts payable on reinsurance, including $.....(27) assumed and $.....1,080,745 ceded	1,080,718	1,181,306
	9.4 Interest Maintenance Reserve (IMR, Line 6)	77,427,650	85,142,064
10.	Commissions to agents due or accrued - life and annuity contracts $.....8,753,997, accident and health $.....106,163 and deposit-type contract funds $.....0	8,860,160	18,464,700
11.	Commissions and expense allowances payable on reinsurance assumed	3,932,426	3,792,690
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	393,029,472	407,424,882
13.	Transfers to Separate Accounts due or accrued (net) (including $.....(2,370,488,066) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(2,622,775,051)	(2,577,564,729)
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	32,462,721	36,513,077
15.1	Current federal and foreign income taxes, including $.....(125,981,688) on realized capital gains (losses)	413,292,863	319,303,161
15.2	Net deferred tax liability	0	0
16.	Unearned investment income	3,009,102	3,063,703
17.	Amounts withheld or retained by company as agent or trustee	721,146,946	965,512,017
18.	Amounts held for agents' account, including $.....0 agents' credit balances	0	0
19.	Remittances and items not allocated	162,846,982	168,845,620
20.	Net adjustment in assets and liabilities due to foreign exchange rates	45,450	32,366
21.	Liability for benefits for employees and agents if not included above	78,345,226	210,125,781
22.	Borrowed money $.....1,888,752,510 and interest thereon $.....1,552,760	1,890,305,270	950,227,374
23.	Dividends to stockholders declared and unpaid	0	0
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve (AVR Line 16, Col. 7)	472,827,276	623,367,642
	24.02 Reinsurance in unauthorized and certified ($.....0) companies	56,474,049	1,150,827
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($.....0) reinsurers	0	0
	24.04 Payable to parent, subsidiaries and affiliates	39,341,665	22,657,276
	24.05 Drafts outstanding	0	0
	24.06 Liability for amounts held under uninsured plans	0	0
	24.07 Funds held under coinsurance	0	0
	24.08 Derivatives	0	0
	24.09 Payable for securities	6,170,756	8,870,182
	24.10 Payable for securities lending	0	0
	24.11 Capital notes $.....0 and interest thereon $.....0	0	0
25.	Aggregate write-ins for liabilities	114,377,833	103,323,032
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	44,797,542,293	44,084,590,805
27.	From Separate Accounts Statement	114,447,477,041	116,687,197,639
28.	Total liabilities (Line 26 and 27)	159,245,019,334	160,771,788,444
29.	Common capital stock	2,500,000	2,500,000
30.	Preferred capital stock	0	0
31.	Aggregate write-ins for other than special surplus funds	0	0
32.	Surplus notes	0	199,981,200
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	2,745,986,856	2,607,656,315
34.	Aggregate write-ins for special surplus funds	1,149,531,998	1,164,606,419
35.	Unassigned funds (surplus)	1,524,544,369	1,195,269,370
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 29 $.....0)	0	0
	36.2 .....0.000 shares preferred (value included in Line 30 $.....0)	0	0
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $.....103,740,667 in Separate Accounts Statement)	5,420,063,223	5,167,513,304
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	5,422,563,223	5,170,013,304
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	164,667,582,557	165,941,801,748

DETAILS OF WRITE-INS

2501.	Unearned premium reserve for aviation reinsurance	2,941	2,941
2502.	Aviation reinsurance losses	14,883,331	14,954,304
2503.	Accrued interest on policy claims and other contract funds	4,145,256	14,093,720
2598.	Summary of remaining write-ins for Line 25 from overflow page	95,346,305	74,272,067
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	114,377,833	103,323,032
3101.		0	0
3102.		0	0
3103.		0	0
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199.	Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)	0	0
3401.	Reserve for aviation reinsurance	30,000,000	30,000,000
3402.	Special contingent reserve fund for separate accounts	2,500,000	2,500,000
3403.	Separate account annuitant mortality fluctuation funds	1,117,031,998	1,132,106,419
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	1,149,531,998	1,164,606,419

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	12,220,230,114	12,108,168,336
2.	Considerations for supplementary contracts with life contingencies	19,018,730	18,033,355
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	3,125,954,582	2,670,980,276
4.	Amortization of Interest Maintenance Reserve (IMR) (Line 5)	24,736,665	33,186,081
5.	Separate Accounts net gain from operations excluding unrealized gains or losses	24,400,163	(89,171,710)
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	22,926,128	24,300,136
7.	Reserve adjustments on reinsurance ceded	(4,802,373)	(6,156,965)
8.	Miscellaneous Income:		
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,418,331,948	1,397,388,032
	8.2 Charges and fees for deposit-type contracts	0	0
	8.3 Aggregate write-ins for miscellaneous income	177,114,575	167,784,676
9.	Totals (Lines 1 to 8.3)	17,027,910,532	16,324,512,217
10.	Death benefits	1,751,180,477	1,659,651,542
11.	Matured endowments (excluding guaranteed annual pure endowments)	5,914,715	5,448,376
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	1,431,149,564	1,393,487,702
13.	Disability benefits and benefits under accident and health contracts	84,753,497	74,451,104
14.	Coupons, guaranteed annual pure endowments and similar benefits	0	0
15.	Surrender benefits and withdrawals for life contracts	8,943,948,752	10,664,037,868
16.	Group conversions	0	0
17.	Interest and adjustments on contract or deposit-type contract funds	72,898,267	89,523,253
18.	Payments on supplementary contracts with life contingencies	59,033,595	62,080,090
19.	Increase in aggregate reserves for life and accident and health contracts	275,661,423	651,218,502
20.	Totals (Lines 10 to 19)	12,624,540,290	14,599,898,437
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	1,109,190,175	1,140,722,219
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	8,358,720	8,600,067
23.	General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	712,279,930	711,229,862
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	79,707,628	72,728,079
25.	Increase in loading on deferred and uncollected premiums	(431,607)	(1,809,023)
26.	Net transfers to or (from) Separate Accounts net of reinsurance	219,591,149	(1,632,775,140)
27.	Aggregate write-ins for deductions	29,316,142	29,506,959
28.	Totals (Lines 20 to 27)	14,782,552,427	14,928,101,460
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	2,245,358,105	1,396,410,757
30.	Dividends to policyholders	227,316,871	242,768,791
31.	Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	2,018,041,234	1,153,641,966
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	(98,061,952)	(236,825,989)
33.	Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,116,103,186	1,390,467,955
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $.....75,715,425 (excluding taxes of $.....9,165,827 transferred to the IMR)	(78,072,529)	273,372,736
35.	Net income (Line 33 plus Line 34)	2,038,030,657	1,663,840,691
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	5,170,013,304	3,825,470,177
37.	Net income (Line 35)	2,038,030,657	1,663,840,691
38.	Change in net unrealized capital gains (losses) less capital gains tax of $.....(291,717,387)	(545,212,546)	797,987,475
39.	Change in net unrealized foreign exchange capital gain (loss)	(7,269,154)	(8,868,858)
40.	Change in net deferred income tax	(288,973,721)	(54,439,468)
41.	Change in nonadmitted assets	19,204,440	227,262,837
42.	Change in liability for reinsurance in unauthorized and certified companies	(55,323,222)	113,309
43.	Change in reserve on account of change in valuation basis, (increase) or decrease	48,071,337	0
44.	Change in asset valuation reserve	150,540,366	(88,780,732)
45.	Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46.	Surplus (contributed to) withdrawn from Separate Accounts during period	101,574,370	(98,138,872)
47.	Other changes in surplus in Separate Accounts Statement	(119,479,137)	96,588,113
48.	Change in surplus notes	(199,981,200)	(824,981,200)
49.	Cumulative effect of changes in accounting principles	0	0
50.	Capital changes:		
	50.1 Paid in	0	0
	50.2 Transferred from surplus (Stock Dividend)	0	0
	50.3 Transferred to surplus	0	0
51.	Surplus adjustment:		
	51.1 Paid in	138,330,541	796,797
	51.2 Transferred to capital (Stock Dividend)	0	0
	51.3 Transferred from capital	0	0
	51.4 Change in surplus as a result of reinsurance	0	0
52.	Dividends to stockholders	(1,012,100,000)	(382,000,000)
53.	Aggregate write-ins for gains and losses in surplus	(14,862,812)	15,163,035
54.	Net change in capital and surplus for the year (Lines 37 through 53)	252,549,919	1,344,543,127
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	5,422,563,223	5,170,013,304
	DETAILS OF WRITE-INS		
08.301.	Aviation reinsurance premiums	1	(489)
08.302.	Sundry receipts and adjustments	177,114,574	167,785,165
08.303.		0	0
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	177,114,575	167,784,676
2701.	Aviation Reinsurance Losses	108,744	(526,891)
2702.	Increase (decrease) in certain liabilities	9,025,485	7,626,250
2703.	Sundry disbursements and adjustments	20,178,944	22,333,412
2798.	Summary of remaining write-ins for Line 27 from overflow page	2,969	74,188
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	29,316,142	29,506,959
5301.	Tax Benefit Associated with compensation Plans	5,564,622	2,416,134
5302.	Change in Additional Minimum Liability on Qualified Pension Plan	(20,427,434)	(36,081,472)
5303.	Prior Year correction	0	48,828,373
5398.	Summary of remaining write-ins for Line 53 from overflow page	0	0
5399.	Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	(14,862,812)	15,163,035

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	12,037,097,288	12,125,599,531
2.	Net investment income	2,750,518,391	2,579,861,836
3.	Miscellaneous income	1,574,817,934	1,542,915,024
4.	Total (Lines 1 through 3)	16,362,433,613	16,248,376,391
5.	Benefit and loss related payments	12,303,310,173	13,848,827,115
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	197,080,934	(1,706,652,577)
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,900,341,013	1,929,550,874
8.	Dividends paid to policyholders	44,925,285	256,460,992
9.	Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	(307,284,171)	5,897,196
10.	Total (Lines 5 through 9)	14,138,373,234	14,334,083,600
11.	Net cash from operations (Line 4 minus Line 10)	2,224,060,379	1,914,292,791
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	12,582,116,055	6,819,143,034
	12.2 Stocks	11,883,769	48,029,554
	12.3 Mortgage loans	607,119,169	1,162,478,570
	12.4 Real estate	0	0
	12.5 Other invested assets	189,898,504	203,995,980
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(161,103)	3,462
	12.7 Miscellaneous proceeds	111,148,276	808,620,340
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	13,502,004,670	9,042,270,940
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	13,301,718,818	8,841,914,764
	13.2 Stocks	375,800	50,021,043
	13.3 Mortgage loans	1,316,901,149	1,941,555,796
	13.4 Real estate	0	0
	13.5 Other invested assets	121,102,861	101,080,658
	13.6 Miscellaneous applications	(14,494,951)	8,457,649
	13.7 Total investments acquired (Lines 13.1 to 13.6)	14,725,603,677	10,943,029,910
14.	Net increase (decrease) in contract loans and premium notes	(15,598,268)	(25,371,070)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(1,208,000,739)	(1,875,387,900)
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	(200,000,000)	(825,000,000)
	16.2 Capital and paid in surplus, less treasury stock	0	796,797
	16.3 Borrowed funds	938,753,136	949,999,374
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	(58,200,277)	447,351,560
	16.5 Dividends to stockholders	767,000,000	382,000,000
	16.6 Other cash provided (applied)	(173,660,893)	172,112,392
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(260,108,034)	363,260,123
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	755,951,606	402,165,014
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	1,488,837,673	1,086,672,659
	19.2 End of year (Line 18 plus Line 19.1)	2,244,789,279	1,488,837,673

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

20.0001	Non-cash acquisition of investments	0	10,106,031
20.0002	Non-cash disposition of investments	0	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance(a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	12,220,230,114	0	2,200,764,994	7,435,049,974	0	0	0	2,552,015,873	0	0	32,399,273	0
2. Considerations for supplementary contracts with life contingencies	19,018,730	0	0	0	19,018,730	0	0	0	0	0	0	0
3. Net investment income	3,125,954,582	0	1,131,831,939	561,366,787	37,346,102	0	(17)	1,595,849,513	(138)	0	(205,292,843)	4,853,239
4. Amortization of Interest Maintenance Reserve (IMR)	24,736,665	0	10,642,955	2,235,556	879,896	0	0	11,130,956	0	0	(168,701)	16,003
5. Separate Accounts net gain from operations excluding unrealized gains or losses	24,400,163	0	(1,142,995)	16,668,622	0	0	0	8,874,536	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	22,926,128	0	22,865,746	68,752	0	0	0	(205,060)	0	0	196,690	0
7. Reserve adjustments on reinsurance ceded	(4,802,373)	0	0	(1,265,644)	0	0	0	(3,536,729)	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A	1,418,331,948	0	48,319,676	325,192,877	32	0	0	1,044,819,363	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	177,114,575	0	27,069,606	38,388,054	0	0	0	111,659,528	0	0	(2,614)	1
9. Totals (Lines 1 to 8.3)	17,027,910,532	0	3,440,351,921	8,377,704,978	57,244,760	0	(17)	5,320,607,980	(138)	0	(172,868,195)	4,869,243
10. Death benefits	1,751,180,477	0	1,734,239,540	0	0	0	16,940,937	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	5,914,715	0	5,914,715	0	0	0	0	0	0	0	0	0
12. Annuity benefits	1,431,149,564	0	0	413,663,602	0	0	0	1,017,485,962	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	84,753,497	0	11,412,163	0	0	0	0	0	274,561	0	73,066,773	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	8,943,948,752	0	923,516,974	2,540,598,135	0	0	0	5,479,833,643	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	72,898,267	0	28,183,088	23,345,625	6,595,001	0	0	14,692,124	0	0	82,429	0
18. Payments on supplementary contracts with life contingencies	59,033,595	0	0	0	59,033,595	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	275,661,423	0	421,747,018	(9,742,186)	(19,166,688)	0	(5,092,008)	(65,965,062)	(140,947)	0	(45,978,704)	0
20. Totals (Lines 10 to 19)	12,624,540,290	0	3,125,013,498	2,967,865,176	46,461,908	0	11,848,929	6,446,046,667	133,614	0	27,170,498	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	1,109,190,175	0	222,817,513	596,026,789	0	0	0	283,679,991	0	0	6,665,882	0
22. Commissions and expense allowances on reinsurance assumed	8,358,720	0	5,202,465	76,410	0	0	0	0	0	0	3,079,845	0
23. General insurance expenses	712,279,930	0	268,740,872	209,339,162	3,569,001	0	2,241,512	194,945,604	16,840,389	0	16,422,273	181,117
24. Insurance taxes, licenses and fees, excluding federal income taxes	79,707,628	0	52,571,319	12,490,522	155,638	0	82	9,863,468	652	0	4,625,947	0
25. Increase in loading on deferred and uncollected premiums	(431,607)	0	(431,607)	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	219,591,149	0	(432,584,485)	4,157,774,177	(3,808,037)	0	0	(3,501,790,506)	0	0	0	0
27. Aggregate write-ins for deductions	29,316,142	0	14,975,186	(48,506)	237,352	0	(11,848,805)	25,672,939	(133,552)	0	352,784	108,744
28. Totals (Lines 20 to 27)	14,782,552,427	0	3,256,304,761	7,943,523,730	46,615,862	0	2,241,718	3,458,418,163	16,841,103	0	58,317,229	289,861
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	2,245,358,105	0	184,047,160	434,181,248	10,628,898	0	(2,241,735)	1,862,189,817	(16,841,241)	0	(231,185,424)	4,579,382
30. Dividends to policyholders	227,316,871	0	225,623,850	32,169	2,184	0	0	1,658,668	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	2,018,041,234	0	(41,576,690)	434,149,079	10,626,714	0	(2,241,735)	1,860,531,149	(16,841,241)	0	(231,185,424)	4,579,382
32. Federal income taxes incurred (excluding tax on capital gains)	(98,061,952)	0	(35,997,226)	115,943,738	1,089,618	0	(786,432)	(105,733,649)	(5,891,292)	0	(67,971,851)	1,285,142
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,116,103,186	0	(5,579,464)	318,205,341	9,537,096	0	(1,455,303)	1,966,264,798	(10,949,949)	0	(163,213,573)	3,294,240
DETAILS OF WRITE-INS												
08.301. Aviation reinsurance premiums	1	0	0	0	0	0	0	0	0	0	0	1
08.302. Sundry receipts and adjustments	177,114,574	0	27,069,606	38,388,054	0	0	0	111,659,528	0	0	(2,614)	0
08.303.	0	0	0	0	0	0	0	0	0	0	0	0
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. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	177,114,575	0	27,069,606	38,388,054	0	0	0	111,659,528	0	0	(2,614)	1
2701. Aviation reinsurance losses	108,744	0	0	0	0	0	0	0	0	0	0	108,744
2702. Increase (decrease) in certain liabilities	9,025,485	0	4,152,569	2,684,536	47,404	0	0	2,140,976	0	0	0	0
2703. Sundry disbursements and adjustments	20,178,944	0	10,820,894	(2,733,042)	189,948	0	(11,848,805)	23,530,717	(133,552)	0	352,784	0
2798. Summary of remaining write-ins for Line 27 from overflow page	2,969	0	1,723	0	0	0	0	1,246	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above)	29,316,142	0	14,975,186	(48,506)	237,352	0	(11,848,805)	25,672,939	(133,552)	0	352,784	108,744

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5	Credit Life (Group and Individual)	7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	40,168,193,721	0	20,879,815,473	5,604,437,091	407,996,836	0	69,171,238	13,206,773,083
2. Tabular net premiums or considerations	3,770,634,232	0	1,802,614,449	1,282,294,177	19,018,730	0	2,115,729	664,591,147
3. Present value of disability claims incurred	4,992,362	0	4,992,362	0	XXX	0	0	0
4. Tabular interest	1,398,987,651	0	811,822,492	181,380,996	22,329,331	0	3,721,793	379,733,039
5. Tabular less actual reserve released	26,130,884	0	(1,432,044)	5,206,984	(4,578,358)	0	(1,658,150)	28,592,452
6. Increase in reserve on account of change in valuation basis	(48,071,337)	0	(48,071,337)	0	0	0	0	0
7. Other increases (net)	64,369,117	0	130,777,900	(35,699,483)	(621,201)	0	0	(30,088,099)
8. Totals (Lines 1 to 7)	45,385,236,630	0	23,580,519,295	7,037,619,765	444,145,338	0	73,350,610	14,249,601,622
9. Tabular cost	1,492,183,537	0	1,492,167,073	0	XXX	0	16,464	0
10. Reserves released by death	479,479,816	0	479,479,816	XXX	XXX	0	0	XXX
11. Reserves released by other terminations (net)	1,835,174,643	0	435,618,254	358,184,052	0	0	0	1,041,372,337
12. Annuity, supplementary contract, and disability payments involving life contingencies	461,479,508	0	11,412,164	96,649,783	59,033,595	0	9,254,916	285,129,050
13. Net transfers to or (from) Separate Accounts	675,015,666	0	(91,649,166)	988,091,025	(3,718,405)	0	0	(217,707,788)
14. Total deductions (Lines 9 to 13)	4,943,333,170	0	2,327,028,141	1,442,924,860	55,315,190	0	9,271,380	1,108,793,599
15. Reserve December 31, current year	40,441,903,460	0	21,253,491,154	5,594,694,905	388,830,148	0	64,079,230	13,140,808,023

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 248,912,325	249,344,162
1.1	Bonds exempt from U.S. tax	(a) 0	0
1.2	Other bonds (unaffiliated)	(a) 1,107,421,100	1,081,489,028
1.3	Bonds of affiliates	(a) 60,631,750	62,170,750
2.1	Preferred stocks (unaffiliated)	(b) 28,974,570	28,974,570
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	2,310,270	2,310,270
2.21	Common stocks of affiliates	100,000,000	345,100,000
3.	Mortgage loans	(c) 349,400,999	356,271,700
4.	Real estate	(d) 0	0
5.	Contract loans	214,337,167	213,245,316
6.	Cash, cash equivalents and short-term investments	(e) 3,202,549	3,216,692
7.	Derivative instruments	(f) 370,187,011	391,367,273
8.	Other invested assets	506,620,495	505,985,545
9.	Aggregate write-ins for investment income	1,802,177	1,802,181
10.	Total gross investment income	2,993,800,413	3,241,277,487
11.	Investment expenses		(g) 94,296,623
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 20,862
13.	Interest expense		(h) 21,005,420
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)		115,322,905
17.	Net investment income (Line 10 minus Line 16)		3,125,954,582
	DETAILS OF WRITE-INS		
0901.	Miscellaneous Investment Income	1,802,177	1,802,181
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	1,802,177	1,802,181
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....155,737,637 accrual of discount less $.....35,356,765 amortization of premium and less $.....68,857,716 paid for accrued interest on purchases.
(b) Includes $.....10,871,582 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....258,374 accrual of discount less $.....896,409 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 $.....25,543 accrual of discount less $.....263 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....1,970,603 accrual of discount less $.....5,029,233 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 $.....15,418,000 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	(2,628,911)	0	(2,628,911)	0	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	28,975,970	(43,505,482)	(14,529,512)	56,479,844	(7,266,343)
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	4,540	0	4,540	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	26,308	(313,009)	(286,701)	(24,088)	0
2.21	Common stocks of affiliates	0	0	0	(284,643,057)	0
3.	Mortgage loans	0	(1,855,683)	(1,855,683)	816,385	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	(161,103)	0	(161,103)	0	(2,811)
7.	Derivative instruments	68,466,721	0	68,466,721	(555,854,708)	0
8.	Other invested assets	8,551	(25,186,929)	(25,178,378)	(53,704,309)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	94,692,076	(70,861,103)	23,830,973	(836,929,933)	(7,269,154)
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4	Credit Life	6	7	8	9	10	Aggregate of
	Total	Industrial Life	Life Insurance	Individual Annuities	(Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	1,578,779	0	419,178	600,000	0	0	0	0	0	559,601	0
2. Deferred and accrued	5,920,818	0	5,780,670	0	0	0	0	0	0	140,148	0
3. Deferred, accrued and uncollected:											
3.1 Direct	5,664,502	0	5,911,267	0	0	0	0	0	0	(246,765)	0
3.2 Reinsurance assumed	1,445,143	0	443,886	600,000	0	0	0	0	0	401,257	0
3.3 Reinsurance ceded	(389,951)	0	155,306	0	0	0	0	0	0	(545,257)	0
3.4 Net (Line 1 + Line 2)	7,499,597	0	6,199,848	600,000	0	0	0	0	0	699,749	0
4. Advance	4,396	0	29,771	0	0	0	0	0	0	(25,375)	0
5. Line 3.4 - Line 4	7,495,201	0	6,170,077	600,000	0	0	0	0	0	725,124	0
6. Collected during year:											
6.1 Direct	478,947,603	0	174,111,140	117,668,309	0	0	186,447,035	0	0	721,119	0
6.2 Reinsurance assumed	9,221,186	0	2,015,002	7,204,168	0	0	0	0	0	2,016	0
6.3 Reinsurance ceded	613,123	0	598,039	0	0	0	0	0	0	15,084	0
6.4 Net	487,555,666	0	175,528,103	124,872,477	0	0	186,447,035	0	0	708,051	0
7. Line 5 + Line 6.4	495,050,867	0	181,698,180	125,472,477	0	0	186,447,035	0	0	1,433,175	0
8. Prior year (uncollected + deferred and accrued - advance)	7,388,778	0	6,099,097	706,000	0	0	0	0	0	583,681	0
9. First year premiums and considerations:											
9.1 Direct	478,904,377	0	173,926,123	117,668,309	0	0	186,447,035	0	0	862,910	0
9.2 Reinsurance assumed	9,359,325	0	2,259,906	7,098,168	0	0	0	0	0	1,251	0
9.3 Reinsurance ceded	601,613	0	586,946	0	0	0	0	0	0	14,667	0
9.4 Net (Line 7 - Line 8)	487,662,089	0	175,599,083	124,766,477	0	0	186,447,035	0	0	849,494	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	7,715,311,855	0	122,001,333	6,399,686,794	0	0	1,193,623,728	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	7,715,311,855	0	122,001,333	6,399,686,794	0	0	1,193,623,728	0	0	0	0
RENEWAL											
11. Uncollected	(50,520,088)	0	(34,405,676)	(7,614,841)	0	0	(21,891,794)	0	0	13,392,223	0
12. Deferred and accrued	263,432,512	0	262,963,083	30	0	0	0	0	0	469,399	0
13. Deferred, accrued and uncollected:											
13.1 Direct	132,636,075	0	131,006,228	30	0	0	0	0	0	1,629,817	0
13.2 Reinsurance assumed	59,583,854	0	44,568,789	1,226,251	0	0	0	0	0	13,788,814	0
13.3 Reinsurance ceded	(20,692,495)	0	(52,982,391)	8,841,092	0	0	21,891,794	0	0	1,557,010	0
13.4 Net (Line 11 + Line 12)	212,912,424	0	228,557,407	(7,614,811)	0	0	(21,891,794)	0	0	13,861,622	0
14. Advance	5,808,377	0	4,944,730	646	0	0	0	0	0	863,001	0
15. Line 13.4 - Line 14	207,104,047	0	223,612,677	(7,615,457)	0	0	(21,891,794)	0	0	12,998,621	0
16. Collected during year:											
16.1 Direct	4,693,486,910	0	2,139,145,543	1,013,389,995	0	0	1,477,708,072	0	0	63,243,300	0
16.2 Reinsurance assumed	203,098,943	0	192,069,214	53,114	0	0	0	0	0	10,976,615	0
16.3 Reinsurance ceded	877,275,657	0	422,963,314	103,261,449	0	0	306,481,688	0	0	44,569,206	0
16.4 Net	4,019,310,196	0	1,908,251,443	910,181,660	0	0	1,171,226,384	0	0	29,650,709	0
17. Line 15 + Line 16.4	4,226,414,243	0	2,131,864,120	902,566,203	0	0	1,149,334,590	0	0	42,649,330	0
18. Prior year (uncollected + deferred and accrued - advance)	209,158,073	0	228,699,542	(8,030,500)	0	0	(22,610,520)	0	0	11,099,551	0
19. Renewal premiums and considerations:											
19.1 Direct	4,693,235,092	0	2,136,293,015	1,013,390,124	0	0	1,477,698,043	0	0	65,853,910	0
19.2 Reinsurance assumed	195,315,011	0	184,579,307	402,352	0	0	0	0	0	10,333,352	0
19.3 Reinsurance ceded	871,293,933	0	417,707,744	103,195,773	0	0	305,752,933	0	0	44,637,483	0
19.4 Net (Line 17 - Line 18)	4,017,256,170	0	1,903,164,578	910,596,703	0	0	1,171,945,110	0	0	31,549,779	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	12,887,451,324	0	2,432,220,471	7,530,745,227	0	0	2,857,768,806	0	0	66,716,820	0
20.2 Reinsurance assumed	204,674,336	0	186,839,213	7,500,520	0	0	0	0	0	10,334,603	0
20.3 Reinsurance ceded	871,895,546	0	418,294,690	103,195,773	0	0	305,752,933	0	0	44,652,150	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	12,220,230,114	0	2,200,764,994	7,435,049,974	0	0	2,552,015,873	0	0	32,399,273	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	91,615,921	0	91,615,921	0	0	0	0	0	0	0	0
22. All other	112,483,238	0	112,461,007	22,231	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	(1,096,672)	0	(926,865)	68,752	0	0	190,249	0	0	(428,808)	0
23.2 Reinsurance assumed	324,383	0	247,423	76,410	0	0	0	0	0	550	0
23.3 Net ceded less assumed	(1,421,055)	0	(1,174,288)	(7,658)	0	0	190,249	0	0	(429,358)	0
24. Single:											
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	24,022,800	0	23,792,611	0	0	0	(395,309)	0	0	625,498	0
25.2 Reinsurance assumed	8,034,337	0	4,955,042	0	0	0	0	0	0	3,079,295	0
25.3 Net ceded less assumed	15,988,463	0	18,837,569	0	0	0	(395,309)	0	0	(2,453,797)	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	22,926,128	0	22,865,746	68,752	0	0	(205,060)	0	0	196,690	0
26.2 Reinsurance assumed (Page 6, Line 22)	8,358,720	0	5,202,465	76,410	0	0	0	0	0	3,079,845	0
26.3 Net ceded less assumed	14,567,408	0	17,663,281	(7,658)	0	0	(205,060)	0	0	(2,883,155)	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	107,456,164	0	80,898,180	13,509,484	0	0	12,614,144	0	0	434,356	0
28. Single	492,492,214	0	0	419,444,931	0	0	73,047,283	0	0	0	0
29. Renewal	509,241,797	0	141,919,333	163,072,374	0	0	198,018,564	0	0	6,231,526	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	1,109,190,175	0	222,817,513	596,026,789	0	0	283,679,991	0	0	6,665,882	0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
			2	3	All Other Lines		
		Life	Cost Containment	All Other	of Business	Investment	Total
1.	Rent	34,719,075	0	1,118,328	0	7,899,465	43,736,868
2.	Salaries and wages	187,990,616	0	12,144,019	0	59,402,237	259,536,872
3.11	Contributions for benefit plans for employees	99,395,760	0	2,792,034	0	7,326,017	109,513,811
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	7,822,616	7,822,616
3.22	Payments to agents under non-funded benefit plans	0	0	0	0	0	0
3.31	Other employee welfare	0	0	0	0	4,061,730	4,061,730
3.32	Other agent welfare	0	0	0	0	0	0
4.1	Legal fees and expenses	27,193,671	0	22,224	0	2,070,125	29,286,020
4.2	Medical examination fees	5,952,793	0	136,751	0	8,805	6,098,349
4.3	Inspection report fees	0	0	0	0	0	0
4.4	Fees of public accountants and consulting actuaries	5,414,472	0	42,895	0	139	5,457,506
4.5	Expense of investigation and settlement of policy claims	0	0	0	0	0	0
5.1	Traveling expenses	20,434,274	0	1,060,891	0	1,781,033	23,276,198
5.2	Advertising	19,177,966	0	245,211	0	64,925	19,488,102
5.3	Postage, express, telegraph and telephone	20,785,968	0	269,449	0	436,997	21,492,414
5.4	Printing and stationery	15,938,208	0	163,714	0	206,403	16,308,325
5.5	Cost or depreciation of furniture and equipment	3,591,605	0	37,189	0	95,340	3,724,134
5.6	Rental of equipment	21,764,611	0	44,950	0	508,756	22,318,317
5.7	Cost or depreciation of EDP equipment and software	44,390,712	0	335,628	0	233,653	44,959,993
6.1	Books and periodicals	0	0	0	0	42,978	42,978
6.2	Bureau and association fees	2,823,504	0	207,559	0	1,867,189	4,898,252
6.3	Insurance, except on real estate	5,281,369	0	83,287	0	237,729	5,602,385
6.4	Miscellaneous losses	0	0	0	0	0	0
6.5	Collection and bank service charges	1,279,718	0	22,022	0	1,049,494	2,351,234
6.6	Sundry general expenses	9,070,954	0	720,978	181,117	3,630,416	13,603,465
6.7	Group service and administration fees	0	0	0	0	0	0
6.8	Reimbursements by uninsured plans	0	0	0	0	0	0
7.1	Agency expense allowance	35,943,550	0	41	0	0	35,943,591
7.2	Agents' balances charged off (less $.....0 recovered)	0	0	0	0	0	0
7.3	Agency conferences other than local meetings	0	0	0	0	0	0
9.1	Real estate expenses	0	0	0	0	0	0
9.2	Investment expenses not included elsewhere	0	0	0	0	0	0
9.3	Aggregate write-ins for expenses	117,687,325	0	13,815,492	0	(4,449,424)	127,053,393
10.	General expenses Incurred	678,836,151	0	33,262,662	181,117	94,296,623	(a) 806,576,553
11.	General expenses unpaid December 31, prior year	359,491,586	0	2,774,655	142,418	45,016,223	407,424,882
12.	General expenses unpaid December 31, current year	330,783,994	0	16,208,265	88,255	45,948,958	393,029,472
13.	Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0
14.	Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0
15.	General expenses paid during year (Lines 10+11-12-13+14)	707,543,743	0	19,829,052	235,280	93,363,888	820,971,963
	DETAILS OF WRITE-INS						
09.301.	Special services and related expenses	121,729,750	0	13,864,648	0	2,613,576	138,207,974
09.302.	Subsidiary reimbursements	(4,042,425)	0	(49,156)	0	(7,063,000)	(11,154,581)
09.303.		0	0	0	0	0	0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)	117,687,325	0	13,815,492	0	(4,449,424)	127,053,393

(a) Includes management fees of $.....48,179,734 to affiliates and $.....27,677,717 to non-affiliates.

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

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes	0	0	0	13,600	13,600
2.	State insurance department licenses and fees	7,081,329	0	0	7,262	7,088,591
3.	State taxes on premiums	43,183,098	30,067	0	0	43,213,165
4.	Other state taxes, including $.....4,568,897 for employee benefits	5,506,981	4,531,992	0	0	10,038,973
5.	U.S. Social Security taxes	19,309,621	25,354	0	0	19,334,975
6.	All other taxes	0	39,186	0	0	39,186
7.	Taxes, licenses and fees incurred	75,081,029	4,626,599	0	20,862	79,728,490
8.	Taxes, licenses and fees unpaid December 31, prior year	35,967,733	41,637	0	503,707	36,513,077
9.	Taxes, licenses and fees unpaid December 31, current year	30,570,433	1,883,793	0	8,495	32,462,721
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	80,478,329	2,784,443	0	516,074	83,778,846

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums	91,615,921	0
2.	Applied to shorten the endowment or premium-paying period	0	0
3.	Applied to provide paid-up additions	112,461,007	0
4.	Applied to provide paid-up annuities	22,231	0
5.	Total Lines 1 through 4	204,099,159	0
6.	Paid-in cash	34,242,415	0
7.	Left on deposit	10,682,869	0
8.	Aggregate write-ins for dividend or refund options	0	0
9.	Total Lines 5 through 8	249,024,443	0
10.	Amount due and unpaid	1,889,649	0
11.	Provision for dividends or refunds payable in the following calendar year	217,270,596	0
12.	Terminal dividends	10,200,000	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	229,360,245	0
16.	Total from prior year	251,067,817	0
17.	Total dividends or refunds (Lines 9 + 15 - 16)	227,316,871	0
	DETAILS OF WRITE-INS		
0801.		0	0
0802.		0	0
0803.		0	0
0898.	Summary of remaining write-ins for Line 8 from overflow page	0	0
0899.	Totals (Line 0801 thru 0803 plus 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. AM 2 1/2% (NLP,CRF,ALB) 1944-47	419	0	-	0	419
0100002. AE 2 1/2% (NLP,CRF,ALB) 1944-47	115,731	0	115,731	0	0
0100003. AE 3% (NLP,CRF,ALB) 1902-49	62,385,643	0	62,385,643	0	0
0100004. SESQUI AE 3% (NLP,CRF,ALB) 1915-48	401,324	0	401,324	0	0
0100005. Double AE 3% (NLP,CRF,ALB) 1921-47	51,765	0	51,765	0	0
0100006. AE 3 1/2% (NLP,CRF,ALB) 1915-36	180,222	0	180,222	0	0
0100007. 41 CSO 2 1/4% (NLP,CRF,ANB) 1947-54	5,361	0	5,361	0	0
0100008. 41 CSO 2 1/2% (NLP,CRF,ANB) 1947-65	473,506,114	0	473,456,381	0	49,733
0100009. 150% 41CSO 2 1/2% (NLP,CRF,ANB) 1947-57	1,298,868	0	1,298,868	0	0
0100010. 225% 41CSO 2 1/2% (NLP,CRF,ANB) 1947-57	128,852	0	128,852	0	0
0100011. 350% 41CSO 2 1/2% (NLP,CRF,ANB) 1951-57	82,061	0	82,061	0	0
0100012. 58 CSO 2 1/2% (NLP-CNF-ANB) 1962-71	581,855,709	0	581,855,709	0	0
0100013. 58 CSO 2 3/4% (NLP-CNF-ANB) 1962-71	1,597,641	0	1,597,641	0	0
0100014. 58 CET 2 1/2% (NLP-CNF-ANB) 1962-71	14,418,460	0	14,418,460	0	0
0100015. 58 CSO 3%1963-68 Grp (NLP-CNF-ANB) 1971-78	838,090,642	0	837,996,905	0	93,737
0100016. 58 CET 3% (NLP-CNF-ANB) 1971-79	26,095,682	0	26,095,682	0	0
0100017. 58 CSO 3 1/2% (CRVM-CNF-ANB) 1975-80	1,904,418	0	1,346,830	0	557,588
0100018. 58 CSO 4/20/3% (NLP-CNF-ANB) 1979-87	815,858,412	0	815,858,412	0	0
0100019. 58 CET 4/20/3% (NLP-CNF-ANB) 1979-87	19,780,517	0	19,780,517	0	0
0100020. 58 CSO 4% (NLP-CNF-ANB) 1979-87	207,251,509	0	207,251,509	0	0
0100021. 58 CET 4% (NLP-CNF-ANB) 1979-87	11,447,223	0	11,447,223	0	0
0100022. 58 CSO 4/20/3% (MOD-CNF-ANB) 1979-87	383,096	0	383,096	0	0
0100023. 58 CSO 4 1/2% (NLP-CNF-ANB) 1982-84	1,552,372	0	1,552,372	0	0
0100024. 58 CSO 4 1/2% (MOD-CNF-ANB) 1982-84	4,652,500	0	4,652,500	0	0
0100025. 58 CSO 4% (CRVM-CNF-ANB) 1979-87	599,169,970	0	599,169,970	0	0
0100026. 80 CSO 6% (NLP-CNF-ANB) 1984-86	10,504,097	0	10,504,097	0	0
0100027. 80 CSO 5/10/4% (CRVM-CNF-ANB) 1985-92	1,748,147,133	0	1,748,147,133	0	0
0100028. 80 CSO 4% (NLP-CNF-ANB) 1984-92	35,526,570	0	35,526,570	0	0
0100029. 80 CET 5/10/4% (NLP-CNF-ANB) 1985-92	37,450,943	0	37,450,943	0	0
0100030. 80 CSO 5/10/4% (NLP-CNF-ANB) 1985-92	41,538,358	0	41,538,358	0	0
0100031. 80 CET 5 1/2% (NLP-CNF-ANB) 1987-92	1,248,690	0	1,248,690	0	0
0100032. 80 CSO 5 1/2% (CRVM-CNF-ANB) 1987-92	443,104,218	0	443,104,218	0	0
0100033. 80 CSO 5 1/2%1986-89Grp (NLP-CNF-ANB) 1987-92	737,010,093	0	736,227,748	0	782,345
0100034. 80 CSO Sel & Ult 5 1/2% (NLP-CNF-ANB) 1989-92	44,733,044	0	44,733,044	0	0
0100035. 80 CET 5% (NLP-CNF-ANB) 1992-94	1,641,606	0	1,641,606	0	0
0100036. 80 CSO 5% (CRVM-CNF-ANB) 1992-94	239,689,443	0	239,689,443	0	0
0100037. 80 CSO 5% (NLP-CNF-ANB) 1992-94	188,853,352	0	188,853,352	0	0
0100038. 80 CSO Sel & Ult 5% (NLP-CNF-ANB) 1993-94	9,310,118	0	9,310,118	0	0
0100039. 80 CET 4 1/2% (NLP-CNF-ANB) 1995-05	1,065,906	0	1,065,906	0	0
0100040. 80 CSO 4 1/2% (CRVM-CNF-ANB) 1995-05	126,282,405	0	126,282,405	0	0
0100041. 80 CSO 4 1/2% (NLP-CNF-ANB) 1995-05	158,197,003	0	158,197,003	0	0
0100042. 80 CSO Sel & Ult 4 1/2% (CRVM-CNF-ANB) 1995-05	469,086,466	0	469,086,466	0	0
0100043. 01 CSO Sel & Ult 4 1/2% (CRVM-CNF-ANB) 2005	82,345,355	0	82,345,355	0	0
0100044. 01 CSO Sel & Ult 4% (CRVM-CNF-ANB) 2006-12	2,401,011,722	0	2,401,011,722	0	0
0100045. 01 CSO Sel & Ult 3 1/2% (CRVM-CNF-ANB) 2013-NB	224,403,558	0	224,403,558	0	0
0100046. 01 CSO Sel & Ult 3 1/2% (CRVM-CNF-ANB) NY Basis 2015-NB	3,614,534	0	3,614,534	0	0
0100047. 58 CSO 3% (NLP-CNF-ANB) ISL 1971-78	525,552	0	525,552	0	0
0100048. 58 CET 3% (NLP-CNF-ANB) ISL 1971-79	868,025	0	868,025	0	0
0100049. 58 CSO 3% (MOD-CNF-ANB) ISL 1976-79	4,446,053	0	4,446,053	0	0
0100050. 58 CSO 3 1/2% (MOD-CNF-ANB) ISL 1976-79	950,625	0	950,625	0	0
0100051. 58 CSO 3 1/2% (NLP-CNF-ANB) ISL 1975-90	59,682	0	59,682	0	0
0100052. 58 CET 3 1/2% (NLP-CNF-ANB) ISL 1979-90	230,724	0	230,724	0	0
0100053. 58 CSO 4% (NLP-CNF-ANB) ISL 1979-98	41,473,394	0	41,473,394	0	0
0100054. 58 CET 4% (NLP-CNF-ANB) ISL 1979-90	72,249,658	0	72,249,658	0	0
0100055. 58 CSO 4% (MOD-CNF-ANB) ISL 1979-90	1,324,158,260	0	1,324,158,260	0	0
0100056. 80 CSO 6% (MOD-CNF-ANB) ISL 1984-86	140,714,169	0	140,714,169	0	0
0100057. 80 CSO 4% (NLP-CNF-ANB) ISL 1984-92	7,726,692	0	7,726,692	0	0
0100058. 80 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-92	5,348,906	0	5,348,906	0	0
0100059. 80 CSO 5 1/2% (MOD-CNF-ANB) ISL 1987-92	1,162,185,844	0	1,162,185,844	0	0
0100060. 80 CSO 5% (MOD-CNF-ANB) ISL 1993-94	300,790,882	0	300,790,882	0	0
0100061. 80 CET 4 1/2% (NLP-CNF-ANB) ISL 1984-98	14,145,241	0	14,145,241	0	0
0100062. 80 CSO 4 1/2% (NLP-CNF-ANB) ISL 1984-90	4,260,237	0	4,260,237	0	0
0100063. 80 CSO 4 1/2% (MOD-CNF-ANB) ISL 1987-05	2,216,537,915	0	2,216,537,915	0	0
0100064. 80 CET 4 % (NLP-CNF-ANB) ISL 1992-96	7,133,641	0	7,133,641	0	0
0100065. 100% 1980 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-88	518,214,852	0	518,214,852	0	0
0100066. 100% 1980 CSO 6% (NLP-CNF-ANB) ISL 1984-86	1,255,404,497	0	1,255,404,497	0	0
0100067. 100% 1980 CSO 5 1/2% (NLP-CNF-ANB) ISL 1987-88	41,419,900	0	41,419,900	0	0
0100068. 1980 CSO 4% (DEF) (MOD-CNF-ANB) ISL 2006-08	848,975,331	0	848,975,331	0	0
0100069. 2001 CSO 4% (DEF) (MOD-CNF-ANB) ISL 2006-12	1,074,448,585	0	1,074,448,585	0	0
0100070. 2001 CSO 3 1/2% (DEF) (MOD-CNF-ANB) ISL 2013-NB	124,553,429	0	124,553,429	0	0
0100071. 70 INTERCO DISA 5 1/2% ext. ben. 1983-86	77,101	0	-	0	77,101
0199997. Totals (Gross)	19,833,878,320	0	19,832,317,397	0	1,560,923

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0199998. Reinsurance ceded	1,258,034,130	0	1,256,550,308	0	1,483,822
0199999. Totals (Net)	18,575,844,190	0	18,575,767,089	0	77,101
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 37 SA adjusted(1stmod)2 1/4% (DEF NFI) 1947-53	157	XXX	0	XXX	157
0200002. 37 SA (1st mod.) 3 1/2% (DEF FI) 1923-34	17,737	XXX	17,737	XXX	0
0200003. 37 SA (2nd mod.) 2 1/4% (DEF FI) 1947-53	39,061	XXX	39,061	XXX	0
0200004. 37 SA (2nd mod.) 3 1/2% (DEF FI) 1921-34	5,330	XXX	5,330	XXX	0
0200005. EQ 1954 Life Inc. 2 1/2% (DEF FI) 1954-62	105,765	XXX	105,765	XXX	0
0200006. EQ 1963 Life Inc. 2 3/4% (DEF FI) 1963-70	97,310	XXX	97,310	XXX	0
0200007. EQ 1963 Life Inc. 3% (DEF FI) 1963-89	2,898,878	XXX	2,898,878	XXX	0
0200008. EQ 1971 Life Inc. 3% (DEF FI) 1970-87	173,959	XXX	173,959	XXX	0
0200009. EQ 1971 Life Inc. 6 1/2%(CARVM)(DEF NFI)1987-NB	7,064,180,948	XXX	7,064,180,948	XXX	0
0200010. 1983 Table A 5 1/2%(CARVM)(DEF NFI)1996-NB	4,188,274	XXX	4,188,274	XXX	0
0200011. 1983 Table A 11 3/4% (SS) 1982	1,531,216	XXX	1,531,216	XXX	0
0200012. 1983 Table A 11% (SS) 1983,1985	75,995,397	XXX	75,995,397	XXX	0
0200013. 1983 Table A 11 1/4% (SS) 1984	1,728,941	XXX	1,728,941	XXX	0
0200014. 1983 Table A 9 1/4% (SS) 1986	102,777,011	XXX	102,777,011	XXX	0
0200015. 1983 Table A 8% (SS) 1987	159,669,596	XXX	159,669,596	XXX	0
0200016. 1983 Table A proj. 6% (IMM) 1911-68,93-98	7,371,803	XXX	7,371,803	XXX	0
0200017. 1983 Table A proj. 6 1/4% (IMM) 1969	73,663	XXX	73,663	XXX	0
0200018. 1983 Table A proj. 6 1/2% (IMM) 1970	66,986	XXX	66,986	XXX	0
0200019. 1983 Table A proj. 6 3/4% (IMM) 1971-72	300,080	XXX	300,080	XXX	0
0200020. 1983 Table A proj. 7% (IMM) 1973	80,155	XXX	80,155	XXX	0
0200021. 1983 Table A proj. 7 1/4% (IMM) 1974	133,830	XXX	133,830	XXX	0
0200022. 1983 Table A proj. 7 1/2% (IMM) 1978	209,998	XXX	209,998	XXX	0
0200023. 1983 Table A proj. 7 3/4% (IMM) 1975-77,92	1,686,893	XXX	1,686,893	XXX	0
0200024. 1983 Table A proj. 8% (IMM) 1987	4,621,900	XXX	4,621,900	XXX	0
0200025. 1983 Table A proj. 8 1/4% (IMM) 1979,90-91	3,169,752	XXX	3,169,752	XXX	0
0200026. 1983 Table A proj. 8 3/4% (IMM) 1988-89	5,604,943	XXX	5,604,943	XXX	0
0200027. 1983 Table A proj. 9 1/4% (IMM) 1986	2,335,309	XXX	2,335,309	XXX	0
0200028. 1983 Table A proj. 9 3/4% (IMM) 1980	67,516	XXX	67,516	XXX	0
0200029. 1983 Table A proj. 11% (IMM) 1981-85	10,633,876	XXX	10,633,876	XXX	0
0200030. AM 2000 6% (IMM) 1999, 2003, 2009	9,655,720	XXX	9,119,744	XXX	535,976
0200031. AM 2000 6% (DEF FI) 2009	42,350,844	XXX	9,969,670	XXX	32,381,174
0200032. AM 2000 6 1/2% (IMM) 2002	1,773,691	XXX	1,773,691	XXX	0
0200033. AM 2000 6 3/4% (IMM) 2001	2,906,853	XXX	2,906,853	XXX	0
0200034. AM 2000 7% (IMM) 2000	6,213,536	XXX	6,213,536	XXX	0
0200035. 83 Table A proj 5 1/2% (DEF FI) 1995-98	30,388	XXX	0	XXX	30,388
0200036. 83 Table A proj 5 1/2% (IMM) 1995-98	23,655,893	XXX	3,593,732	XXX	20,062,161
0200037. AM 2000 5 1/2% (IMM) 1999-2004, 2007, 2008	28,776,647	XXX	21,875,307	XXX	6,901,340
0200038. AM 2000 5 1/2% (DEF FI) 1999-2004, 2007, 2008	21,632,213	XXX	4,304,212	XXX	17,328,001
0200039. AM 2000 5 1/4 % (IMM) 2005-06,2010	44,518,509	XXX	39,225,236	XXX	5,293,273
0200040. AM 2000 5 1/4 % (DEF FI) 2005-06,2010	44,778,420	XXX	11,970,077	XXX	32,808,343
0200041. AM 2000 5 % (IMM) 2011	11,648,057	XXX	7,939,067	XXX	3,708,990
0200042. AM 2000 5 % (DEF FI) 2011	33,332,204	XXX	10,253,965	XXX	23,078,239
0200043. AM 2000 4 1/4 % (IMM) 2012	6,312,621	XXX	2,739,837	XXX	3,572,784
0200044. AM 2000 4 1/4 % (DEF FI) 2012	42,871,941	XXX	10,570,740	XXX	32,301,201
0200045. AM 2000 4 % (IMM) 2013	7,175,402	XXX	3,071,956	XXX	4,103,446
0200046. AM 2000 4 % (DEF FI) 2013	36,862,501	XXX	10,317,682	XXX	26,544,819
0200047. AM 2000 4 1/2% (IMM) 2014	19,381,189	XXX	7,367,071	XXX	12,014,118
0200048. AM 2000 4 1/2% (DEF. FI) 2014	27,886,677	XXX	5,520,387	XXX	22,366,290
0200049. AM 2000 4 % (IMM) 2015	32,050,836	XXX	0	XXX	32,050,836
0200050. AM 2000 4 % (DEF. FI) 2015	27,795,940	XXX	0	XXX	27,795,940
0200051. AM 2000 5 1/2%(CARVM) (DEF NFI) 2001-NB	570,891,883	XXX	165,150,199	XXX	405,741,684
0200052. 2012 IAR 4% (DEF. FI) NB	12,153,656	XXX	12,153,656	XXX	0
0200053. 2012 IAR 4% (DEF. FI) NB	8,585,089	XXX	8,585,089	XXX	0
0200054. 71 IAM 4% (CARVM)(DEF NFI) 1978 - 80	7,761,820	XXX	7,761,820	XXX	0
0200055. 71 IAM 5 1/2% (CARVM)(DEF NFI) 1981 - 82	77,426,997	XXX	77,426,997	XXX	0
0200056. 71 IAM 6% (CARVM)(DEF NFI) 1993	1,078,028	XXX	1,078,028	XXX	0
0200057. 71 IAM 6 1/2% (CARVM)(DEF NFI) 1992	4,078,964	XXX	4,078,964	XXX	0
0200058. 71 IAM 6 3/4% (CARVM)(DEF NFI) 1987	13,814,156	XXX	13,814,156	XXX	0
0200059. 71 IAM 7% (CARVM)(DEF NFI) 1990 - 91	20,104,137	XXX	20,104,137	XXX	0
0200060. 71 IAM 7 1/4% (CARVM)(DEF NFI) 1989	21,508,376	XXX	21,508,376	XXX	0
0200061. 71 IAM 7 1/2% (CARVM)(DEF NFI) 1988	19,030,178	XXX	19,030,178	XXX	0
0200062. 71 IAM 7 3/4% (CARVM)(DEF NFI) 1986	14,898,492	XXX	14,898,492	XXX	0
0200063. 71 IAM 9% (CARVM)(DEF NFI) 1985	21,892,884	XXX	21,892,884	XXX	0
0200064. 71 IAM 9 1/4% (CARVM)(DEF NFI) 1983-84	48,852,370	XXX	48,852,370	XXX	0
0200065. 51 GAM 3% (IMM) 1961-66	2,767,994	XXX	0	XXX	2,767,994
0200066. 51 GAM 3% (DEF FI) 1961-66	10,585	XXX	0	XXX	10,585
0200067. 51 GAM 3 1/2 (IMM) 1961-66	21,374,951	XXX	0	XXX	21,374,951
0200068. 51 GAM 3 1/2% (DEF FI) 1961-66	727,932	XXX	0	XXX	727,932
0200069. 51 GAM 3 1/2% (DEF NFI) 1961-66	9,599,396	XXX	0	XXX	9,599,396
0200070. 51 GAM EQ 55 Proj. 2 1/2% (DEF NFI) 1983-84	0	XXX	0	XXX	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0200071. 51 GAM EQ 55 Proj. 3 1/2% (IMM) 1955-60	32,243	XXX	0	XXX	32,243
0200072. 51 GAM EQ 55(1st mod)2 1/2%(DEF NFI) 1955-60	221,311	XXX	0	XXX	221,311
0200073. 51 GAM EQ 55 Proj 3% (DEF NFI) 1955-60	423,068	XXX	0	XXX	423,068
0200074. 51 GAM EQ 60 Proj 3% (IMM) 1960-65	3,171,730	XXX	0	XXX	3,171,730
0200075. 51 GAM EQ 60 Proj 3% (DEF FI) 1960-65	1,058,261	XXX	0	XXX	1,058,261
0200076. 51 GAM EQ 60 Proj 3 1/4% (IMM) 1960-65	0	XXX	0	XXX	0
0200077. 51 GAM EQ 60(1st mod)3% (IMM) 1960-65	32,918	XXX	0	XXX	32,918
0200078. 51 GAM EQ 60(1st mod)3% (DEF FI) 1960-65	0	XXX	0	XXX	0
0200079. 71 GAM 5% (IMM) 1959-NB	4,531,412	XXX	0	XXX	4,531,412
0200080. 71 GAM 5% (DEF FI) 1959-NB	213,678	XXX	0	XXX	213,678
0200081. 71 GAM 6% (IMM) 1959-NB	36,458,225	XXX	0	XXX	36,458,225
0200082. 71 GAM 6% (DEF FI) 1983-1991	1,080,464	XXX	0	XXX	1,080,464
0200083. 71 GAM 6% (DEF NFI)1971- NB	680,279,318	XXX	0	XXX	680,279,318
0200084. 71 GAM 6% (CARVM)(DEF NFI) 1980- NB	18,255,491,701	XXX	0	XXX	18,255,491,701
0200085. 71 GAM 7% (IMM) 1978-1979	3,590,798	XXX	0	XXX	3,590,798
0200086. 71 GAM 7 1/4% (IMM) 1991	5,644,228	XXX	0	XXX	5,644,228
0200087. 71 GAM 7 1/2% (IMM) 1980-NB	213,215,564	XXX	0	XXX	213,215,564
0200088. 71 GAM 7.85% (IMM) 1989	6,159,914	XXX	0	XXX	6,159,914
0200089. 83 GAM 13 1/4%(IMM) 1982	12,087,554	XXX	0	XXX	12,087,554
0200090. 83 GAM 11 1/4%(IMM) 1983-1984	57,256,040	XXX	0	XXX	57,256,040
0200091. 83 GAM 11% (IMM) 1985	23,168,886	XXX	0	XXX	23,168,886
0200092. 83 GAM 11% (DEF FI) 1985	11,184	XXX	0	XXX	11,184
0200093. 83 GAM 10 3/4%(IMM) 1983-1984	17,484,175	XXX	0	XXX	17,484,175
0200094. 83 GAM 10 1/2%(IMM) 1985	13,478,716	XXX	0	XXX	13,478,716
0200095. 83 GAM 9 3/4%(IMM) 1983-1984	42,221,358	XXX	0	XXX	42,221,358
0200096. 83 GAM 9 3/4%(DEF FI) 1983-1984	32,909	XXX	0	XXX	32,909
0200097. 83 GAM 9 1/2% (IMM) 1985	45,124,895	XXX	0	XXX	45,124,895
0200098. 83 GAM 9 1/2% (DEF FI) 1985	525,706	XXX	0	XXX	525,706
0200099. 83 GAM 9 1/4% (IMM) 1986	52,773,802	XXX	0	XXX	52,773,802
0200100. 83 GAM 9 1/4% (DEF FI) 1986	74,242	XXX	0	XXX	74,242
0200101. 83 GAM 8 3/4% (IMM) 1986,88,89	16,885,309	XXX	0	XXX	16,885,309
0200102. 83 GAM 8 1/4% (IMM) 1989-1991	2,956,409	XXX	0	XXX	2,956,409
0200103. 83 GAM 8% (IMM) 1986-1987	59,486,751	XXX	0	XXX	59,486,751
0200104. 83 GAM 8% (DEF FI) 1986-1987	26,340	XXX	0	XXX	26,340
0200105. 83 GAM 7.85% (IMM) 1989	19,698,239	XXX	0	XXX	19,698,239
0200106. 83 GAM 7 3/4% (IMM) 1987-88,92	200,307	XXX	0	XXX	200,307
0200107. 83 GAM 7 1/2% (IMM) 1983-85,89	166,774,051	XXX	0	XXX	166,774,051
0200108. 83 GAM 7 1/2% (DEF FI) 1983-85,89	61,817,890	XXX	0	XXX	61,817,890
0200109. 83 GAM 7 1/4% (IMM) 1987,91,95	10,138,202	XXX	0	XXX	10,138,202
0200110. 83 GAM 7 1/4% (DEF FI) 1987,91,95	27,231	XXX	0	XXX	27,231
0200111. 83 GAM 6 1/2% (IMM) 1986,92,94	47,597,505	XXX	0	XXX	47,597,505
0200112. 83 GAM 6 1/2% (DEF FI) 1986,92,94	4,958,658	XXX	0	XXX	4,958,658
0200113. 83 GAM 6 1/4% (DEF FI) 1988-1989	116,006	XXX	0	XXX	116,006
0200114. 83 GAM 6% (DEF FI) 1987	187,877	XXX	0	XXX	187,877
0200115. 83 GAM 6% (IMM) 1989	2,800	XXX	0	XXX	2,800
0200116. 83 GAM 7% (IMM) 1993	384,350	XXX	0	XXX	384,350
0200117. 83 GAM 6 3/4% (IMM) 1996-1997	38,835	XXX	0	XXX	38,835
0200118. 83 GAM 5 3/4% (IMM) 1994-1995	5,912,652	XXX	0	XXX	5,912,652
0200119. 83 GAM 5 1/4% (IMM) 1996-1997	3,913,756	XXX	0	XXX	3,913,756
0200120. 83 GAM 5% (IMM) 1993	864,676	XXX	0	XXX	864,676
0200121. 83 GAM 3 1/2% (IMM) 1993-1998	1,257,326	XXX	0	XXX	1,257,326
0200122. 94 GAR 5 1/4% (IMM) 2005-2006	0	XXX	0	XXX	0
0200123. 94 GAR 5 1/2% (IMM) 2004,2007,2008	571,530	XXX	0	XXX	571,530
0200124. 94 GAR 6% (IMM) 2003,2009	157	XXX	0	XXX	157
0200125. 94 GAR 6 1/4% (IMM) 1998-1999	3,696,069	XXX	0	XXX	3,696,069
0200126. 94 GAR 6 1/2% (IMM) 2002	727	XXX	0	XXX	727
0200127. 94 GAR 6 3/4% (IMM) 2001	870,028	XXX	0	XXX	870,028
0200128. 94 GAR 7% (IMM) 2000	34,835,170	XXX	0	XXX	34,835,170
0200129. Additional Lump Sum Reserves on SS (SS) 1982-87	5,472,671	XXX	5,472,671	XXX	0
0200130. EQ 3% Min.Death/IncomeBen.(CARVM)(DEF NFI)1968-NB	28,490,228	XXX	28,490,228	XXX	0
0299997. Totals (Gross)	28,750,960,304	XXX	8,088,797,135	XXX	20,662,163,169
0299998. Reinsurance ceded	10,341,229,324	XXX	2,596,368,857	XXX	7,744,860,467
0299999. Totals (Net)	18,409,730,980	XXX	5,492,428,278	XXX	12,917,302,702
Supplementary Contracts with Life Contingencies:					
0300001. 1983 Table A Proj. 6% 1993-98	59,936,866	0	59,936,866	0	0
0300002. 1983 Table A Proj. 7 1/2% 1982	1,382	0	1,382	0	0
0300003. 1983 Table A Proj. 7 3/4% 1992	10,025,177	0	10,025,177	0	0
0300004. 1983 Table A Proj. 8% 1907-82, 87	5,541,763	0	5,541,763	0	0
0300005. 1983 Table A Proj. 8 1/4% 1990-91	16,282,319	0	16,282,319	0	0
0300006. 1983 Table A Proj. 8 3/4% 1988-89	8,696,285	0	8,696,285	0	0
0300007. 1983 Table A Proj. 9 1/4% 1986	1,506,116	0	1,506,116	0	0
0300008. 1983 Table A Proj. 11% 1982-85	3,174,481	0	3,174,481	0	0
0300009. 1983 Table A Proj. 11 1/4% 1984	147,190	0	147,190	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0300010. AM 2000 4 % 2013 NB	13,502,860	0	13,502,860	0	0
0300011. AM 2000 4 1/4 % 2012	16,023,860	0	16,023,860	0	0
0300012. AM 2000 4 1/2 % 2014	15,786,375	0	15,786,375	0	0
0300013. AM 2000 5 % 2011	21,648,126	0	21,648,126	0	0
0300014. AM 2000 5 1/4% 2005-06, 2010	67,750,843	0	67,750,843	0	0
0300015. AM 2000 5 1/2% 2004, 2007, 2008	59,724,505	0	59,724,505	0	0
0300016. AM 2000 6% 1999, 2003, 2009	32,608,172	0	32,608,172	0	0
0300017. AM 2000 6 1/2% 2002	9,885,938	0	9,885,938	0	0
0300018. AM 2000 6 3/4% 2001	13,571,889	0	13,571,889	0	0
0300019. AM 2000 7% 2000	13,958,353	0	13,958,353	0	0
0300020. 2012 IAR 4% 2015 NB	19,019,741	0	19,019,741	0	0
0300021. Equitable exp 3% MDB(Def) 1971	37,907	0	37,907	0	0
0300022. 1971 GAM 3 1/2% 1969-74	268,681	0	0	0	268,681
0300023. 1971 GAM 6% 1975-79	312,927	0	0	0	312,927
0300024. 1971 GAM 7 1/2% 1980-82	675,356	0	0	0	675,356
0300025. 1971 GAM 11 1/4% 1983-84	572,688	0	0	0	572,688
0300026. 1983 GAM 11% 1985	818,009	0	0	0	818,009
0300027. 1983 GAM 9 1/4% 1986	370,901	0	0	0	370,901
0300028. 1983 GAM 8% 1987	69,117	0	0	0	69,117
0300029. 1983 GAM 8 3/4% 1988-89	917,506	0	0	0	917,506
0300030. 1983 GAM 8 1/4% 1990-91	3,308,813	0	0	0	3,308,813
0300031. 1983 GAM 7 3/4% 1992	839,373	0	0	0	839,373
0300032. 1983 GAM 7% 1993, 2000	2,407,271	0	0	0	2,407,271
0300033. 1983 GAM 6 3/4% 2001	2,404,801	0	0	0	2,404,801
0300034. 1983 GAM 6 1/2% 2002	1,919,639	0	0	0	1,919,639
0300035. 1983 GAM 6% 1994-99, 2003, 2009	14,732,812	0	0	0	14,732,812
0300036. 1983 GAM 5 1/2% 2004, 2007, 2008	7,837,664	0	0	0	7,837,664
0300037. 1983 GAM 5 1/4% 2005-06, 2010	8,831,924	0	0	0	8,831,924
0300038. 1983 GAM 5 % 2011	3,518,009	0	0	0	3,518,009
0300039. 1983 GAM 4 1/4 % 2012	4,153,298	0	0	0	4,153,298
0300040. 1983 GAM 4 % 2013, 2015 NB	5,716,635	0	0	0	5,716,635
0300041. 1983 GAM 4 1/2% 2014	4,326,707	0	0	0	4,326,707
0300042. 51 GAM,Equitable 1955 proj, 2 1/2% 1957-66	18,442	0	0	0	18,442
0300043. 83 GAM w/adj 1979 NCCI rem 3 1/2% 1900-1974	950,518	0	0	0	950,518
0300044. 83 GAM w/adj 1979 NCCI rem 6% 1975-1979	3,129,614	0	0	0	3,129,614
0300045. 83 GAM w/adj 1979 NCCI rem 6 1/2% 1994	23,642	0	0	0	23,642
0300046. 83 GAM w/adj 1979 NCCI rem 7% 1993	2,365,602	0	0	0	2,365,602
0300047. 83 GAM w/adj 1979 NCCI rem 7 1/2% 1980-1982	4,841,984	0	0	0	4,841,984
0300048. 83 GAM w/adj 1979 NCCI rem 7 3/4% 1992	9,240,854	0	0	0	9,240,854
0300049. 83 GAM w/adj 1979 NCCI rem 8% 1987	4,529,761	0	0	0	4,529,761
0300050. 83 GAM w/adj 1979 NCCI rem 8 1/4% 1990-1991	12,707,244	0	0	0	12,707,244
0300051. 83 GAM w/adj 1979 NCCI rem 8 3/4% 1988-1989	10,162,978	0	0	0	10,162,978
0300052. 83 GAM w/adj 1979 NCCI rem 9 1/4% 1986	3,142,669	0	0	0	3,142,669
0300053. 83 GAM w/adj 1979 NCCI rem 11% 1985	3,079,825	0	0	0	3,079,825
0300054. 83 GAM w/adj 1979 NCCI rem 11 1/4 1983-1984	4,977,730	0	0	0	4,977,730
0399997. Totals (Gross)	512,003,142	0	388,830,148	0	123,172,994
0399998. Reinsurance ceded	59,152,421	0	0	0	59,152,421
0399999. Totals (Net)	452,850,721	0	388,830,148	0	64,020,573
Accidental Death Benefits:					
0400001. 1926-33 INT w/ AE..... .3 1/2%...(NLP)..1902-49	510	0	510	0	0
0400002. 1926-33 INT w/ 41CSO..3%...(NLP).....1947-65	87,978	0	87,978	0	0
0400003. 59 ADB w/ 58 CSO.....3%...(NLP-CNF).1962-71,76	722,392	0	722,392	0	0
0400004. 59 ADB w/ 58 CSO...3 1/2%..(NLP-CNF)..1971-75	951,837	0	951,837	0	0
0400005. 59 ADB w/ 58 CSO...4%.....(CRVM-CNF) 1975-NB	8,148,287	0	8,148,287	0	0
0499997. Totals (Gross)	9,911,004	0	9,911,004	0	0
0499999. Totals (Net)	9,911,004	0	9,911,004	0	0
Disability - Active Lives:					
0500001. Equitable Exp 3%....1902-36	257	0	257	0	0
0500002. 120% 52 INT PER 2 BEN 5 41CSO 2 1/2%...1956-65	1,276	0	1,276	0	0
0500003. 120% 52 INT PER 2 BEN 5 58CSO 2 1/2%...1962-71	22,966	0	22,966	0	0
0500004. 120% 52 INT PER 2 BEN 5 58CSO 3%.....1971-NB	9,028,084	0	9,028,084	0	0
0500005. LTC DB Accel 94 GAM 4% (NLP) 06 - 12	9,473,208	0	9,473,208	0	0
0500006. LTC DB Accel 94 GAM 3.5% (NLP) 13 - NB	3,952,391	0	3,952,391	0	0
0599997. Totals (Gross)	22,478,182	0	22,478,182	0	0
0599999. Totals (Net)	22,478,182	0	22,478,182	0	0
Disability - Disabled Lives:					
0600001. Class III.....3%....1932-49	89	0	89	0	0
0600002. Class III.....2 1/2%..1947-59	16,836	0	16,836	0	0
0600003. 120% 1952 INTERCO BEN 5 4 1/2%.1956-71,76NB	88,605,777	0	88,605,777	0	0
0600004. 1952 INTERCO BEN 5 4½%	75,138,985	0	75,138,985	0	0
0600005. 1970 INTERCO DIS (ext. ben.) 3 1/2% 1945-47, 1966-74	448,692	0	0	0	448,692
0600006. 1970 INTERCO DIS (ext. ben.) 4% 1975-78	1,267,861	0	0	0	1,267,861
0600007. 1970 INTERCO DIS (ext. ben.) 4 1/2% 1979-81	1,618,657	0	0	0	1,618,657

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0600008. 1970 INTERCO DIS (ext. ben.) 5% 1982, 87-NB	799,761	0	0	0	799,761
0600009. 1970 INTERCO DIS (ext. ben.) 5 1/2% 1983-86	7,687,507	0	0	0	7,687,507
0600010. LTC DB Accel 4% (NLP) 06 - 12	1,656,471	0	1,656,471	0	0
0699997. Totals (Gross)	177,240,636	0	165,418,158	0	11,822,478
0699998. Reinsurance ceded	11,822,478	0	-	0	11,822,478
0699999. Totals (Net)	165,418,158	0	165,418,158	0	0
Miscellaneous Reserves:					
0700001. Reserve for Term Conversion, OPAI, Substandard Extra	664,785	0	664,785	0	0
0700002. GMDB\Secondary Guarantee Reserve	4,036,595,038	0	4,036,595,038	0	0
0700003. For excess of valuation net premiums over gross premiums, as required by state standards.	762,681,096	0	762,681,096	0	0
0700004. Additional Annuity Guarantee Benefit Reserve	325,753,504	0	102,266,625	0	223,486,879
0799997. Totals (Gross)	5,125,694,423	0	4,902,207,544	0	223,486,879
0799998. Reinsurance ceded	2,320,024,198	0	2,320,024,198	0	0
0799999. Totals (Net)	2,805,670,225	0	2,582,183,346	0	223,486,879
9999999. Totals (Net) - Page 3, Line 1	40,441,903,460	0	27,237,016,205	0	13,204,887,255

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? If so, state: Yes [ ] No [X]
4.1 Amount of insurance: $.....0
4.2 Amount of reserve: $.....0
4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: $.....0

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [X] No [ ]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: $.....70,823,266

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: $.....83,122,179
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: $.....0
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: $.....0
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 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. $.....0
8.2 State the amount of reserves established for this business. $.....0
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. $.....0
9.2 State the amount of reserves established for this business. $.....0
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
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due To Change
LIFE CONTRACTS (Including supplementary contracts set up on a basis other than that used to determine benefits) (Exhibit 5)			
0100001. Unearned COI for interest sensitive life insurance	Included	Excluded	(48,071,337)
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	(48,071,337)
9999999. Total (Column 4 only)			(48,071,337)

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	13,303,756	0	0	0	6,128,253	4,662,871	9,187	2,503,445	0
2. Additional contract reserves (a)	440,034,306	0	0	0	135,505,868	62,477,030	76,852	241,974,556	0
3. Additional actuarial reserves - Asset/Liability analysis	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	453,338,062	0	0	0	141,634,121	67,139,901	86,039	244,478,001	0
8. Reinsurance ceded	133,178,430	0	0	0	133,178,430	0	0	0	0
9. Totals (Net)	320,159,632	0	0	0	8,455,691	67,139,901	86,039	244,478,001	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,974,994,921	21,025,438	0	0	1,895,681,610	17,612,203	90,622	40,585,048	0
11. Additional actuarial reserves - Asset/Liability analysis	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	1,974,994,921	21,025,438	0	0	1,895,681,610	17,612,203	90,622	40,585,048	0
15. Reinsurance ceded	1,724,382,043	20,316,576	0	0	1,704,065,467	0	0	0	0
16. Totals (Net)	250,612,878	708,862	0	0	191,616,143	17,612,203	90,622	40,585,048	0
17. TOTALS (Net)	570,772,510	708,862	0	0	200,071,834	84,752,104	176,661	285,063,049	0
18. TABULAR FUND INTEREST	24,146,678	31,899	0	0	8,472,018	2,811,466	3,458	12,827,837	0
DETAILS OF WRITE-INS									
0601.		0	0	0	0	0	0	0	0
0602.		0	0	0	0	0	0	0	0
0603.		0	0	0	0	0	0	0	0
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.		0	0	0	0	0	0	0	0
1302.		0	0	0	0	0	0	0	0
1303.		0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	1,280,408,885	0	63,687,879	310,194,940	406,422,176	500,103,889
2. Deposits received during the year	6,163,815,650	0	0	152,961,403	10,604,247	6,000,250,000
3. Investment earnings credited to the account	22,430,068	0	5,671,733	5,251,484	9,637,268	1,869,583
4. Other net change in reserves	1,193,895	0	0	1,193,895	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	6,223,623,606	0	12,625,813	173,399,624	35,762,474	6,001,835,694
8. Other net transfers to or (from) Separate Accounts	250,000	0	0	0	0	250,000
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	1,243,974,892	0	56,733,799	296,202,098	390,901,218	500,137,778
10. Reinsurance balance at the beginning of the year	(56,001)	0	0	(56,001)	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	(8,667)	0	0	(8,667)	0	0
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	(47,334)	0	0	(47,334)	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13)	1,243,927,558	0	56,733,799	296,154,764	390,901,218	500,137,778

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	3,023,830	0	862,024	0	0	0	0	0	0	0	2,161,806
1.2 Reinsurance assumed	80,096,995	0	67,797,280	0	0	0	0	0	0	0	12,299,715
1.3 Reinsurance ceded	15,313,608	0	15,313,608	0	0	0	0	0	0	0	0
1.4 Net	67,807,217	0	53,345,696	0	0	0	0	0	0	0	14,461,521
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct	9,947,679	0	9,947,679	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed	460,079	0	460,079	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.14 Net	10,407,758	0	(b) 10,407,758	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct	257,891,908	0	242,305,830	2,997	0	0	1,336,100	282,812	0	0	13,964,169
2.22 Reinsurance assumed	29,986,952	0	0	0	0	0	0	0	0	0	29,986,952
2.23 Reinsurance ceded	37,952,874	0	32,363,126	0	0	0	0	0	0	0	5,589,748
2.24 Net	249,925,986	0	(b) 209,942,704	(b) 2,997	0	(b) 0	(b) 1,336,100	282,812	(b) 0	(b) 0	(b) 38,361,373
3. Incurred but unreported:											
3.1 Direct	82,232,423	0	75,582,307	0	0	0	1,300,000	0	0	0	5,350,116
3.2 Reinsurance assumed	49,586,146	0	42,225,918	0	0	0	0	0	0	0	7,360,228
3.3 Reinsurance ceded	9,580,580	0	8,887,000	0	0	0	0	0	0	0	693,580
3.4 Net	122,237,989	0	(b) 108,921,225	(b) 0	0	(b) 0	(b) 1,300,000	0	(b) 0	(b) 0	(b) 12,016,764
4. Totals:											
4.1 Direct	353,095,840	0	328,697,840	2,997	0	0	2,636,100	282,812	0	0	21,476,091
4.2 Reinsurance assumed	160,130,172	0	110,483,277	0	0	0	0	0	0	0	49,646,895
4.3 Reinsurance ceded	62,847,062	0	56,563,734	0	0	0	0	0	0	0	6,283,328
4.4 Net	450,378,950	(a) 0	(a) 382,617,383	2,997	0	0	(a) 2,636,100	282,812	0	0	64,839,658

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to $.....0 in Column 2, $.....544,161 in Column 3 and $.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance $.....165,418,158, Individual Annuities $.....0, Credit Life (Group and Individual) $.....0, and Group Life $.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $.....708,862, Credit (Group and Individual) Accident and Health $.....0 and Other Accident and Health $.....570,063,646 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	3,722,854,183	0	1,796,218,796	464,284,817	59,122,735	0	16,440,790	1,177,863,202	4,692,899	0	204,230,944
1.2 Reinsurance assumed	202,071,905	0	165,251,793	2,686,363	0	0	0	0	0	0	34,133,749
1.3 Reinsurance ceded	605,250,322	0	240,539,437	45,378,317	0	0	0	141,577,189	4,418,338	0	173,337,041
1.4 Net	(d) 3,319,675,766	0	1,720,931,152	421,592,863	59,122,735	0	16,440,790	1,036,286,013	274,561	0	65,027,652
2. Liability December 31, current year from Part 1:											
2.1 Direct	353,095,840	0	328,697,840	2,997	0	0	2,636,100	282,812	0	0	21,476,091
2.2 Reinsurance assumed	160,130,172	0	110,483,277	0	0	0	0	0	0	0	49,646,895
2.3 Reinsurance ceded	62,847,062	0	56,563,734	0	0	0	0	0	0	0	6,283,328
2.4 Net	450,378,950	0	382,617,383	2,997	0	0	2,636,100	282,812	0	0	64,839,658
3. Amounts recoverable from reinsurers Dec. 31, current year	131,106,224	0	80,708,618	13,304,093	0	0	0	35,731,668	0	0	1,361,845
4. Liability December 31, prior year:											
4.1 Direct	270,005,705	0	251,350,409	68,578	89,140	0	2,135,953	277,272	0	0	16,084,353
4.2 Reinsurance assumed	181,438,084	0	133,685,208	0	0	0	0	0	0	0	47,752,876
4.3 Reinsurance ceded	43,510,131	0	36,389,617	0	0	0	0	0	0	0	7,120,514
4.4 Net	407,933,658	0	348,646,000	68,578	89,140	0	2,135,953	277,272	0	0	56,716,715
5. Amounts recoverable from reinsurers Dec. 31, prior year	101,017,014	0	77,372,501	5,440,413	0	0	0	16,926,077	0	0	1,278,023
6. Incurred benefits:											
6.1 Direct	3,805,944,318	0	1,873,566,227	464,219,236	59,033,595	0	16,940,937	1,177,868,742	4,692,899	0	209,622,682
6.2 Reinsurance assumed	180,763,993	0	142,049,862	2,686,363	0	0	0	0	0	0	36,027,768
6.3 Reinsurance ceded	654,676,463	0	264,049,671	53,241,997	0	0	0	160,382,780	4,418,338	0	172,583,677
6.4 Net	3,332,031,848	0	1,751,566,418	413,663,602	59,033,595	0	16,940,937	1,017,485,962	274,561	0	73,066,773

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to $.....6,047,685 in Line 1.1, $.....6,047,685 in Line 1.4, $.....5,914,715 in Line 6.1 and $.....5,914,715 in line 6.4.

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

(d) Includes $.....12,489,093 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	4,880,747	5,335,476	454,729
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	30,303,914	27,272,315	(3,031,599)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	35,184,661	32,607,791	(2,576,870)
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	37,777	37,777
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	4,752,230	4,220,399	(531,831)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	15,804,984	15,804,984
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	97,389,740	104,396,171	7,006,431
21. Furniture and equipment, including health care delivery assets	12,538,761	14,594,867	2,056,106
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	72,859,393	70,267,236	(2,592,157)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	222,724,785	241,929,225	19,204,440
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	222,724,785	241,929,225	19,204,440

DETAILS OF WRITE-INS

1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0
2501. Other assets non-admitted	72,859,393	70,267,236	(2,592,157)
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	72,859,393	70,267,236	(2,592,157)

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

The accompanying financial statements of AXA Equitable Life Insurance Company ("the Company" or "AXA Equitable") have been prepared in conformity with accounting practices prescribed or permitted by the New York State Department of Financial Services ("SAP").

The New York State Department of Financial Services ("NYSDFS") recognizes only SAP for determining and reporting the financial condition and results of operations of an insurance company, in order to determine its solvency under the New York State Insurance Laws. The National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures manual ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of New York. There are no differences in net income and capital and surplus between NAIC SAP and SAP for AXA Equitable. See table below:

	State of Domicile	December 31, 2015	December 31, 2014
NET INCOME			
(1) AXA EQUITABLE LIFE INSURANCE COMPANY state basis (Page 4, Line 35, Columns 1 & 2)	NY	2,038,030,657	1,663,840,691
(2) State Prescribed Practices that increase/decrease NAIC SAP			
		-	-
(3) State Permitted Practices that increase/decrease NAIC SAP			
		-	-
(4) NAIC SAP (1 – 2 – 3 = 4)	NY	2,038,030,657	1,663,840,691
CAPITAL AND SURPLUS			
(5) AXA EQUITABLE LIFE INSURANCE COMPANY state basis (Page 3, line 38, Columns 1 & 2)	NY	5,422,563,223	5,170,013,304
(6) State Prescribed Practices that increase/decrease NAIC SAP			
		-	-
(7) State Permitted Practices that increase/decrease NAIC SAP			
		-	-
(8) NAIC SAP (5 – 6 – 7 = 8)	NY	5,423,563,223	5,170,013,304

B. Use of Estimates in 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. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Universal life-type insurance premiums, annuity considerations and pension fund deposits made in connection with annuity contracts are recognized as income when received. Other premiums, considerations and purchase payments are generally recognized as income when due. Policy acquisition costs incurred in connection with acquiring new business, such as commissions, underwriting, agency and policy issuance expenses, are charged to operations as incurred.

A portion of the Company's business has been issued on a participating basis. The amount of policyholders' dividends to be paid is determined annually by the Board of Directors of the Company, and is included in dividends shown in the Company's summary of operations. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity and expense experience for the year and to management's judgment as to the appropriate level of statutory capital and surplus to be retained by AXA Equitable.

AXA Equitable is subject to limitations on the amounts of statutory profits which can be retained with respect to certain classes of individual participating policies that were in force on July 22, 1992 which are not included in the Closed Block (see Note 21C) and with respect to participating policies issued subsequent to July 22, 1992. Excess statutory profits, if any, will be distributed over time to such policyholders and are not available to the shareholder of AXA Equitable.

Bonds are stated principally at amortized cost, the value of which is based on the effective interest rate method, and are adjusted to regulatory mandated values through the establishment of a valuation allowance, and for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Mortgage backed and asset backed bonds are amortized using the effective interest method including anticipated prepayments from the date of purchase; significant changes in the estimated cash flows from original purchase assumptions are accounted for using the retrospective method. Mortgage backed and asset backed bonds carrying values are adjusted for impairment deemed to be other than temporary through write-downs recorded as realized losses.

Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used for all securities except issues in default; the prospective adjustment method was used for issues in default and issues that have a variable interest rate.

NOTES TO FINANCIAL STATEMENTS

Publicly traded unaffiliated common stocks are stated at market value; common stocks not publicly traded are stated at fair value. Common stock values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Preferred stocks are stated principally at amortized cost and are adjusted to regulatory mandated values through the establishment of a valuation allowance, and for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses. The preferred stock investments include real estate investment trusts ("REIT"), perpetual preferred stock, other perpetual preferred stock and redeemable preferred stock. These securities may not have a stated maturity, may not be cumulative and do not provide for mandatory redemption by the issuer.

Short-term investments are stated at cost or amortized cost, which approximates market value.

Cash and cash equivalents includes cash on hand, amounts due from banks and highly liquid debt instruments purchased with a maturity of three months or less and certificates of deposit with a maturity of one year or less.

Mortgage loans on real estate are stated at unpaid principal balances net of unamortized discount or premium and valuation allowances. Valuation allowances are established for mortgage loans that are considered impaired by management and recorded based on the difference between collateral values less estimated sales costs and the amortized cost of the mortgage loan. A mortgage loan that is considered permanently impaired by management is written down to collateral value less estimated sales costs with the write-down recorded as a realized capital loss. Mortgage loans for which foreclosure is probable are considered permanently impaired by management.

Policy loans are stated at unpaid principal balances.

Equity partnership investments are accounted for using the equity method. The individual partnerships are reflected at fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses.

Real estate acquired in satisfaction of debt is valued at the lower of unpaid principal balance or estimated fair value at the date of acquisition. Real estate held for investment is reviewed for impairment whenever events or changes in circumstances indicate the carrying value of such assets may not be recoverable. Impaired real estate is written down to fair value with the impairment loss being included in net realized capital losses. Real estate which management has committed to disposing of by sale or abandonment is carried at the lower of estimated fair value less disposition costs or depreciated cost, the shortfall recorded as an impairment with a corresponding charge to net realized capital losses. Real estate joint ventures are reported principally on the equity method of accounting. The results of real estate joint ventures are adjusted for depreciation, write-downs and valuation allowances.

Depreciation of directly owned real estate and real estate owned by joint ventures is computed using the straight-line method over 40 years.

All insurance subsidiaries are reported at their respective statutory net equity values. The reporting valuation bases for all other subsidiaries (excluding AllianceBernstein, L.P. ("AllianceBernstein")) are detailed on Schedule D, Part 6. AXA Equitable adopted the market valuation method as the reporting valuation basis for its ownership of AllianceBernstein units in order to conform to the provisions of NAIC SAP. AXA Equitable petitioned and received from the Securities Valuation Office (SVO) a valuation of its Alliance units. These units are owned by ACMC LLC, a wholly owned subsidiary of AXA Equitable.

AXA Equitable's ownership interests in Equitable Holdings, LLC ("EHLLC") and AXA Equitable Funds Management Group, LLC ("FMG'') are reflected as other invested asset in Schedule BA. The corporate relationship and percent of outstanding common stock held for all of AXA Equitable's significant subsidiaries are detailed on Schedule Y, Part 1. Additional data is reported on Schedule D, Part 6, Schedule BA, Part 1 and Schedule Y, Part 2. The statement value of all subsidiaries is included on Page 2, Line 2.2 and Line 8 of the Annual Statement.

Derivatives are used for asset/liability risk management, for hedging individual securities or equity indexes, and are utilized to reduce the exposure to interest rate fluctuations and equity price movements. If the hedging relationship is effective, the derivative is accounted for in the same manner as the hedged item. If the derivative is not in an effective hedging relationship, the derivative is marked to fair value by recording an unrealized gain or loss (see Note 8 for additional information).

Separate Account Investment Assets:
Principally all publicly traded bonds and stocks are valued at market value. Mortgage loans and real estate equities, including joint ventures, are valued at market value, either as determined by an unaffiliated advisors to certain separate accounts, or as determined by another independent external appraiser. Real estate equities, including joint ventures valued by independent appraisers, are reviewed by an external management firm. All appraisal reports and appraisal reviews comply with the currently published Uniform Standards of Professional Appraisal Practice, as promulgated by the Appraisal Foundation. The market values of the mortgage loans have been determined by the Advisors on the basis of estimated interest rates (utilizing monthly discounting) in effect as of December 31of each year for loans of comparable quality and maturity after giving consideration to the value of the underlying collateral. Equity partnerships investments are accounted for using the equity method. The individual partnerships are reflected at a fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses. Direct placement bonds and warrants are stated at fair value, as determined by AXA Equitable or third party appraisers. Short-term investments held in money market separate accounts are stated at fair value regardless of the length of maturity. Short-term investments held in all other separate accounts with remaining maturity at acquisition of (i) sixty days or less are stated at amortized cost which, when combined with accrued income, approximates fair value; or (ii) more than sixty days at fair value. Investments in shares of variable insurance trusts, are stated at fair value, which reflects the net asset value of the various portfolios. Net asset values are based upon market or fair values of the securities held in each of the corresponding portfolios of the Funds.

NOTES TO FINANCIAL STATEMENTS

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS.

Accounting changes adopted to conform to the provisions of NAIC SAP are reported as changes in accounting principles. The cumulative effect of changes in accounting principles are reported as an adjustment to unassigned surplus in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods.

During the second quarter of 2014, the Company's management identified an error in the calculation of no lapse guarantee ("NLG") reserves. As a result of this error, and in accordance with SAP, AXA Equitable reported a correction to increase opening surplus by $48.8 million within Page 4 write-in Line 53 and included a deferred tax expense of $17.1 million. The Company's management does not believe this correction to be material to AXA Equitable's results of operations, financial position, or cash flow for any of AXA Equitable's previously filed annual statements. The net gain from operations in 2013 and surplus would have been higher by $5.1 million and $31.7 million, respectively, if such error had not been made.

3. BUSINESS COMBINATIONS AND GOODWILL

NONE

4. DISCONTINUED OPERATIONS

NONE

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The maximum and minimum lending rates for mortgage loans during 2015 were:

Commercial mortgages: 4.80% and 3.51% and Agricultural loans: 5.35% and 3.70%

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 75%.

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:

Current Year	Prior Year
$0	$0

(4) Age Analysis of Mortgage Loans:

a. Current Year	Residential			Commercial			
1. Recorded Investment (All)	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
(a) Current	$ 2,304,843,675	$ 0	$ 0	$ 0	$ 5,181,564,218	$ 0	$ 7,486,407,893
(b) 30-59 Days Past Due	12,269,424	0	0	0	0	0	12,269,424
(c) 60-89 Days Past Due	1,631,300	0	0	0	0	0	1,631,300
(d) 90-179 Days Past Due	5,031,520	0	0	0	30,044,834	0	35,076,354
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	$ 5,031,520	$ 0	$ 0	$ 0	$ 0	$ 0	$ 5,031,520
(b) Interest Accrued	47,157	0	0	0	0	0	47,157
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	$ 8,653,314	$ 0	$ 0	$ 0	$ 41,826,000	$ 0	$ 50,479,314
(b) Number of Loans	4	0	0	0	2	0	6
(c) Percent Reduced*	0.45%	0.00%	0.00%	0.00%	4.31%	0.00%	3.65%

* weighted-average % of the aggregated reduced recorded investments

NOTES TO FINANCIAL STATEMENTS

b. Prior Year

1. Recorded Investment (All)	Residential			Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
(a) Current	$ 2,069,189,617	$ 0	$ 0	$ 0	$ 4,746,869,032	$ 0	$ 6,816,058,649
(b) 30-59 Days Past Due	868,750	0	0	0	0	0	868,750
(c) 60-89 Days Past Due	6,956,229	0	0	0	0	0	6,956,229
(d) 90-179 Days Past Due	2,232,449	0	0	0	0	0	2,232,449
(e) 180+ Days Past Due	1,164,247	0	0	0	0	0	1,164,247
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	$ 2,232,449	$ 0	$ 0	$ 0	$ 0	$ 0	$ 2,232,449
(b) Interest Accrued	70,220	0	0	0	0	0	70,220
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	$ 1,164,247	$ 0	$ 0	$ 0	$ 0	$ 0	$ 1,164,247
(b) Interest Accrued	20,013	0	0	0	0	0	20,013
4. Interest Reduced							
(a) Recorded Investment	$ 2,935,768	$ 0	$ 0	$ 0	$ 86,338,000	$ 0	$ 89,273,768
(b) Number of Loans	4	0	0	0	2	0	6
(c) Percent Reduced*	1.59%	0.00%	0.00%	0.00%	4.46%	0.00%	4.36%

* weighted-average % of the aggregated reduced recorded investments

(5) Investment in Impaired Loans With or Without Allowances for Credit Losses:

a. Current Year	Residential			Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
1. With Allowance for Credit Losses	$ 0	$ 0	$ 0	$ 0	$ 56,544,385	$ 0	$ 56,544,385
2. No Allowance for Credit Losses	0	0	0	0	46,194,834	0	46,194,834
b. Prior Year							
1. With Allowance for Credit Losses	$ 0	$ 0	$ 0	$ 0	$ 116,228,000	$ 0	$ 116,228,000
2. No Allowance for Credit Losses	0	0	0	0	0	0	0

(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:

a. Current Year	Residential			Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
1. Average Recorded Investment	$ 0	$ 0	$ 0	$ 0	$ 119,361,842	$ 0	$ 119,361,842
2. Interest Income Recognized	0	0	0	0	4,007,547	0	4,007,547
3. Recorded Investments on Nonaccrual Status	0	0	0	0	71,870,834	0	71,870,834
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting	0	0	0	0	4,139,617	0	4,139,617
b. Prior Year							
1. Average Recorded Investment	$ 0	$ 0	$ 0	$ 0	$ 106,761,513	$ 0	$ 106,761,513
2. Interest Income Recognized	0	0	0	0	2,103,137	0	2,103,137
3. Recorded Investments on Nonaccrual Status	0	0	0	0	86,338,000	0	86,338,000
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting	0	0	0	0	2,103,137	0	2,103,137

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a. Balance at beginning of period	$ 7,271,597	$ 16,095,645
b. Additions charged to operations	$ 2,941,615	$ 7,271,597
c. Direct write-downs charged against the allowances	$ 0	$ 0
d. Recoveries of amounts previously charged off	$ (3,758,000)	$ (16,095,645)
e. Balance at end of period	$ 6,455,212	$ 7,271,597

(8) Mortgage loans derecognized as a result of foreclosure:

	Current Year
a. Aggregate amount of mortgage loans derecognized	$ 0
b. Real estate collateral recognized	$ 0
c. Other collateral recognized	$ 0
d. Receivables recognized from a government guarantee of the foreclosed mortgage loan	$ 0

(9) The policy for recognizing interest income on impaired loans, including the method for recording cash receipts:

The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loans continue to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.

NOTES TO FINANCIAL STATEMENTS

B. Debt Restructuring

	Current Year	Prior Year
(1) The total recorded investment in restructured loans, as of year end	$ 16,150,000	$ 57,820,000
(2) The realized capital losses related to these loans	$ 1,855,683	$ 3,500,000
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings	$ 0	$ 0

(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on nonperforming loans is generally recognized on a cash basis.

C. Reverse Mortgages

The Company has no reverse mortgages.

D. Loan-Backed Securities

(1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all securities except issues in default; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.

(2) Loan-backed securities with a recognized other than temporary impairment as of December 31, 2015 are as follows:

		1	2		3
		Amortized Cost Basis before Other than Temporary Impairment (OTTI)	Other than Temporary Impairment Recognized in Loss		Fair Value * 1-(2a+2b)
			2a Interest	2b Non-interest	
OTTI recognized 1st Quarter					
a.	Intent to Sell	-	-	-	-
b.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	$ -	$ -	$ -	$ -
c.	**Total 1st Quarter**	$ -	$ -	$ -	$ -
OTTI recognized 2nd Quarter					
d.	Intent to Sell	-	-	-	-
e.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	$ 24,090,211	$ -	$ 15,939,533	$ 8,150,678
f.	**Total 2nd Quarter**	$ 24,090,211	$ -	$ 15,939,533	$ 8,150,678
OTTI recognized 3rd Quarter					
g.	Intent to Sell	-	-	-	-
h.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	$ 7,581,587	$ -	$ 5,028,476	$ 2,553,111
i.	**Total 3rd Quarter**	$ 7,581,587	$ -	$ 5,028,476	$ 2,553,111
OTTI recognized 4th Quarter					
j.	Intent to Sell	-	-	-	-
k.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover amortized cost basis	$ 11,526,769	$ -	$ 8,340,531	$ 3,186,238
l.	**Total 4th Quarter**	$ 11,526,769	$ -	$ 8,340,531	$ 3,186,238
m.	**Annual Aggregate Total**	$ **XXX**	**$ -**	**$ 29,308,540**	**XXX**

* Fair Value reflects the Fair Value at the time of the other-than-temporary-impairment.

Each loan-backed security held with a recognized other than temporary impairment recorded in the year ended December 31, 2015, reflecting the present value of cash flows expected to be collected as less than the amortized cost basis of the securities, is as follows:

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost before Current Year OTTI	3 Present value of Projected Cash Flows	4 Recognized other-than-temporary-impairment 2-3	5 Amortized Cost after other-than-temporary-impairment 2-4	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
46625MUF4	$ 5,000,000	$ 1,669,500	$ 3,330,500	$ 1,669,500	$ 1,669,500	06/30/2015
617451FW4	1,495,891	188,859	1,307,032	188,859	188,859	06/30/2015
61745M6U2	5,452,320	2,553,433	2,898,887	2,553,433	2,553,433	06/30/2015
929766T37	5,000,000	1,976,240	3,023,760	1,976,240	1,976,240	06/30/2015
92977RAK2	7,142,000	1,762,646	5,379,354	1,762,646	1,762,646	06/30/2015
22541S3Q9	1,661,587	1,163,111	498,476	1,163,111	1,163,111	09/30/2015
46628FAS0	5,920,000	1,390,000	4,530,000	1,390,000	1,390,000	09/30/2015
05947UE20	2,130,345	1,028,417	1,101,928	1,028,417	1,028,417	12/31/2015
059511AW5	373,236	136,241	236,995	136,241	136,241	12/31/2015
07387MAQ2	5,982,898	887,400	5,095,498	887,400	887,400	12/31/2015
07388LAR1	3,040,290	1,134,180	1,906,110	1,134,180	1,134,180	12/31/2015
Total	**XXX**	**XXX**	**$ 29,308,540**	**XXX**	**XXX**	**XXX**

(3) All impaired (fair value is less than cost or amortized cost) loan-backed securities for which an other-than-temporary-impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains) as of 12/31/2015:

a. The aggregate amount of Unrealized Losses:

1. Less than 12 Months	$ 2,486,899
2. 12 Months or Longer	$ 84,826,147

b. The aggregate related fair value of securities with Unrealized Losses:

1. Less than 12 Months	$ 102,102,257
2. 12 Months or Longer	$ 269,386,967

The $87,313, 046 of unrealized losses includes $53,186,023 of valuation allowances already recognized through surplus.

(4) The Company's management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by the Company's Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each issuer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made as to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

E. Repurchase Agreements and /or Securities Lending Transactions

(1) Securities repurchase and reverse repurchase transactions are conducted by the Company under a standardized securities industry master agreement, amended to suit the specificities of each respective counterparty. These agreements generally provide detail as to the nature of the transaction, including provisions for payment netting, establish parameters concerning the ownership and custody of the collateral securities, including the right to substitute collateral during the term of the agreement, and provide for remedies in the event of default by either party. Amounts due to/from the same counterparty under these arrangements generally would be netted in the event of default and subject to rights of set-off in bankruptcy. The Company's securities repurchase and reverse repurchase agreements are accounted for as secured borrowing or lending arrangements and are reported as borrowed money in the Company's financial statements. The Company obtains or posts collateral generally in the form of cash, U.S. Treasury, Corporate Bonds and government agency securities. The market values of these securities are monitored on a daily basis with additional collateral posted or obtained as necessary. Securities to be repurchased or resold are the same, or substantially the same, as those initially transacted under the arrangement. At December 31, 2015, the balance outstanding under securities repurchase and reverse repurchase transaction was $1.9 billion. The Company utilized the funds received from these repurchase agreements to extend the duration of the assets within General Account investment portfolio.

(2) The Company has pledged as collateral U.S. Treasury securities with an admitted value of $1.9 billion and a market value of $2.0 billion.

(3) Collateral Received

a.Aggregate Amount Collateral Reinvested:

1. Repurchase Agreement	Fair Value
a. Open	$ 1,888,752,510
b. 30 Days or Less	$ 0
c. 31 to 60 Days	$ 0
d. 61 to 90 Days	$ 0
e. Greater Than 90 Days	$ 0
f. Subtotal	$ 1,888,752,510
g. Securities Received	$ 0
h. Total Collateral Received	$ 1,888,752,510

2. Securities Lending	Fair Value
a. Open	$ 0
b. 30 Days or Less	$ 0
c. 31 to 60 Days	$ 0
d. 61 to 90 Days	$ 0
e. Greater Than 90 Days	$ 0
f. Subtotal	$ 0
g. Securities Received	$ 0
h. Total Collateral Received	$ 0

3. Dollar Repurchase Agreement	Fair Value
a. Open	$ 0
b. 30 Days or Less	$ 0
c. 31 to 60 Days	$ 0
d. 61 to 90 Days	$ 0
e. Greater Than 90 Days	$ 0
f. Subtotal	$ 0
g. Securities Received	$ 0
h. Total Collateral Received	$ 0

b. The fair value of that collateral and of the portion of that collateral that is has sold or repledged	$ 2,000,480,966

(4) Securities Lending Transactions administered by an affiliated agent

NONE

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested:

1. Repurchase Agreement	Amortized Cost	Fair Value
a. Open	$ 0	$ 0
b. 30 Days or Less	$ 0	$ 0
c. 31 to 60 Days	$ 0	$ 0
d. 61 to 90 Days	$ 0	$ 0
e. 91 to 120 Days	$ 0	$ 0
f. 121 to 180 Days	$ 0	$ 0
g. 181 to 365 Days	$ 0	$ 0
h. 1 to 2 Years	$ 0	$ 0
i. 2 to 3 Years	$ 0	$ 0
j. Greater Than 3 Years	$ 1,957,493,416	$ 1,928,946,452
k. Subtotal	$ 1,957,493,416	$ 1,928,946,452
l. Securities Received	$ 0	$ 0
m. Total Collateral Reinvested	$ 1,957,493,416	$ 1,928,946,452

2. Securities Lending	Amortized Cost	Fair Value
a. Open	$ 0	$ 0
b. 30 Days or Less	$ 0	$ 0
c. 31 to 60 Days	$ 0	$ 0
d. 61 to 90 Days	$ 0	$ 0
e. 91 to 120 Days	$ 0	$ 0
f. 121 to 180 Days	$ 0	$ 0
g. 181 to 365 Days	$ 0	$ 0
h. 1 to 2 Years	$ 0	$ 0
i. 2 to 3 Years	$ 0	$ 0
j. Greater Than 3 Years	$ 0	$ 0
k. Subtotal	$ 0	$ 0
l. Securities Received	$ 0	$ 0
m. Total Collateral Reinvested	$ 0	$ 0

3. Dollar Repurchased Agreement	Amortized Cost	Fair Value
a. Open	$ 0	$ 0
b. 30 Days or Less	$ 0	$ 0
c. 31 to 60 Days	$ 0	$ 0
d. 61 to 90 Days	$ 0	$ 0
e. 91 to 120 Days	$ 0	$ 0
f. 121 to 180 Days	$ 0	$ 0
g. 181 to 365 Days	$ 0	$ 0
h. 1 to 2 Years	$ 0	$ 0
i. 2 to 3 Years	$ 0	$ 0
j. Greater Than 3 Years	$ 0	$ 0
k. Subtotal	$ 0	$ 0
l. Securities Received	$ 0	$ 0
m. Total Collateral Reinvested	$ 0	$ 0

(6) Collateral not permitted by contract or custom to sell or repledge

NONE

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date

NONE

F. Real Estate

(1) AXA Equitable recognized no impairment losses in 2015.

(2) The Company has no investment in real estate.

(3) N/A

(4) AXA Equitable does not engage in retail land sales operations.

(5) A. NONE

B. NONE

G. Low income housing tax credit ("LIHTC")

(1) The Company has LIHTC that they have not utilized from 2009-2015. These credits will expire between 2029-2035.

(2) The Company did not receive a current benefit for LIHTC in 2014 or 2015.

(3) The Company's carrying value of its LIHTC assets are $1.2 million as of December 31, 2015.

(4) The LIHTC assets are not subject to any regulatory review.

(5) The Company amortized $0.5 million of LIHTC as an expense to net investment income during 2015

(6) The Company did not recognize any impairment loss with respect to its LIHTC assets during 2015.

(7) The Company did not incur any write-down or reclassifications due to the forfeiture or ineligibility of any tax credits during 2015.

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted Assets (including Pledged):

	Gross Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
	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 Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.00%	0.00%
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements	2,000,480,966	0	0	0	2,000,480,966	956,070,443	1,044,410,523	2,000,480,966	1.21%	1.21%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0	0	0	0	0.00%	0.00%
i. FHLB capital stock	31,370,100	0	0	0	31,370,100	30,994,300	375,800	31,370,100	0.02%	0.02%
j. On deposit with states	3,805,002	0	0	0	3,805,002	3,613,471	191,531	3,805,002	0.00%	0.00%
k. On deposit with other regulatory bodies	49,676,166	0	0	0	49,676,166	59,878,234	(10,202,068)	49,676,166	0.03%	0.03%
l. Pledged collateral to FHLB (including assets backing funding agreements)	591,373,350	0	0	0	591,373,350	584,856,046	6,517,304	591,373,350	0.36%	0.36%
m. Pledged as collateral not captured in other categories	529,579,659	0	0	0	529,579,659	352,015,590	177,564,069	529,579,659	0.32%	0.32%
n. Other restricted assets	0	0	0	0	0	0	0	0	0.00%	0.00%
o. Total Restricted Assets	$ 3,206,285,243	0	0	0	$ 3,206,285,243	$ 1,987,428,084	$ 1,218,857,159	$ 3,206,285,243	1.94%	1.95%

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

	Gross Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Other Restricted Assets	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
US TREASURY BONDS	$ 529,579,659	$ 0	$ 0	$ 0	$ 529,579,659	$ 352,015,590	$ 177,564,069	$ 529,579,659	0.32%	0.32%
	$ 529,579,659	$ 0	$ 0	$ 0	$ 529,579,659	$ 352,015,590	$ 177,564,069	$ 529,579,659	0.32%	0.32%

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate):

NONE

I. Working Finance Capital Investments

NONE

J. Offsetting and Netting of Assets and Liabilities

	Gross Amounts Recognized	Amount Offset	Net Amount Presented on Balance Sheets
ASSETS			
Description			
Equity	$ 1,049,061,266	$ 673,351,086	$ 375,710,180
Interest Rate	384,945,375	104,012,235	280,933,140
Credit	14,285,916	37,047,549	(22,761,633)
Currency	0	0	0
Total Derivatives, subject to a master netting agreement	1,448,292,557	814,410,870	633,881,687
Total Derivatives, not subject to a master netting agreement	27,399,227	0	27,399,227
Total Derivatives *	$ 1,475,691,784	$ 814,410,870	$ 661,280,914
Reverse Repurchase agreements	$ 223,657,925	$ 0	$ 223,657,925
LIABILITIES			
Description			
Equity	$ 673,351,086	$ 673,351,086	$ 0
Interest Rate	104,012,235	104,012,235	0
Credit	37,047,549	37,047,549	0
Currency	0	0	0
Total Derivatives, subject to a master netting agreement	814,410,870	814,410,870	0
Total Derivatives, not subject to a master netting agreement	0	0	0
Total Derivatives	$ 814,410,870	$ 814,410,870	$ 0
Repurchase agreements	$ 1,882,355,558	$ 0	$ 1,882,355,558

* Fair value includes $141,324,350 of due and accrued investment income and excludes net margins of $(1,699,749). The net margin is comprised of $(20,972,588) of variation margins, offset by $19,272,839 of initial margins.

K. Structured Notes

Listed below are the structured notes held by the Company:

CUSIP Identification	Actual Cost	Fair Value	Admitted Value	Mortgage Reference Security (Y/N)
059438AL5	$ 15,001,367	$ 17,479,050	$ 15,001,367	N
564759PS1	4,987,770	4,994,050	4,987,770	N
125509BE8	29,236,042	39,405,300	29,236,042	N
Total	**$ 49,225,179**	**$ 61,878,400**	**$ 49,225,179**	**XXX**

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. AXA Equitable has no investments in Joint Ventures, Partnerships and Limited Liability Companies that exceed 10% of the admitted assets of AXA Equitable.

B. AXA Equitable recognized impairments of $25.2 million in equity partnerships in 2015. The decline in the partnerships' fair value was determined to be other than temporary after undergoing a review established through the investment surveillance process for AXA Equitable. The fair value for each partnership was determined from information provided in the related partnership financial statements.

7. INVESTMENT INCOME

A. Due and accrued income was excluded from investment income on the following bases:

Mortgage loans – on loans in foreclosure or where collection of interest is uncertain.
Securities - as recommended by management's investments under surveillance committee.
Real Estate - where rent is in arrears more than three months or is deemed uncollectible.

B. The total amount of due and accrued income excluded was $52.5 million as of December 31, 2015.

8. DERIVATIVE INSTRUMENTS

The Company uses derivatives as part of its overall asset/liability risk management primarily to reduce exposures to equity market and interest rate risks. Derivative hedging strategies are designed to reduce these risks from an economic perspective and are all executed within the framework of a "Derivative Use Plan" approved by the NYSDFS. Operation of these hedging programs is based on models involving numerous estimates and assumptions, including, among others, mortality, lapse, surrender and withdrawal rates, election rates, fund performance, market volatility and interest rates. A wide range of derivative contracts are used in these hedging programs, including exchange traded equity, currency and interest rate futures contracts, total return and/or other equity swaps, interest rate swap and floor contracts, swaptions, variance swaps, equity options as well as repo transactions, that collectively are managed in an effort to reduce the economic impact of unfavorable changes in guaranteed benefits' exposures attributable to movements in capital markets.

Derivatives utilized to hedge exposure to Variable Annuities with Guarantee Features

The Company has issued and continues to offer certain variable annuity products with guarantee minimum death benefit ("GMDB'), guaranteed minimum income benefits ("GMIB") and guaranteed income benefits ("GIB") features. The risk associated with the GMDB feature is that under-performance of the financial markets could result in GMDB benefits, in the event of death, being higher than what accumulated policyholders' account balances would support. The risk associated with the GMIB feature is that under-performance of the financial markets could result in the present value of GMIB benefits, in the event of annuitization, being higher than what accumulated policyholders' account balances would support, taking into account the relationship between current annuity purchase rates and the GMIB guaranteed annuity purchase rates. The risk associated with the GIB and other features is that under-performance of the financial markets could result in the GIB and other features' benefits being higher than what accumulated policyholders' account balances would support.

For GMDB, GMIB, GIB and other features, the Company retains certain risks including basis, credit spread and some volatility risk and risk associated with actual versus expected assumptions for mortality, lapse and surrender, withdrawal and contractholder election rates, among other things. The derivative contracts are managed to correlate with changes in the value of the GMDB, GMIB, GIB and other features that result from financial markets movements. A portion of exposure to realized equity volatility is hedged using equity options and variance swaps and a portion of exposure to credit risk is hedged using total return swaps on fixed income indices. Additionally, the Company is party to total return swaps for which the reference U.S. Treasury securities are contemporaneously purchased from the market and sold to the swap counterparty. As these transactions result in a transfer of control of the U.S. Treasury securities to the swap counterparty, the Company derecognizes these securities with consequent gain or loss from the sale. The Company has also purchased reinsurance contracts to mitigate the risks associated with GMDB features and the impact of potential market fluctuations on future policyholder elections of GMIB features contained in certain annuity contracts issued by the Company.

The Company has in place a hedge program utilizing interest rate swaps to partially protect the overall profitability of future variable annuity sales against declining interest rates.

Derivatives utilized to hedge crediting rate exposure on SCS, SIO, MSO and IUL products/investment options

The Company hedges crediting rates in the Structured Capital Strategies ("SCS") variable annuity, Structured Investment Option in the EQUI-VEST® variable annuity series ("SIO"), Market Stabilizer Option® ("MSO") in the variable life insurance products and Indexed Universal Life ("IUL") insurance products. These products permit the contract owner to participate in the performance of an index, ETFs or commodity price movement up to a cap for a set period of time. They also contain a protection feature, in which the Company will absorb, up to a certain percentage, the loss of value in an index, ETF or commodity price, which varies by product segment.

In order to support the returns associated with these features, the Company enters into derivative contracts whose payouts, in combination with fixed income investments, emulate those of the index, ETF or commodity price, subject to caps and buffers.

Derivatives utilized to hedge risks associated with interest margins on Interest Sensitive Life and Annuity Contracts

Margins or "spreads" on interest-sensitive life insurance and annuity contracts are affected by interest rate fluctuations as the yield on portfolio investments, primarily fixed maturities, is intended to support required payments under these contracts, including interest rates credited to their policy and contract holders. From time to time the Company uses interest rate swaptions and other instruments to reduce the risk associated with minimum guarantees on these interest-sensitive contracts. At December 31, 2015, there were no positions outstanding for these programs.

Derivatives utilized to hedge equity market risks associated with the General Account's seed money investments in Separate Accounts, retail mutual funds and Separate Account fee revenue fluctuations

The Company's General Account seed money investments in Separate Account equity funds and retail mutual funds exposes the Company to market risk, including equity market risk which is partially hedged through equity-index futures contracts to minimize such risk.

In second quarter 2015, the Company entered into futures on equity indices to mitigate the impact on net earnings from Separate Account fee revenue fluctuations due to movements in the equity markets. These positions partially cover fees expected to be earned through the current year from the Company's Separate Account products.

Derivatives utilized for General Account Investment Portfolio

Beginning in the second quarter of 2013, the Company implemented a strategy in its General Account investment portfolio to replicate the credit exposure of fixed maturity securities otherwise permissible under its investment guidelines through the sale of credit default swaps ("CDS"). Under the terms of these swaps, the Company receives quarterly fixed premiums that, together with any initial amount paid or received at trade inception, replicate the credit spread otherwise currently obtainable by purchasing the referenced entity's bonds of similar maturity. These credit derivatives have remaining terms of five years or less and are recorded at fair value with changes in fair value, including the yield component that emerges from initial amounts paid or received, reported in Net investment income (loss). The Company manages its credit exposure taking into consideration both cash and derivatives based positions and selects the reference entities in its replicated credit exposures in a manner consistent with its selection of fixed maturities. In addition, the Company has transacted the sale of CDSs exclusively in single name reference entities of investment grade credit quality and with counterparties subject to collateral posting requirements. If there is an event of default by the reference entity or other such credit event as defined under the terms of the swap contract, the Company is obligated to perform under the credit derivative and, at the counterparty's option, either pay the referenced amount of the contract less an auction-determined recovery amount or pay the referenced amount of the contract and receive in return the defaulted or similar security of the reference entity for recovery by sale at the contract settlement auction. To date, there have been no events of default or circumstances indicative of a deterioration in the credit quality of the named referenced entities to require or suggest that the Company will have to perform under these CDSs. The maximum potential amount of future payments the Company could be required to make under these credit derivatives is limited to the par value of the referenced securities which is the dollar-equivalent of the derivative notional amount. The SNAC under which the Company executes these CDS sales transactions does not contain recourse provisions for recovery of amounts paid under the credit derivative.

Periodically, the Company purchases Treasury Inflation Protected Securities ("TIPS") and other sovereign inflation bonds as General Account investments and enters into asset swaps, to result in payment of the variable principal at maturity and semi-annual coupons of the bonds to the swap counterparty (pay variable) in return for fixed amounts (receive fixed). These asset swaps, when considered in combination with the bonds, together result in a net position that is intended to replicate a dollar-denominated fixed-coupon cash bond with a yield higher than a term-equivalent U.S. Treasury bond.

In third quarter of 2014, the Company implemented a strategy to hedge a portion of the credit exposure in its General Account investment portfolio by buying protection through a swap. These are swaps on the "super senior tranche" of the investment grade credit default swap index ("CDX index"). Under the terms of these swaps, the Company pays quarterly fixed premiums that, together with any initial amount paid or received at trade inception, serve as premiums paid to hedge the risk arising from multiple defaults of bonds referenced in the CDX index. These credit derivatives have remaining terms of five years or less and are recorded at fair value with changes in fair value, including the yield component that emerges from initial amounts paid or received, reported in Net investment income (loss) from derivative instruments.

For Securities Repurchase and Reverse Repurchase Transactions, see Footnote 5E

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

A. 1. The components of net deferred income tax assets/ (liability) as of December 31 are as follows:

	2015			2014			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	1,402,663,334	47,316,485	1,449,979,819	1,720,751,272	59,100,000	1,779,851,272	(318,087,938)	(11,783,515)	(329,871,453)
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	1,402,663,334	47,316,485	1,449,979,819	1,720,751,272	59,100,000	1,779,851,272	(318,087,938)	(11,783,515)	(329,871,453)
d. Deferred tax assets nonadmitted					15,804,984	15,804,984		(15,804,984)	(15,804,984)
e. Subtotal net admitted deferred tax asset (1c-1d)	1,402,663,334	47,316,485	1,449,979,819	1,720,751,272	43,295,016	1,764,046,288	(318,180,938)	4,021,469	(314,066,469)
f. Deferred tax liabilities		1,129,548,517	1,129,548,517		1,193,746,288	1,193,746,288		(64,197,771)	(64,197,771)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,402,663,334	(1,082,232,032)	320,431,302	1,720,751,272	(1,150,451,272)	570,300,000	(318,180,938)	68,219,240	(249,868,698)

2. Admission Calculation Components SSAP No. 101:

	2015			2014			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	456,614,646	46,685,354	503,300,000	472,403,040	0	472,403,040	(15,788,394)	46,685,354	30,896,960
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:	0	0	0	97,896,960	0	97,896,960	(97,896,960)	0	(97,896,960)
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	0	0	0	97,896,960	0	97,896,960	(97,896,960)	0	(97,896,960)
Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	764,349,593	XXX	XXX	689,004,763	XXX	XXX	75,344,830
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	946,048,688	631,131	946,679,819	1,150,451,272	43,295,016	1,193,746,288	(204,402,584)	(42,663,885)	(247,066,469)
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	1,402,663,334	47,316,485	1,449,979,819	1,720,751,272	43,295,016	1,764,046,288	(318,087,938)	4,021,469	(314,066,469)

3. Other Admissibility Criteria:

		2015	2014
a.	Ratio percentage used to determine recovery period and threshold limitation amount	1,153.396	1,014.111
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	5,688,694,496	5,347,492,121

4. 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

	12/31/15		12/31/14		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	1,402,663,334	47,316,485	1,720,751,272	59,100,000	(318,087,938)	(11,783,515)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	1,402,663,334	47,316,485	1,720,751,272	43,295,016	(318,087,938)	4,021,469
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000

(b) Does the company's tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities Not Recognized

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

1. Current Income Tax:

	1 2015	2 2014	3 (Col 1-2) Change
a. Federal	(98,061,952)	(236,825,989)	138,764,037
b. Foreign			
c. Subtotal	(98,061,952)	(236,825,989)	138,764,037
d. Federal income tax on net capital gains	84,881,252	292,335,221	(207,453,969)
e. Utilization of capital loss carry-forwards			
f. Other	(200,113,770)	248,154,529	(448,268,299)
g. Federal and Foreign income taxes incurred	(213,294,470)	303,663,761	(516,958,231)

2. Deferred Tax Assets:

	1 2015	2 2014	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses			
2. Unearned premium reserve			
3. Policyholder reserves	555,300,000	773,114,900	(217,814,900)
4. Investments			
5. Deferred acquisition costs	310,600,000	333,000,000	(22,400,000)
6. Policyholder dividends accrual	79,700,000	87,000,000	(7,300,000)
7. Fixed assets			
8. Compensation and benefits accrual	(22,200,000)	(7,700,000)	(14,500,000)
9. Pension accrual	0	48,900,000	(48,900,000)
10. Receivables - nonadmitted			
11. Net operating loss carry-forward			
12. Tax credit carry-forward	459,000,000	438,600,000	20,400,000
13. Other (including items <5% of total ordinary tax assets)	20,263,334	47,836,372	(27,573,038)
99. Subtotal	1,402,663,334	1,720,751,272	(318,087,938)
b. Statutory valuation allowance adjustment			
c. Nonadmitted			
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	1,402,663,334	1,720,751,272	(318,087,938)
e. Capital:			
1. Investments	47,316,485	59,100,000	(11,783,515)
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	47,316,485	59,100,000	(11,783,515)
f. Statutory valuation allowance adjustment			
g. Nonadmitted		15,804,984	(15,804,984)
h. Admitted capital deferred tax assets (2e99-2f-2g)	47,316,485	43,295,016	4,021,469)
i. Admitted deferred tax assets (2d+2h)	1,449,979,819	1,764,046,288	(314,066,469)

3. Deferred Tax Liabilities:

	1 2015	2 2014	3 (Col 1–2) Change
a. Ordinary:			
1. Investments			
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax assets)			
99. Subtotal			
b. Capital:			
1. Investments	1,129,548,517	1,193,746,288	(64,197,771)
2. Real estate			
3. Other (including items <5% of total capital tax assets)			
99. Subtotal	1,129,548,517	1,193,746,288	(64,197,771)
c. Deferred tax liabilities (3a99+3b99)	1,129,548,517	1,193,746,288	(64,197,771)
4. Net Deferred Tax Assets (2i – 3c)	320,431,302	570,300,000	(249,868,698)

The change in net deferred income taxes is comprised of the following:

	12/31/2015	12/31/2014	(Col. 1-2) Change
Total deferred tax assets	$ 1,449,979,819	$ 1,779,851,272	$ (329,871,453)
Total tax liabilities	$ (1,129,548,517)	$ (1,193,746,288)	$ 64,197,771
Net deferred tax assets/(liabilities)	$ 320,431,302	$ 586,104,984	$ (265,673,682)
Statutory valuation allowance adjustment	$ -	$ -	$ -
Net deferred tax assets/(liabilities) after SVA	$ 320,431,302	$ 586,104,984	$ (265,673,682)
Tax effect of unrealized gains (losses)			$ (97,168,238)
Tax on Pension Liability Capital Contribution			$ 73,868,200
Increase (decrease) in net deferred tax asset (liability)			$ (288,973,720)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes including realized capital gains/losses. The significant items causing this difference are as follows:

Description	2015	2014
Income Before Taxes (Including all Capital Gains/(Losses)	$ 708,697,491	$ 601,772,473
Dividends from affiliates	$ (243,285,000)	$ (148,750,000)
Audit reserve adjustments	$ (130,800,000)	$ (239,800,000)
Change in not admitted reinsurance	$ (19,363,128)	$ 212,150
Incurred tax items in surplus	$ (200,113,770)	$ 248,154,529
Non-taxable investment income	$ (124,250,000)	$ (82,712,218)
IMR capital gains and amortization	$ (2,700,045)	$ (2,688,850)
Corporate owned life insurance	$ (5,049,958)	$ (7,859,112)
Change in reserve basis	$ 16,824,968	$ -
Extraordinary surplus credits	$ 78,635,398	$ 4,461,415
Equity Plan Adjustment	$ 5,397,823	$ (2,273,159)
Nondeductible Expenses	$ 416,211	$ 2,009,014
Change in not admitted assets	$ 1,189,810	$ (12,507,515)
Other	$ (9,920,550)	$ (1,915,498)
Total statutory taxes	$ 75,679,250	$ 358,103,229
Federal and Foreign Income Taxes Incurred	$ (13,180,700)	$ 55,509,232
Change in net deferred income tax	$ 288,973,720	$ 54,439,468
Incurred tax items in surplus	$ (200,113,770)	$ 248,154,529
Total statutory taxes	$ 75,679,250	$ 358,103,229

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

At December 31, 2015, the Company had AMT credit carryforwards, which do no expire, of $424,100,000 available for tax purposes

Income taxes, ordinary and capital, available for recoupment in the event of future losses include:

Available from tax year	Ordinary	Capital	Total
2013	42,600,000	0	42,600,000
2014	236,130,875	36,997,166	273,128,041
2015	194,180,000	34,820,000	229,000,000
Total	472,910,875	71,817,166	544,728,041

The Company did not have any deposits admitted under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

The Company is included in a consolidated federal income tax return together with its ultimate domestic parent, AXA America Holdings, Inc. and the following subsidiaries and affiliates:

1. AXA Financial, Inc.
2. AXA Equitable Life and Annuity Company
3. AXA Distribution Holding Corp.
4. AllianceBernstein Corp.
5. Equitable Structured Settlement Corp.
6. Equitable Casualty Insurance Co.
7 JMR Realty Services, Inc.
8. 1740 Advisers, Inc.
9. MONY Financial Services, Inc.
10. Trusted Investment Advisors Corp.
11. Trusted Insurance Advisors General Agency Corp.
12. Financial Marketing Agency, Inc.
13. AXA Technology Services America, Inc.
14. AXA Corporate Solutions Life Reinsurance Company
15. AXA RE Arizona Company
16. MONY Life Insurance Company of America
17. U.S. Financial Life Insurance Company
18. CS Life RE Company

Federal income taxes are charged or credited to operations based upon amounts estimated to be payable or receivable as a result of taxable operations for the current year.

In accordance with the tax sharing agreement between AXA Financial and AXA Equitable, tax expense is allocated based on separate company computations. Any loss not currently usable is carried forward and credited when usable by the Company on a separate basis.

G. It is reasonably possible that the total amount of unrecognized tax benefit will change within the next 12 months. The possible change in the amount of unrecognized tax benefits cannot be estimated at this time.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

A/B/C. AXA Financial made a non cash contribution to AXA Equitable of $1,146,741 in 2015 equal to the allocated compensation expense as described in SSAP No. 13.

On April 29, 2015, AXA Equitable purchased a $300.0 million note issued by FMG. The note pays interest 2.43% quarterly and matures on April 28, 2020.

Effective December 31, 2015, primary liability for the obligations of the AXA Equitable Retirement Plan ("AXA Equitable QP") was transferred from AXA Equitable to AXA Financial under terms of an Assumption Agreement in which AXA Financial also was provided entitlement to direct plan assets for the exclusive benefit of AXA Equitable QP participants and their beneficiaries the (“Assumption Transaction”). The assumption by AXA Financial and resulting extinguishment of AXA Equitable’s primary liability for its obligations under the AXA Equitable QP was recognized by AXA Equitable as a capital contribution in the amount of $211 million ($137.1 million net of deferred tax), reflecting the non-cash settlement of its net unfunded liability for the AXA Equitable QP at December 31, 2015. AXA Equitable remains secondarily liable for its obligations under the AXA Equitable QP and would recognize such liability in the event AXA Financial does not perform under the terms of the Assumption Agreement. For additional information regarding this transaction, see Note 12.

On September 26, 2007 AXA Equitable purchased a $650.0 million senior note from AXA (AXA Equitable's ultimate parent). The note pays interest semi-annually on the 30th day of June and December and was scheduled to mature on September 30, 2012. On March 4, 2011 the maturity date of the note was extended to December 30, 2020 and the interest rate was increased to 5.70% from 5.40%.

On September 27, 2013, AXA Equitable purchased at fair value a $50.0 million note issued by AXA S.A from AXA RE Arizona Company (“AXA RE” or AXA Arizona”), an affiliate for $56.0 million. The note pays interest 5.40% semi-annually and matures on December 15, 2020.

For other transactions between AXA Equitable and its affiliates, see Schedule Y, Part 2, disclosure. AXA Equitable’s interests in partnerships, joint venture affiliates and directly held limited liability company subsidiaries are disclosed in Schedule BA.

NOTES TO FINANCIAL STATEMENTS

D. At December 31, 2015, AXA Equitable reported an $82.9 million receivable and a $39.3 million payable from/to Parent, Subsidiaries and Affiliates.

E. For Information concerning contingent liabilities for related parties see Note 14.

F. AXA, AXA Financial and certain subsidiaries and affiliates reimburse AXA Equitable for their use of personnel, property and facilities in carrying out certain of their operations. AXA Equitable reimburses AXA Financial and certain affiliates for certain provided services. Reimbursement for intercompany services is made on the basis of the cost of the services provided. Acquisition costs, such as commissions and other costs incurred in connection with acquiring new business are charged to operations as incurred.

AllianceBernstein provides investment advisory and management services to AXA Equitable and other subsidiaries on a fee basis. AXA Technology Services America Inc. ("AXA Tech") provides technology related services to AXA Equitable on a fee basis. AXA Business Services Private Limited provides administrative business services to AXA Equitable on a fee basis. AXA Equitable pays distribution fees to AXA Network, LLC and AXA Advisors, LLC, affiliates of AXA Equitable, and to AXA Distributors, LLC, a subsidiary, for distributing AXA Equitable products.

G. All outstanding shares of the Company are owned by AXA Equitable Financial Services LLC, a downstream holding company of AXA Financial, Inc. ("AXA Financial"). AXA Financial is an indirect wholly owned subsidiary of AXA, a French holding company for an international group of insurance and related financial services companies.

H. AXA Equitable does not own shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated company ("SCA").

I/J. AXA Equitable has no investment in an SCA entity that exceeds 10% of admitted assets and has no investment in an impaired SCA entity.

K. AXA Equitable has no foreign insurance subsidiary.

L. AXA Equitable has a 100% ownership in EHLLC, a downstream non insurance holding company. EHLLC does not receive a US GAAP audited financial report, however certain subsidiaries included in EHLLC do receive a US GAAP audited report, as a result $30.3 million of EHLLC value was non-admitted.

M. Investment in SCA

The Security was updated on June 3, 2015. It has been valued under Part 5 Section 2 (c) (i) A1 of the NAIC valuation procedures relation to the valuation of Common Stocks of subsidiary, controlled or affiliated companies.

	Gross Admitted Assets	Non - Admitted	Net Admitted Assets	NAIC Valuation
ACMC, LLC	$ 759,317,680	$ -	$ 759,317,680	a
FMG	83,945,564	-	83,945,564	b
EHLLC	65,493,609	30,303,912	35,189,697	c
Total	**$ 908,756,853**	**$ 30,303,912**	**$ 878,452,941**	

a) The security was updated by the NAIC on June 2, 2015, under Part 5 Section 2 (c) (i) A1 of the NAIC valuation procedures relating to the valuation of Common Stocks of subsidiary, controlled or affiliated companies.

b) FMG is a limited liability company and is recorded on Schedule BA. It is not valued by the NAIC. FMG is valued on its US GAAP equity basis.

c) EHLLC is a limited liability company and is recorded on Schedule BA. The Company does not receive a US GAAP audit and is not valued by the NAIC. However certain subsidiaries included in EHLLC do receive a US GAAP audit report, which is the admitted asset portion of EHLLC.

N. Investment in insurance SCA

Equitable Casualty Insurance Company ("Equitable Casualty") is a captive property and casualty insurance company organized under the laws of the State of Vermont. It is a wholly owned subsidiary of EHLLC and is indirectly wholly owned subsidiary of the Company. Equitable Casualty was formed to accommodate certain business products of former affiliated Companies. The Company prepares its financial statements in accordance with US GAAP.

The carrying value of the Equitable Casualty as of December 31, 2015 is $16,090,100. The differences between NAIC SAP and GAAP are not available, but are immaterial to the Company's surplus.

The impact of Equitable Casualty on the Company's RBC is immaterial.

NOTES TO FINANCIAL STATEMENTS

11. DEBT

A. As of December 31, 2015, the Company has ten repurchase agreements outstanding in the amount of $1,888,752,510 and interest accrued of $1,552,760 reflected as borrowed money on Page 3, Line 22. The agreements mature on January 5 and February 3 of 2016. The interest rates on the agreements range from 0.35% to 0.43%. The Company is required to maintain a collateral security deposit with the lender. Assets in such security deposit are required to be maintained in a fair value amount at least equal to the outstanding principal. At December 31, 2015, assets having an admitted value of $1.9 billion and a fair value of $ $2.0 billion were on deposit with the lender. There was no interest expense paid under these agreements in 2015. For additional information on the repurchase agreements, see Note 5E.

B. Federal Home Loan Bank

(1) The Company is a member of the Federal Home Loan Bank of New York ("FHLBNY"). Through its membership, the Company has conducted business activity (borrowings) with the FHLBNY. It is part of the Company's strategy to utilize these funds to purchase longer duration assets to reduce the Company's duration gap and to increase liquidity resources. The Company has determined the actual/estimated maximum borrowing capacity as $3 billion. The Company calculated this amount in accordance with interest rate exposure and liquidity needs.

As of December 2015, the Company had one outstanding separate Funding Agreement totaling $500,000,000 from FHLBNY with current interest rate of 0.62% maturing on Jan 19, 2016.

(2) a. FHLB Capital Stock – Aggregate Totals:

1. Current Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts
(a)	Membership Stock – Class A	0	0	0
(b)	Membership Stock – Class B	$8,870,100	$8,870,100	0
(c)	Activity Stock	$22,500,000	$22,500,000	0
(d)	Excess Stock	0	0	0
(e)	Aggregate Total	$31,370,100	$31,370,100	0
(f)	Actual or estimated borrowing capacity as determined by the insurer	$3,000,000,000	XXX	XXX

2. Prior Year

		1 Total 2 + 3	2 General Account	3 Separate Account
(a)	Membership Stock – Class A	0	0	0
(b)	Membership Stock – Class B	$8,494,300	$8,494,300	0
(c)	Activity Stock	$22,500,000	$22,500,000	0
(d)	Excess Stock	0	0	0
(e)	Aggregate Total	$30,994,300	$30,994,300	0
(f)	Actual or estimated borrowing capacity as determined by the insurer	$3,000,000,000	XXX	XXX

b. Membership Stock (Class A and B) Eligible for Redemption

		Current Period Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less than 1 Year	1 to Less than 3 Years	3 to 5 Years
1.	Class A	0	0	0	0	0	0
2.	Class B	$8,870,100	$8,870,100	0	0	0	0

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

1. Current Period Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$598,307,027	$591,373,350	$500,000,000

2. Current Year General Account

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$598,307,027	$591,373,350	$500,000,000

3. Current Period Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	0	0	0

4. Prior Period Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	$621,243,139	$584,856,046	$500,000,000

b. Maximum Amount Pledged During Reporting Period

1. Current Period Total General and Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	$670,942,733	$647,321,702	$500,000,000

2. Current Period General Account

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	$670,942,733	$647,321,702	$500,000,000

3. Current Period Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	0	0	0

4. Prior Year Total General and Separate Accounts

	Fair Value	Carrying Value	Amount of Borrowed at Time of Maximum Collateral
Total Collateral Pledged	$626,929,323	$584,856,046	$500,000,000

(4) Borrowing from FHLB

a. Amount as of the Reporting Date

1. Current Year

		1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a)	Debt	0	0	0	XXX
(b)	Funding Agreements	$500,000,000	$500,000,000	0	500,137,778
(c)	Other	0	0	0	XXX
(d)	Aggregate Total (a+b+c)	$500,000,000	$500,000,000	0	500,137,778

2. Prior Year-end

		1 Total 2 + 3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
(a)	Debt	0	0	0	XXX
(b)	Funding Agreements	$500,000,000	$500,000,000	0	500,103,889
(c)	Other	0	0	0	XXX
(d)	Aggregate Total (a+b+c)	$500,000,000	$500,000,000	0	500,103,889

b. Maximum Amount During Reporting Period (Current Year)

		1 Total 2 + 3	2 General Account	3 Separate Accounts
1.	Debt	0	0	0
2.	Funding Agreements	$500,000,000	$500,000,000	0
3.	Other	0	0	0
4.	Aggregate Total	$500,000,000	$500,000,000	0

c. FHLB Prepayment Obligations

		Does the company have prepayment obligations under the following arrangements?
1.	Debt	No
2.	Funding Agreements	No
3.	Other	No

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POST EMPLOYMNENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLAN

A. Defined Benefit Plan

AXA Equitable sponsored a qualified defined benefit plans ("AXA QP") covering substantially all employees (including certain qualified part time employees), managers and agents. The pension plans are non-contributory and benefits are based on a cash balance formula or years of service and final average earnings, if greater under certain grandfathering rules in the plans. Effective December 31, 2015, the primary liability for the obligations of the AXA QP was transferred from AXA Equitable to AXA Financial under terms of an Assumption Agreement in which AXA Financial also was provided entitlement to direct plan assets for the exclusive benefit of AXA QP participants and their beneficiaries ("the Assumption Transaction"). Immediately preceding the Assumption Transaction, the AXA QP had plan assets with market value of approximately $2,235.7 million and liabilities of approximately $2,446.7 million. The assumption by AXA Financial and resulting extinguishment of AXA Equitable's primary liability for the obligations of the AXA QP was recognized by AXA Equitable as a capital contribution in the amount of $211 million ($137.1 million net of deferred tax), reflecting the non-cash settlement of its net unfunded liability for the AXA QP at December 31, 2015. AXA Equitable remains secondarily liable for the obligations of the AXA QP and would recognize such liability in the event AXA Financial is unable to perform under the terms of the Assumption Agreement.

A summary of assets, obligations and assumptions of the Pension Benefit Plan and Other Postretirement Benefit Plans are as follows at December 31, 2015 and 2014:

(1) Change in Benefit Obligation:

	Overfunded		Underfunded	
a. Pension Benefits	2015	2014	2015	2014
1. Benefit obligation at beginning of year	$ -	$ -	$ 2,521,872,000	$2,349,337,000
2. Service cost	$ -	$ -	$ -	$ -
3. Interest cost	$ -	$ -	$ 87,194,000	$ 101,009,000
4. Contribution by plan participants	$ -	$ -	$ -	$ -
5. Actuarial gain (loss)	$ -	$ -	$ (103,000)	$ 241,910,000
6. Foreign currency exchange rate changes	$ -	$ -	$ -	$ -
7. Benefits paid	$ -	$ -	$ 162,220,000	$ 170,384,000
8. Plan amendments	$ -	$ -	$ -	$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	$ -	$ -	$ 2,446,743,000	$ -
10. Benefit obligation at end of year	$ -	$ -	$ -	$2,521,872,000

NOTES TO FINANCIAL STATEMENTS

b. Postretirement Benefits	Overfunded 2015	Overfunded 2014	Underfunded 2015	Underfunded 2014
1. Benefit obligation at beginning of year	$ -	$ -	$ -	$ -
2. Service cost	$ -	$ -	$ -	$ -
3. Interest cost	$ -	$ -	$ -	$ -
4. Contribution by plan participants	$ -	$ -	$ -	$ -
5. Actuarial gain (loss)	$ -	$ -	$ -	$ -
6. Foreign currency exchange rate changes	$ -	$ -	$ -	$ -
7. Benefits paid	$ -	$ -	$ -	$ -
8. Plan amendments	$ -	$ -	$ -	$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	$ -	$ -	$ -	$ -
10. Benefit obligation at end of year	$ -	$ -	$ -	$ -

c. Special or Contractual Benefits per SSAP No. 11	Overfunded 2015	Overfunded 2014	Underfunded 2015	Underfunded 2014
1. Benefit obligation at beginning of year	$ -	$ -	$ -	$ -
2. Service cost	$ -	$ -	$ -	$ -
3. Interest cost	$ -	$ -	$ -	$ -
4. Contribution by plan participants	$ -	$ -	$ -	$ -
5. Actuarial gain (loss)	$ -	$ -	$ -	$ -
6. Foreign currency exchange rate changes	$ -	$ -	$ -	$ -
7. Benefits paid	$ -	$ -	$ -	$ -
8. Plan amendments	$ -	$ -	$ -	$ -
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	$ -	$ -	$ -	$ -
10. Benefit obligation at end of year	$ -	$ -	$ -	$ -

(2) Change in Plan Asset:

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014	Special or Contractual Benefits per SSAP No 11 2015	Special or Contractual Benefits per SSAP No 11 2014
a. Fair value of plan assets at beginning of year	$ 2,382,234,000	$ 2,316,704,000	$ -	$ -	$ -	$ -
b. Actual return on plan assets	$ 15,677,000	$ 235,914,000	$ -	$ -	$ -	$ -
c. Foreign currency exchange rate changes	$ -	$ -	$ -	$ -	$ -	$ -
d. Reporting entity contribution	$ -	$ -	$ -	$ -	$ -	$ -
e. Plan participants' contributions	$ -	$ -	$ -	$ -	$ -	$ -
f. Benefits paid	$ 162,220,000	$ 170,384,000	$ -	$ -	$ -	$ -
g. Business combinations, divestitures and settlements	$ 2,235,691,000	$ -	$ -	$ -	$ -	$ -
h. Fair value of plan assets at end of year	$ -	$ 2,382,234,000	$ -	$ -	$ -	$ -

(3) Fund Status:

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014
Overfunded				
a. Assets (nonadmitted)				
1. Prepaid benefit costs	$ -	$ -	$ -	$ -
2. Overfunded plan assets	$ -	$ -	$ -	$ -
3. Total assets (nonadmitted)	$ -	$ -	$ -	$ -
Underfunded				
b. Liabilities recognized				
1. Accrued benefit costs	$ -	$ -	$ -	$ -
2. Liability for pension benefits	$ -	$ 139,638,000	$ -	$ -
3. Total liabilities recognized	$ -	$ 139,638,000	$ -	$ -
c. Unrecognized liabilities	$ -	$ -	$ -	$ -

(4) Components of net periodic benefit cost:

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014	Special or Contractual Benefits per SSAP No. 11 2015	Special or Contractual Benefits per SSAP No. 11 2014
a. Service cost	$ 8,288,000	$ 9,405,000	$ -	$ -	$ -	$ -
b. Interest cost	$ 87,194,000	$ 101,009,000	$ -	$ -	$ -	$ -
c. Expected return on plan assets	$ (153,313,000)	$ (148,919,000)	$ -	$ -	$ -	$ -
d. Amortization of unrecognized transition obligation or transition asset	$ -	$ -	$ -	$ -	$ -	$ -
e. Amount of recognized gains and losses	$ 110,066,000	$ 107,098,000	$ -	$ -	$ -	$ -
f. Amount of prior service cost recognized	$ -	$ -	$ -	$ -	$ -	$ -
g. Amount of gain or loss recognized due to a settlement or curtailment	$ -	$ -	$ -	$ -	$ -	$ -
h. Total net periodic benefit cost	$ 52,235,000	$ 68,593,000	$ -	$ -	$ -	$ -

(5) Change in unassigned funds (surplus) recognized as components of net periodic benefit cost:

	Pension Benefits		Postretirement Benefits	
	2015	2014	2015	2014
a. Items not yet recognized as a component of net periodic cost - prior year	$ -	$ -	$ -	$ -
b. Net transition asset or obligation recognized	$ -	$ -	$ -	$ -
c. Net prior service cost or credit arising during the period	$ -	$ -	$ -	$ -
d. Net prior service cost or credit recognized	$ -	$ -	$ -	$ -
e. Net gain and loss arising during the period	$ 110,066,000	$ 107,098,000	$ -	$ -
f. Net gain and loss recognized	$ -	$ -	$ -	$ -
g. Items not yet recognized as a component of net periodic cost - current year	$ 110,066,000	$ 107,098,000	$ -	$ -

(6) Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost:

	Pension Benefits		Postretirement Benefits	
	2015	2014	2015	2014
a. Net transition asset or obligation	$ -	$ -	$ -	$ -
b. Net prior service cost or credit	$ -	$ -	$ -	$ -
c. Net recognized gains and losses	$ -	$ 109,994,000	$ -	$ -

(7) Amounts in unassigned funds (surplus) that have not been recognized as components of net periodic benefit cost:

	Pension Benefits		Postretirement Benefits	
	2015	2014	2015	2014
a. Net transition asset or obligation	$ -	$ -	$ -	$ -
b. Net prior service cost or credit	$ -	$ -	$ -	$ -
c. Net recognized gains and losses	$ -	$ 1,165,141,000	$ -	$ -

(8) Weighted Average Assumptions:

The assumed discount rates for measurement of the benefit obligations at December 31, 2015 and 2014 each reflect the rates at which pension benefits then could be effectively settled. Projected nominal cash outflows to fund expected annual benefits payments under the Company's qualified benefit plans were discounted using a published high-quality bond yield curve. The discount rate of 3.98% disclosed below as having been used to measure the benefits obligation at December 31, 2015 represents the level equivalent discount rate that produces the same present value measure of the benefits obligation as the aforementioned discounted cash flow analysis.

The following table discloses the weighted-average assumptions, prior to the assumption transaction, used to measure the Company's pension benefit obligations and net periodic pension costs for the years ended December 31, 2015 and 2014:

	2015	2014
a. Weighted average discount rate	3.980	3.600
b. Expected long-term rate of return on plan assets	6.750	6.750
c. Rate of compensation increase	6.460	6.000
Weighted-average assumptions used to determine projected benefit obligations as of December 31		
d. Weighted average discount rate	3.980	3.600
e. Rate of compensation increase	6.460	6.000

(9) The amount of the accumulated benefit obligation for defined benefit pension plan, prior to the assumption transaction, was $2,446.7 million for December 31, 2015 and $2,521.9 million for December 31, 2014.

(10) The Company does not participate in multiple non-pension post-retirement benefit plans.

(11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

N/A

(12) Estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:
N/A

(13) Contribution to its qualified pension plans:

N/A

(14) Types of securities of reporting entity and related parties in the Plan Assets:

N/A

(15) Alternative method used to amortize prior year service amounts or net gains and losses:

N/A

(16) Any substantive commitment, such as past practice or history of regular benefit increases, used as the basis for accounting for the benefit obligation:

N/A

(17) The cost of providing special or contractual termination benefits:

N/A

(18) Significant change in the benefit obligation or plan assets:

See Note 12A

(19) Plan assets expected to be returned:

NONE

(20) Accumulated pension benefit and fair value of plan assets:

The aggregate accumulated benefit obligation and fair value of pension plan assets for pension plans with accumulated benefit obligations in excess of those assets, prior to the assumption transaction, at December 31, 2015 were $2,446.7 million and $2,235.7 million, respectively and $2,521.9 million and $2,382.3 million, respectively, at December 31, 2014.

(21) The Company absorbed the full impact of the application of SSAP No. 102 in 2013.

B. Investment policies and strategies on Benefit Plans:

N/A

C. Fair Value of Plan Assets

1) Fair Value Measurements of Plan Assets at Reporting Date, prior to the assumption transaction:

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Fixed Maturities	$ -	$ 1,089,770,836	$ 2,458,255	$ 1,092,229,091
Common & Preferred Equity	$ 685,436,264	$ 94,924,471	$ 55,192,678	$ 835,553,413
Mutual Funds	$ 494,335	$ -	$ -	$ 494,335
Private real estate funds	$ -	$ -	$ 195,435	$ 195,435
Private investment trusts	$ -	$ -	$ 277,050,546	$ 277,050,546
Cash and cash equivalents	$ 10,603,262	$ -	$ -	$ 10,603,262
Short-term investments	$ -	$ 19,565,075	$ -	$ 19,565,075
Total Plan Assets	**$ 696,533,861**	**$ 1,204,260,382**	**$ 334,896,914**	**$ 2,235,691,157**

2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy, prior to the assumption transaction:

Description for each class of plan assets	Beginning Balance at 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
Fixed Maturities	$ 3,230,698	$ -	$ 790,961	$ 18,518	$ -	$ -	$ -	$ -	$ -	$ 2,458,255
Common & Preferred Equity	$ 4,236	$ -	$ -	$ 63	$ -	$ 55,192,650	$ -	$ -	$ 4,271	$ 55,192,678
Private real estate funds	$ 834,405	$ -	$ 702,531	$ 63,561	$ -	$ -	$ -	$ -	$ -	$ 195,435
Private investment trusts	$ 241,780,684	$ -	$ -	$ 35,269,862	$ -	$ -	$ -	$ -	$ -	$ 277,050,546
Total Plan Assets	**$ 245,850,023**	**$ -**	**$ 1,493,492**	**$ 35,352,004**	**$ -**	**$ 55,192,650**	**$ -**	**$ -**	**$ 4,271**	**$ 334,896,914**

3) For valuation techniques, see Footnote 20A (4) and (5).

D. Basis Used to Determine Expected Long-Term Rate-of-Return:

N/A

NOTES TO FINANCIAL STATEMENTS

E. Defined Contribution Plans

The Company sponsors a qualified defined contribution plan that covers employees, managers and agents. Prior to February 10, 2012, the Company matched participant's contribution on a dollar for dollar basis up to 3.0% of the participant's salary. Beginning February 10, 2012, the Company replaced the matching contribution with a discretionary profit sharing opportunity, based on the Company performance. A new company contribution was added to the 401(k) Plan effective January 1, 2014, in addition to the existing discretionary profit sharing contribution. AXA Equitable also provides an excess 401(k) contribution for eligible compensation over the qualified plan compensation limits under a nonqualified deferred compensation plan. The cost recognized for this benefit plan for 2015, 2014 and 2013 was $42 million, $38 million and $25 million, respectively.

F. Multiemployer Plan

NONE

G. Consolidating/Holding Company Plan

The Company provides certain postretirement and postemployment benefits to retired employees through a plan sponsored by AXA Financial, Inc. Effective December 31, 1999, AXA Financial legally assumed primary liability from AXA Equitable for all current and future obligations of its Excess Retirement Plan, Supplemental Executive Retirement Plan and certain other employee benefit plans that provide participants with medical, life insurance and deferred compensation benefits. AXA Equitable remains as secondarily liable in the event that AXA Financial is unable to fulfill its obligations. AXA Financial allocates amounts to the Company based on corporate allocation ratios. The Company's share of net expense for postretirement and postemployment benefits was $58.0 million and $58.0 million for 2015 and 2014, respectively. In 2011, AXA Financial Group eliminated any subsidized retiree medical and dental coverage for individuals retiring on or after May 1, 2012 as well as a $10,000 retiree life insurance benefit for individuals who retired on or after January 1, 2012.

H. Postemployment Benefits and Compensated Absences

NONE

I. Medicare Modernization Act

NONE

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

(1) The Company has 2,000,000 shares authorized, issued and outstanding at a par value per share of $1.25. All shares are common shares and are held by AXA Equitable Financial Services, LLC.

(2) The Company has no preferred stock outstanding.

(3) Under New York State Insurance Law, a domestic life insurer may without prior approval of the Superintendent, pay a dividend to its shareholders not exceeding an amount calculated based on a statutory formula. This formula would permit the Company to pay shareholder dividends not exceeding $1,524.5 million during 2016. The Company must provide notice to the Superintendent prior to paying a dividend. Payment of a dividend exceeding this amount requires the insurer to file a notice of its intent to declare such dividends with the Superintendent who then has 30 days to disapprove the distribution.

(4) In June 2015, the Company paid $517 million of ordinary dividends in cash to AXA Financial. In addition, in December 2015, the Company paid an extra-ordinary dividend of $250 million in cash and transferred approximately 10.0 million of AB units (fair value of $245 million) to AXA Financial. In September 2014 , the Company paid ordinary dividends of $382 million in cash to AXA Financial.

(5) Within the limitations of item (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.

(6) There are no restrictions on the Company's unassigned surplus.

(7) The Company has no advances to surplus unpaid.

(8) The Company does not hold any stock for the conversion of preferred stock, employee stock options, stock purchase warrants or any other such purpose.

(9) The special surplus fund for Separate Account annuitant mortality fluctuation, required by the NYSDFS, is calculated based on Separate Account asset values. To the extent these asset values fluctuate, the value of this special surplus fund will fluctuate. During 2015, the balance of this fund decreased $15.1 million.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) is $695.7 million.

(11) AXA Equitable issued the following Surplus Notes ("Notes"):

Date Issued	Interest Rate	Par Value (Face Amount of Notes	Carrying Value of Note	Interest And/Or Principal Paid Current Year	Total Interest And/Or Principal Paid	Unapproved Interest And/Or Principal	Date of Maturity
12/31/1995	7.70%	$ 200,000,000	$ -	$ 15,400,000	$ 515,700,000	$ -	12/01/2015
Total		$ 200,000,000	$ -	$ 15,400,000	$ 515,700,000	$ -	XXX

There is no accrued interest on the surplus notes.

The $200,000,000 note listed above was issued in exchange for cash pursuant to Rule 144A under the Securities Act of 1933, underwritten by Goldman, Sachs & Co. and Donaldson, Lufkin & Jenrette Securities Corporation, and were administered by JP Morgan Chase as register/paying/transfer agent. The surplus note paid interest at 7.7% semi-annually on June 1st and December 1st of each year. On December 1, 2015, with the approval from NYSDFS, the Company repaid the $200 million surplus note and accrued interest of $7.7 million.

(12) The Company did not restate gross paid in and contributed surplus and unassigned funds (surplus) under a quasi-reorganization.

(13) The Company did not restate gross paid in and contributed surplus and unassigned funds (surplus) under a quasi-reorganization in the last 10 years.

14. CONTINGENCIES

A. Contingent Commitments

(1) Joint Ventures. Partnerships and Limited Liability Company contingent liabilities:

To facilitate certain investment related transactions, AXA Equitable has provided, from time to time, certain guarantees or commitments to affiliates or investors. These arrangements include commitments for AXA Equitable, under certain conditions to provide equity financing to certain limited partnerships of $568.1 million at December 31, 2015.

(2) Other Contingent Commitments

AXA Equitable has outstanding commitments under existing mortgage loan or mortgage loan commitment agreements of $866.0 million at December 31, 2015. Management believes that AXA Equitable will not incur any material losses as a result of these commitments.

AXA Equitable is secondarily liable for certain benefit plans which were legally assumed by AXA Financial. These plans have a liability of $1,319.4 million at December 31, 2015.

AXA Equitable issued Letter of Credit guarantees of $18.2 million in 2015 related to its property and casualty insurance coverage and other insurance claims.

AXA Equitable is the obligor under certain structured settlement agreements which it had entered into with unaffiliated insurance companies and beneficiaries. To satisfy its obligations under these agreements, AXA Equitable owns single premium annuities issued by previously wholly-owned life insurance subsidiaries. AXA Equitable has directed payment under these annuities to be made directly to the beneficiaries under the structured settlement agreements. A contingent liability exists with respect to these agreements should the previously wholly-owned subsidiaries be unable to meet their obligations. Management believes the satisfaction of those obligations by AXA Equitable is remote.

1 Nature and Circumstances of Guarantee and Key Attributes, Including Date and Duration of Agreement	2 Liability Recognition of Guarantee,(Include Amount Recognized at Inception. If no Initial Recognition,Document Exception Allowed Under SSAP No. 5R)	3 Ultimate Financial Statement Impact if Action Under the Guarantee is Required	4 Maximum Potential Amount of Future Payments (Undiscounted) the Guarantor Could be Required to make Under the Guarantee. If Unable to Develop an Estimate, this Should be Specifically Noted	5 Current Status of Payment or Performance Risk of Guarantee. Also Provide Additional Discussion as Warranted
Joint Venture	$ -	Investments in Joint Venture	$ 568,141,358	Potential for future investment
Mortgage Loan	$ -	Investments in Mortgage Loan	$ 866,035,238	Potential for future investment
Benefit Plans	$ -	Expense	$ 1,319,367,057	Extremely remote
Letter of Credit	$ -	Expense	$ 18,214,220	Extremely remote
Structure Settlement	$ -	Expense	$ -	Extremely remote
TOTAL	$ -	XXX	$ 2,771,757,873	XXX

(3) a.	Aggregate Maximum Potential of Future Payments of all Guarantees (Undiscounted) the Guarantor could be Required to Make Under Guarantees. (Should equal total of Column 4 for (2)a above.)	$ 2,771,757,873
b.	Current Liability Recognized in F/S:	
	1. Noncontingent Liabilities....	$ -
	2. Contingent Liabilities.....	$ -
c.	Ultimate Financial Statement Impact if Action Under the Guarantee is Required	
	1. Investments in SCA.....	$ -
	2. Joint Venture.....	$ 568,141,358
	3. Dividends to Stockholder (capital contribution).....	$ -
	4. Expense.....	$ 1,337,581,277
	5. Other.....	$ 866,035,238
	6. Total (Should Equal (3)a.....	$ 2,771,757,873

B. Assessments

AXA Equitable holds a $2.9 million liability for the estimated amount of future assessments related to insolvent insurers, primarily Executive Life Ins. Co and Lincoln Memorial Life Insurance Company. These assessments are expected to be paid over an extended period. AXA Equitable also holds a $2.3 million asset for premium tax offsets that are expected to be realized with respect to these assessments and an additional $20.5 million asset for premium tax offsets for assessments already paid. The Company has received no notification in 2015 of any other new insolvency material to AXA.

a.	Assets recognized from paid and accrued premium tax offsets prior year end	$ 26,019,520
b.	Decreases current year: Premium tax offset applied	$ 3,202,378
c.	Increases current year: Assessments for which future credits will be applied	$ 7,308
d.	Assets recognized from paid and accrued premium tax offsets current year end	$ 22,824,450

C. Gain Contingencies

The Company has not realized a gain contingency subsequent to the balance sheet date.

D Claims related extra contractual obligations (“ECO”) and bad faith losses stemming from lawsuits

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$1,719,346

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant

(f) Per Claim [ ] (g) Per Claimant [X]

E. Joint and Several Liabilities

NONE

F. All Other Contingencies

Litigation

Insurance Litigation

A lawsuit was filed in the United States District Court of the District of New Jersey in July 2011, entitled Mary Ann Sivolella v. AXA Equitable Life Insurance Company and AXA Equitable Funds Management Group, LLC ("FMG LLC") ("Sivolella Litigation"). The lawsuit was filed derivatively on behalf of eight funds. The lawsuit seeks recovery under Section 36(b) of the Investment Company Act of 1940, as amended (the "Investment Company Act"), for alleged excessive fees paid to AXA Equitable and FMG LLC for investment management services. In November 2011, plaintiff filed an amended complaint, adding claims under Sections 47(b) and 26(f) of the Investment Company Act, as well as a claim for unjust enrichment. In addition, plaintiff purports to file the lawsuit as a class action in addition to a derivative action. In the amended complaint, plaintiff seeks recovery of the alleged overpayments, rescission of the contracts, restitution of all fees paid, interest, costs, attorney fees, fees for expert witnesses and reserves the right to seek punitive damages where applicable. In December 2011, AXA Equitable and FMG LLC filed a motion to dismiss the amended complaint. In May 2012, the Plaintiff voluntarily dismissed her claim under Section 26(f) seeking restitution and rescission under Section 47(b) of the 1940 Act. In September 2012, the Court denied the defendants' motion to dismiss as it related to the Section 36(b) claim and granted the defendants' motion as it related to the unjust enrichment claim.

In January 2013, a second lawsuit was filed in the United States District Court of the District of New Jersey entitled Sanford et al. v. FMG LLC ("Sanford Litigation"). The lawsuit was filed derivatively on behalf of eight funds, four of which are named in the Sivolella lawsuit as well as four new funds, and seeks recovery under Section 36(b) of the Investment Company Act for alleged excessive fees paid to FMG LLC for investment management services. In light of the similarities of the allegations in the Sivolella and Sanford Litigations, the parties and the Court agreed to consolidate the two lawsuits.

In April 2013, the plaintiffs in the Sivolella and Sanford Litigations amended the complaints to add additional claims under Section 36(b) of the Investment Company Act for recovery of alleged excessive fees paid to FMG LLC in its capacity as administrator of EQ Advisors Trust. The Plaintiffs seek recovery of the alleged overpayments, or alternatively, rescission of the contract and restitution of the excessive fees paid, interest, costs and fees. In January 2015, defendants filed a motion for summary judgment as well as various motions to strike certain of the Plaintiffs' experts in the Sivolella and Sanford Litigations. Also in January 2015, two Plaintiffs in the Sanford Litigation filed a motion for partial summary judgment relating to the EQ/Core Bond Index Portfolio as well as motions in limine to bar admission of certain documents and preclude the testimony of one of defendants' experts. In August 2015, the Court denied Plaintiffs' motions in limine and also denied both parties motions for summary judgment. The trial commenced in January 2016.

In April 2014, a lawsuit was filed in the United States District Court for the Southern District of New York, entitled Andrew Yale, on behalf of himself and all others similarly situated v. AXA Life Insurance Company F/K/A AXA Equitable Life Insurance Company. The lawsuit is a putative class action on behalf of all persons and entities that, between 2011 and March 11, 2014, directly or indirectly, purchased, renewed or paid premiums on life insurance policies issued by AXA Equitable (the "Policies"). The complaint alleges that AXA Equitable did not disclose in its New York statutory annual statements or elsewhere that the collateral for certain reinsurance transactions with affiliated reinsurance companies was supported by parental guarantees, an omission that allegedly caused AXA Equitable to misrepresent its "financial condition" and "legal reserve system." The lawsuit seeks recovery under Section 4226 of the New York Insurance Law of all premiums paid by the class for the Policies during the relevant period. In June 2014, AXA Equitable filed a motion to dismiss the complaint on procedural grounds, which was denied in October 2014. In February 2015, plaintiffs substituted two new named plaintiffs and the action is now entitled Ross v. AXA Equitable Life Insurance Company. In July 2015, the Court granted AXA Equitable's motion to dismiss for lack of subject matter jurisdiction. In August 2015, plaintiffs filed a notice of appeal.

In April 2015, the same plaintiffs' law firm filed a second action in the United States District Court for the Southern District of New York on behalf of a putative class of variable annuity holders with "Guaranteed Benefits Insurance Riders," entitled Calvin W. Yarbrough, on behalf of himself and all others similarly situated v. AXA Equitable Life Insurance Company. The new action covers the same class period, makes substantially the same allegations, and seeks the same relief (return of all premium paid by class members) as the first action on behalf of life insurance policyholders. In October 2015, the Court, on its own, dismissed the Yarbrough litigation on similar grounds as Ross. In October 2015, plaintiff filed a notice of appeal.

A lawsuit was filed in the Supreme Court of the State of New York, County of Westchester, Commercial Division ("New York state court") in June 2014, entitled Jessica Zweiman, Executrix of the Estate of Anne Zweiman, on behalf of herself and all others similarly situated v. AXA Equitable Life Insurance Company. The lawsuit is a putative class action on behalf of "all persons who purchased variable annuities from AXA Equitable which subsequently became subject to the ATM Strategy, and who suffered injury as a result thereof." Plaintiff asserts that AXA Equitable breached the variable annuity contracts by implementing the volatility management tool. The lawsuit seeks unspecified damages. In July 2014, AXA Equitable filed a notice of removal to the United States District Court for the Southern District of New York. In September 2015, the New York federal district court granted AXA Equitable's motion to dismiss the Complaint. In October 2015, plaintiff filed a notice of appeal. In February 2016, plaintiff voluntarily dismissed her appeal.

In November 2014, one of the plaintiff's law firms in Zweiman filed a separate lawsuit entitled Arlene Shuster, on behalf of herself and all others similarly situated v. AXA Equitable Life Insurance Company in the Superior Court of New Jersey, Camden County ("New Jersey state court"). This lawsuit is a putative class action on behalf of "all AXA [Equitable] variable life insurance policyholders who allocated funds from their Policy Accounts to investments in AXA's Separate Accounts, which were subsequently subjected to volatility-management strategy, and who suffered injury as a result thereof" and asserts a claim for breach of contract similar to the claim in Zweiman. In February 2016, the New Jersey State Court dismissed the Complaint.

In August 2015, another of the plaintiff's law firms in Zweiman filed a third lawsuit entitled Richard T. O'Donnell, on behalf of himself and all other similarly situated v. AXA Equitable Life Insurance Company in Connecticut Superior Court, Judicial Division of New Haven ("Connecticut state court"). This lawsuit purports to cover the same class definition, makes substantially the same allegations, and seeks the same relief as in Zweiman. In November 2016, the Connecticut federal district court transferred the action to the United States District Court for the Southern District of New York.

AllianceBernstein Litigation

During first quarter 2012, AB received a legal letter of claim (the "Letter of Claim") sent on behalf of Philips Pension Trustees Limited and Philips Electronics UK Limited ("Philips"), a former pension fund client, alleging that AB Limited (one of AB's subsidiaries organized in the United Kingdom) was negligent and failed to meet certain applicable standards of care with respect to the initial investment in, and management of, a £500 million portfolio of U.S. mortgage-backed securities. Philips has alleged damages ranging between $177 million and $234 million, plus compound interest on an alleged $125 million of realized losses in the portfolio. On January 2, 2014, Philips filed a claim form ("Claim") in the High Court of Justice in London, England, which formally commenced litigation with respect to the allegations in the Letter of Claim. AB believes that it has strong defenses to these claims, which were set forth in AB's October 12, 2012 response to the Letter of Claim and AB's June 27, 2014 Statement of Defence in response to the Claim, and AB intends to defend this matter vigorously.

Although the outcome of litigation and regulatory matters generally cannot be predicted with certainty, management intends to vigorously defend against the allegations made by the plaintiffs in the actions described above and believes that the ultimate resolution of the matters described therein involving AXA Equitable and/or its subsidiaries should not have a material adverse effect on the financial position of AXA Equitable. Management cannot make an estimate of loss, if any, or predict whether or not any of the matters described above will have a material adverse effect on AXA Equitable's results of operations in any particular period.

In addition to the matters described above, a number of lawsuits, claims, assessments and regulatory inquiries have been filed or commenced against life and health insurers and asset managers in the jurisdictions in which AXA Equitable and its respective subsidiaries do business. These actions and proceedings involve, among other things, insurers' sales practices, alleged agent misconduct, alleged failure to properly supervise agents, contract administration, product design, features and accompanying disclosure, cost of insurance increases, the use of captive reinsurers, alleged breach of fiduciary duties, alleged mismanagement of client funds and other matters. In addition, a number of lawsuits, claims, assessments and regulatory inquiries have been filed or commenced against businesses in the jurisdictions in which AXA Equitable and its subsidiaries do business, including actions and proceedings related to alleged discrimination, alleged breaches of fiduciary duties in connection with qualified pension plans and other general business-related matters. Some of the matters have resulted in the award of substantial judgments, including material amounts of punitive damages, or in substantial settlements. Courts, juries and regulators often have substantial discretion in awarding damage awards and fines, including punitive damages. AXA Equitable and its subsidiaries from time to time are involved in such actions and proceedings. While the ultimate outcome of such matters cannot be predicted with certainty, in the opinion of management no such matter is likely to have a material adverse effect on AXA Equitable's financial position or results of operations. However, it should be noted that the frequency of large damage awards, including large punitive damage awards and regulatory fines that bear little or no relation to actual economic damages incurred, continues to create the potential for an unpredictable judgment in any given matter.

15. LEASES

A Leasing Arrangements

(1) AXA Equitable conducts a portion of its operations from leased space. In addition, it leases certain other assets, principally office furniture, data processing and related equipment.

(2)

a. At January 1, 2016 the aggregate future minimum rental payments under leases having initial or remaining non-cancelable lease terms in excess of one year were as follows:

	Year Ending December 31,	Operating Leases
1.	2016	$82,854,658
2.	2017	$82,829,189
3.	2018	$78,749,796
4.	2019	$73,123,861
5.	2020	$69,926,369
6.	Later Years	$242,490,306
	Total	**$629,974,180**

b. The total minimum rentals to be received in the future under non-cancelable sublease terms in excess of one year were as follows:

	Year Ending December 31,	Operating Leases
1.	2016	$12,541,041
2.	2017	$12,541,041
3.	2018	$12,846,092
4.	2019	$13,495,551
5.	2020	$13,734,238
6.	Later Years	$41,944,760
	Total	**$107,102,724**

(3) The Company is not involved in any material sales – leaseback transactions.

B Lessor Leases

The Company is not involved in any lessor business activities.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISKS

1. AXA Equitable has no Financial Instruments with off-balance sheet risk.

The table below summarizes the amount of AXA Equitable's investment in financial instruments:

	Asset		Liability	
	2015 (a)	2014(a)	**2015**	2014
Freestanding derivatives:				
Equity contracts:				
Futures	$ -	$ -	$ -	$ -
Swaps	6,551,207	20,874,665	20,371,518	11,393,364
Options	1,042,510,059	1,214,899,868	652,979,568	742,409,926
Interest rate contracts				
Floors	60,784,823	119,550,290	-	-
Swaps	351,559,779	598,552,035	104,012,235	11,676,064
Futures	-	-	-	-
Swaptions	-	72,249,970	-	-
Credit				
Credit Defaut Swaps	14,285,916	7,301,355	37,047,549	26,769,620
Balances, December 31,	**1,475,691,784**	**2,033,428,183**	**814,410,870**	**792,248,974**

(a) 2015 and 2014 includes $141.3 million and $120.1 million, respectively, of due and accrued investment income and excludes net margins of $(1.7) million (variation margins $(21.0) million, offset by initial margins of $19.3 million) in 2015 and excludes $13.3 million of initial margins in 2014.

See Schedule DB for additional information.

The notional amount at December 31, 2015 is $42.0 billion.

2/3. See Note 8, Derivative Instruments

4. The Company utilizes over the counter derivative instruments in its hedging programs for managing GMDB, GMIB and GWBL exposures. At December 31, 2015, AXA Equitable held $651 million in cash and collateral delivered by trade counter parties.

On December 31, 2015 assets valued at $583.1 million were pledged as collateral and on deposit with a broker in support of open future contracts.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENT OF LIABILITIES

A. AXA Equitable had no transfers of receivables reported as sales.

B. AXA Equitable had no transfer of financial assets.

C. AXA Equitable had no wash sales.

NOTES TO FINANCIAL STATEMENTS

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

NONE

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

NONE

20. FAIR MARKET MEASUREMENT

A)

1) Fair Value Measurements at December 31, 2015

Description	Level 1	Level 2	Level 3	Total
a. Assets at Fair Value :				
Bonds:				
Residential Mortgage-Backed Securities	-	-	-	-
Commercial Mortgage-Backed Securities	-	-	$ 52,921,675	$ 52,921,675
Other Loan-Backed and Structured Securities	-	-	-	-
U.S. Government and Agency	-	-	-	-
Other Governments	-	-	-	-
States and Political Subdivisions	-	-	-	-
Other Corporate	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	-	-	$ 52,921,675	$ 52,921,675
Preferred Stocks:				
Industrial and Miscellaneous	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Preferred Stocks	-	-	-	-
Common Stocks:				
Industrial and Miscellaneous	$ 347,114	$ -	$ 31,370,100	$ 31,717,214
Parent, Subsidiaries and Affiliates	-	-	759,317,680	759,317,680
Total Common Stocks	$ 347,114	$ -	$ 790,687,780	$ 791,034,894
Derivative Assets:				
Swaps	-	$ 233,727,234	-	$ 233,727,234
Futures	-	-	-	-
Options	-	389,530,490	-	389,530,490
Floors	-	60,784,823	-	60,784,823
Credit Default Swaps	-	(22,761,633)	-	(22,761,633)
Swaptions	-	-	-	-
Total Derivatives*	-	$ 661,280,914	-	$ 661,280,914
Separate Account Assets	104,373,897,503	9,324,600,597	312,564,693	114,011,062,793
Total Assets at Fair Value	$104,374,244,617	$ 9,985,881,511	$ 1,156,174,148	$115,516,300,276
b. Liabilities at Fair Value:				
Derivative Liabilities	-	-	-	-
Total Liabilities at Fair Value	-	-	-	-

* Fair value includes $141,324,350 of due and accrued investment income and excludes net margins of $(1,699,749), which is comprised of $(20,972,588) of variation margins, offset by $19,272,839 of initial margins.

2) Fair Value Measurements in Level 3 of the Fair value Hierarchy

	Balance as of 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Total Gain/Loss included in Net Income	Total Gain/Loss included in Surplus	Purchases	Issuances	Sales	Settlements	Balance as of 12/31/2015
Assets :										
Residential Mortgage-Backed Securities	-	-	-	-	-	-	-	-	-	-
Commercial Mortgage-Backed Securities (a)	$ 97,574,773	$ 4,551,427	$ (77,104,568)	$ (25,040,398)	$ 56,479,845	$ -	$ -	$ (3,539,404)	$ -	$ 52,921,675
Other Structured Securities	-	-	-	-	-	-	-	-	-	-
U.S. Government and Agency	-	-	-	-	-	-	-	-	-	-
Other Governments	-	-	-	-	-	-	-	-	-	-
States and Political Subdivisions	-	-	-	-	-	-	-	-	-	-
Other Corporate	-	-	-	-	-	-	-	-	-	-
Parent, Subsidiaries and Affiliates - Bonds	-	-	-	-	-	-	-	-	-	-
Preferred Stocks	-	-	-	-	-	-	-	-	-	-
Stocks	31,004,330	-	-	-	(10,030)	375,800	-	-	-	31,370,100
Parent, Subsidiaries and Affiliates - Stocks	1,043,960,737	-	-	-	(284,643,057)	-	-	-	-	759,317,680
Separate Account Assets	259,899,430	-	(2,019,048)	36,119,873	-	26,117,842	-	(2,490,290)	(5,063,114)	312,564,693
Derivative Assets	-	-	-	-	-	-	-	-	-	-
Total Assets	$ 1,432,439,270	$ 4,551,427	$ (79,123,616)	$ 11,079,475	$ (228,173,242)	$ 26,493,642	$ -	$ (6,029,694)	$ (5,063,114)	$1,156,174,148
Liabilities:										
Derivative Liabilities	-	-	-	-	-	-	-	-	-	-
Total Liabilities	-	-	-	-	-	-	-	-	-	-

(a) Amount includes $4,551,427 of Level 3 securities now carried at fair value, where the market value is less than the adjusted cost (carried at adjusted cost in prior period) and ($77,104,568) of Level 3 securities no longer carried at market value.

3) In 2015, the Separate Accounts had one Auto Loan, Private Label Asset Backed Security representing $2,019,048 which was transferred from level 3 into level 2. The transfer was due to a reclassification update, as at the end of 2014 the security was classified as a Level 3 Equipment Lease Security.

4)/5) Fair Value of Financial Instruments:

Included in various investment related line items in the financial statements are certain financial instruments carried at fair value. Other financial instruments are periodically measured at fair value, such as when impaired, or, for certain bonds and preferred stock when carried at the lower of cost or market.

Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. The accounting guidance established a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value, and identifies three levels of inputs that may be used to measure fair value:

Level 1	Quoted prices for identical instruments in active markets. Level 1 fair values generally are supported by market transactions that occur with sufficient frequency and volume to provide pricing information on an ongoing basis.
Level 2	Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, quoted prices in markets that are not active, and inputs to model-derived valuations that are directly observable or can be corroborated by observable market data.
Level 3	Unobservable inputs supported by little or no market activity and often requiring significant management judgment or estimation, such as an entity's own assumptions about the cash flows or other significant components of value that market participants would use in pricing the asset or liability.

AXA Equitable determines fair value based upon quoted market prices for those instruments that are actively traded in financial markets. In cases where quoted market prices are not available, fair values are measured using present value or other valuation techniques. The fair value determinations are made at a specific point in time, based on available market information and judgments about the financial instrument, including estimates of the timing and amount of expected future cash flows and the credit standing of counterparties. Such adjustments do not reflect any premium or discount that could result from offering for sale at one time the AXA Equitable's entire holdings of a particular financial instrument, nor do they consider the tax impact of the realization of unrealized gains or losses. In many cases, the fair values cannot be substantiated by comparison to independent markets, nor can the disclosed value be realized in immediate settlement of the instrument.

Derivatives:

For Additional information on derivative see Note 8 and Note 16.

B. N/A

Separate Accounts:

Principally all publicly traded bonds and stocks are valued at market value. Mortgage loans and real estate equities, including joint ventures, are valued at market value, either as determined by an unaffiliated advisors to certain separate accounts, or as determined by another independent external appraiser. Real estate equities, including joint ventures valued by independent appraisers, are reviewed by an external management firm. All appraisal reports and appraisal reviews comply with the currently published Uniform Standards of Professional Appraisal Practice, as promulgated by the Appraisal Foundation. The market values of the mortgage loans have been determined by the Advisors on the basis of estimated interest rates (utilizing monthly discounting) in effect as of December 31of each year for loans of comparable quality and maturity after giving consideration to the value of the underlying collateral. Equity partnerships investments are accounted for using the equity method. The individual partnerships are reflected at a fair value with mark to market adjustments recorded to unrealized capital gains and losses; partnership values are adjusted for impairments in value deemed to be other than temporary through write-downs recorded as realized capital losses. Direct placement bonds and warrants are stated at fair value, as determined by AXA Equitable or third party appraisers. Short-term investments held in money market separate accounts are stated at fair value regardless of the length of maturity. Short-term investments held in all other separate accounts with remaining maturity at acquisition of (i) sixty days or less are stated at amortized cost which, when combined with accrued income, approximates fair value; or (ii) more than sixty days at fair value. Investments in shares of variable insurance trusts, are stated at fair value, which reflects the net asset value of the various portfolios. Net asset values are based upon market or fair values of the securities held in each of the corresponding portfolios of the Funds.

C. The following table discloses carrying value and estimated fair value (defined within the fair value hierarchy) as of December 31, 2015 for financial instruments:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	$ 32,192,351,596	$ 31,474,390,078	-	$ 29,693,944,081	$ 2,498,407,515	
Preferred Stock	$ 446,639,041	$ 408,364,458	$ 257,619,800	$ 189,019,241	$ -	
Common Stock:						
- Industrial and Miscellaneous (unaffilated)	$ 31,717,214	$ 31,717,214	$ 347,114	-	$ 31,370,100	
- Parent, subsidiaries and Affiliates **	$ 1,212,177,241	$ 759,317,680	-	-	$ 1,212,177,241	
Mortgage Loans on Real Estate	$ 7,647,000,708	$ 7,535,384,971	-	-	$ 7,647,000,708	
Other Invested Assets:						
- Joint ventures or partnerships interest unaffiliated	$ 1,241,876,047	$ 1,241,876,047	-	-	$ 1,241,876,047	
- Joint ventures or partnerships interest affiliated****	$ 149,439,172	$ 119,135,260	-	-	-	$ 149,439,172
- Other Invested Assets unaffiliated	$ 41,827,745	$ 41,827,745	-	-	$ 41,827,745	
Derivatives *	$ 661,280,914	$ 518,256,815	-	$ 661,280,914	-	
Separate Accounts***	$ 114,437,239,791	$ 114,437,481,962	$ 104,800,074,501	$ 9,324,600,597	$ 312,564,693	
Policyholders liabilities: Investment contracts	$ 2,805,935,475	$ 2,700,635,861	-	-	$ 2,805,935,475	

* Fair value includes $141,324,350 million of due and accrued investment income and excludes net margins of $(1,699,749) which is comprised of $(20,972,588) of variation margins, offset by $19,272,839 of initial margins.

** Difference between fair value and admitted value represents the investment in AllianceBernstein units, an affiliate, which for statutory admitted carrying value is discounted by 25% as of December 31, 2015. The discount is based on SSAP #97 sliding scale and approved by the SVO.

*** Includes only cash and invested assets

**** Difference between fair value and admitted value of affiliated joint ventures represents the partial non admittance of Equitable Holdings, LLC ("EHLLC") due to the absence of audited financial statements of the consolidated holding company.

D. Not practicable to estimate fair value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other invested assets:				
- Joint Venture or Partnership Interests Affiliated	$ 149,439,172			There is no fair value amount available for the controlled affiliates

21. OTHER ITEMS

A. Unusual or Infrequent Items

NONE

B. Troubled Debt Restructuring

NONE

C. Other Disclosures

AXA Equitable has elected to round amounts to the nearest dollar in preparing this statement. The amounts in this statement pertain to the entire business of AXA Equitable including, as appropriate, its Separate Account business.

AXA Equitable has allocated investment management fees in the amount of $48.2 million and $87.0 million for technology related services to the appropriate expense classifications as if these costs had been borne directly by the company in Exhibit 2.

NOTES TO FINANCIAL STATEMENTS

CLOSED BLOCK

As of July 22, 1992, AXA Equitable established the Closed Block for the benefit of policies included therein, consisting of certain classes of individual participating policies in respect of which AXA Equitable had a dividend scale payable in 1991 and which were in force on July 22, 1992. Assets were allocated to the Closed Block in an amount which, together with anticipated revenues from policies included in the Closed Block, is reasonably expected to be sufficient to support such business, including provision for payment of claims, certain expenses and taxes, and for continuation of dividend scales payable in 1991, assuming the experience underlying such scales continues.

The assets allocated to the Closed Block will inure to the benefit of the holders of policies included in the Closed Block and will not revert to the benefit of the shareholder of AXA Equitable. The Plan of Demutualization prohibits the reallocation, transfer, borrowing or lending of assets between the Closed Block and other portions of AXA Equitable's General Account, any of its Separate Accounts or to any affiliate of AXA Equitable without the New York Superintendent's approval. The Closed Block assets and liabilities are carried on the same basis as similar assets and liabilities held in the General Account.

DESCRIPTION OF VALUATION STANDARDS USED IN CALCULATING
ADDITIONAL RESERVES FOR GUARANTEED RENEWABLE POLICIES
EXHIBIT 6, PART A, LINE 2

Non-cancelable Accident and Health Policies

The additional reserves for issues from 1961 through 1988 are computed on the basis of the 1964 Commissioners Disability Table at 3.5-6% interest combined with the 1958 C.S.O. Mortality Table using the two-year preliminary term method. For 1989 and later issues, the reserves are computed on the basis of the 1985 Commissioners Individual Table C combined with the 1958 C.S.O Mortality Table using the two year preliminary term method.

Hospital and Medical Expenses Policies

A portion of the additional reserves pertains to Major Medical Expense policies issued between 1954 and 1963. Additional reserves for these policies are computed on the net level premium basis using a company experience morbidity table combined with the 1958 C.S.O. Mortality table and 3% interest. Certain of these policies underwent a premium increase during the year 1962 through 1964 and for these policies the reserve duration is measured from the date of that increase.

A portion pertains to Lifetime Major Medical policies issued between 1962 and 1981. Additional reserves for major medical benefits provided by these policies are computed on the two-year preliminary term basis, using a company experience morbidity table combined with the 1958 C.S.O. Mortality Table and 3% interest. Additional reserves for premium waiver benefits contained in these policies are computed on the two-year preliminary term basis, using the 1964 Commissioners Disability Table combined with the 1958 C.S.O. Mortality Table and 3% interest.

The remaining portion pertains to Lifetime Medical Expense policies issued since 1981. Additional reserves for major medical benefits provided by these policies are computed on the two-year preliminary term basis, using a company experience morbidity table combined with the 1958 C.S.O. Mortality Table and 4 1/2% interests.

D. Business Interruption Insurance Recoveries

NONE

E. State Transferable and Non-transferable Tax Credits

NONE

F. Subprime-Mortgage-Related Risk Exposure

(1) Subprime residential mortgages are mortgage loans made by banks or mortgage lenders to residential borrowers with lower credit ratings. The criteria used to categorize such subprime borrowers include Fair Isaac Credit Organization ("FICO") scores, interest rates charged, debt-to-income ratios and loan-to-value ratios. Alt-A residential mortgages are mortgage loans where the risk profile falls between prime and subprime; borrowers typically have clean credit histories but the mortgage loan has an increased risk profile due to higher loan-to-value and debt-to-income ratios and/or inadequate documentation of the borrowers' income. Residential Mortgage Backed Securities (RMBS) are securities whose cash flows are backed by the principal and interest payments from a set of residential mortgage loans.

AXA Equitable Life does not originate, purchase or warehouse residential mortgages and is not in the mortgage servicing business.

(2) The Company has no direct exposure through investments in subprime mortgage loans.

(3) Listed below is the Company's indirect exposure to subprime mortgage risk:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	861,128	854,978	868,531	7,184
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	861,128	854,978	868,531	7,184

(4) The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors & Officers liability, Errors and Omissions liability, and any other lines of insurance.

G. Retained Assets

(1) The Company's "retained asset accounts" are reported as "supplementary contracts" in Exhibit 7 - Deposit Type Contracts. The "retained asset accounts" are one of the claim settlement options available to the beneficiary at the time of the death claim; these accounts are not the default method of satisfying life insurance death claims. If the beneficiary so elects, the Company will establish a retained asset account for the beneficiary and then issue drafts to the supplementary contractholder. The beneficiary will have immediate access to the proceeds by writing a draft for all or part of the amount of the death benefit proceeds. The Company will retain the funds until a draft is presented for payment in its general account. The interest rate credited to amounts on these accounts for 2015 has been a constant 0.25%. The institution that administers the accounts may charge a fee for insufficient funds or stopped drafts, but the Company does not charge a fee for the "retained asset accounts".

(2) Retained Assets Aging Schedule:

	In Force			
	As of 12/31/2015		As of 12/31/2014	
Aging Categories	Number	Balance	Number	Balance
a.Up to and including 12 Months	356	$46,873,432	359	$54,574,211
b. 13 to 24 Months	231	22,761,799	280	26,599,247
c. 25 to 36 Months	211	16,222,221	231	16,943,482
d. 37 to 48 Months	176	11,328,551	195	15,470,624
d. 49 to 60 Months	165	12,720,277	148	10,086,369
e. Over 60 Months	1,695	56,188,605	1,821	56,678,239
f. Total	2,834	$166,094,885	3,034	$180,352,172

(3) Retained Assets Year to Date Change:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
b) No./Balance of Retained Assets Accounts at the beginning of year	3,034	$180,352,172	-	-
c) No./Balance of Retained Assets Accounts issued/added during the year	509	113,892,475	-	-
d) Investment earnings credited to Retained Assets Accounts during the year	NA	441,876	-	-
e) Fees and other charges assessed to Retained Assets Accounts during the year	NA	NA	-	-
f) No./Amount of Retained Assets Accounts Transferred to State Unclaimed Property funds during the year	3	50,017	-	-
g) No./Amount of Retained Assets Accounts closed/withdrawn during the year	706	128,541,621	-	-
h) Number/Balance of Retained Assets Accounts at the end of the year	2,834	$166,094,885	-	-

H. Insurance Linked Securities (ILS)

In April 2015, AXA entered into a mortality catastrophe bond based on general population mortality in each of France, Japan and the U.S. The purpose of the bond is to protect AXA against a severe worldwide pandemic. AXA Equitable entered into a stop loss reinsurance agreement with AXA Global Life to protect AXA Equitable with respect to a deterioration in its claim experience following the occurrence of an extreme mortality event. The reinsurance agreement was approved by the NYDFS in December 2015 and agreements were signed and executed on December 16, 2015. The reinsurance agreement has a retroactive effective date of January 1, 2015 and is due to expire on December 31, 2024. Premiums and expenses associated with the reinsurance agreement were $4 million in 2015.

NOTES TO FINANCIAL STATEMENTS

22. EVENTS SUBSEQUENT

The Company is not aware of any Type I - Recognized.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 20, 2016. The Company is not subject to the assessment under section 9010 of the Affordable Care Act.

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)

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) which 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 not primarily engaged in the insurance business? Yes( ) No(X)

Section 2 - Ceded Reinsurance Report - Part A

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

   a) If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. $N/A

   b) What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? $N/A

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)

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not 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 $30,992.

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 () No (X) The amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? $0.

B. Uncollectible Reinsurance

NONE

C. Commutation of Ceded Reinsurance

NONE

D. Certified Reinsurer Downgraded or Status Subject to Revocation

NONE

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer:

1. The Company cedes GMIB and GMDB risks to its captive affiliate Arizona RE.
2. The reinsurance arrangement with Arizona RE provides important capital management benefits to the Company and mitigates the volatility of fluctuating markets.
3. Arizona RE does not retrocede any of the risks assumed. The letters of credit Arizona RE has in supporting the assumed business are guaranteed by AXA.
4. In addition to the Company's variable annuity reinsurance agreement with Arizona RE, the Company also has a separate treaty for life products with Arizona RE. The Company reinsures variable annuities as a standalone captive arrangements.
5. Arizona RE has $9.1 billion of reserves. Further based on instructions from the NYDFS and the Arizona Insurance Department, Arizona Re also holds a regulatory asset reserve of $1.2 million, which is simply the difference between Statutory and IFRS reserves. Reserves for GMDB follow AG34 and are based on market drop and recover single scenario and GMIB reserves are the greater of accumulated charges (AG39) and a reserve calculation based on market drop and recover single scenario.

F. Reserve Credits Taken on Reinsurance with Captive:

Listed below is the variable annuity ceded information to our affiliated Captive Arizona:

		Current Year
Reserve Credit Taken	$	9,085,270,823
Paid and Unpaid losses recoverable		34,147,185
Other debits		(2,383,786)
Subtotal	**$**	**9,117,034,222**
Trust agreements*	$	8,470,299,486
Letter of Credit**		560,717,538
Miscellaneous balance		30,075,607
Subtotal	**$**	**9,061,092,631**
Amount of Unauthorized reinsurance	**$**	**55,941,591**

* The invested assets in the trust agreement are carried out at fair value. Listed below are the major components of assets in the trust:

		Current Year
Cash and time deposits	$	2,490,171,186
Bonds and Debentures		5,947,234,324
Investment Income due and deferred		32,893,976
Assets in Trust	**$**	**8,470,299,486**

** The letters of credit are from various global interest grade banks. The letters of credit are guaranteed by AXA.

G. Disclose Ceding Entities that Utilize Captives to Assume Reserves Subject to XXX/AXXX Captive Framework:

The Company has both XXX and AXXX reinsurance agreements with the AXA RE Arizona Company, an affiliated captive company. There are no shortfalls in funds for the covered policies.

24. RETROSPECTIVELY RATED CONTRACTS

NONE

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSE

NONE

26. INTERCOMPANY POOLING ARRANGEMENTS

NONE

27. STRUCTURED SETTLEMENTS

NONE

NOTES TO FINANCIAL STATEMENTS

28. HEALTH CARE RECEIVABLES

NONE

29. PARTICIPATING POLICIES

For the reporting year ended December 31, 2015, direct premiums under life and annuity participating policies were $372.9 million or 3% of total direct life and annuity premiums and considerations. Direct premiums under health participating policies were $52.2 million or 78% of total direct health premiums. AXA Equitable accrues a policyholder dividend liability equal to dividends anticipated to be paid over the following twelve months. AXA Equitable paid dividends of $248.7 million to policyholders in 2015. Income is allocated to participating business based on procedures approved by NYSDFS, and in 2015 an additional $25.8 million was allocated to the term participating business in the form of premium reductions.

30. PREMIUM DEFICIENCY RESERVES

NONE

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

(1) AXA Equitable waives deduction of deferred fractional premiums upon death of the insured and for more recent issues, returns any portion of the final premium paid beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.

(2) Extra premiums are charged for substandard lives for policies as follows:

American Experience Table:
Substandard policies issued prior to January 1, 1910 are valued on the rated-up age basis. Policies issued after January 1, 1910 in classes P, Q and R, and those with semi-tropical extra premiums are valued on the Sesqui American Experience Table. Policies issued after January 1, 1910 in classes S, T and U, and those with tropical extra premiums, are valued on the Double American Experience Table. Substandard single premium policies issued on and after January 15, 1944 (2 1/2%) are valued on the rated-up age basis. Policies with permanent flat extra premiums are valued in the substandard class which has an equivalent letter rating. Reserves are based on the net level premium method of valuation.

1941 C.S.O. Table, Series 88 through 97:
Policies issued in classes B and C are valued on the 150% 1941 C.S.O. Table, those issued on classes D and E are valued on the 225% 1941 C.S.O. Table, and those issued in classes F and G are valued in the substandard class which has an equivalent letter rating. Reserves are based on the net level premium method of valuation.

1941 C.S.O. Table, Series 98 to Series 104 (Series 98 introduced 1957).

1958 C.S.O. Table, Series 104 to Series 126 (Series 104 introduced 1963).

1980 C.S.O. Table, Series 126 and later (Series 126 introduced 1985).
Policies issued subject to substandard extra premiums of any type are valued on the standard reserve basis plus a supplemental amount which recognizes the incidence of the excess mortality costs for each rating class. The supplemental reserves are based on the net level premium method of valuation.

Non-traditional policies issued subject to multiple table substandard extra premiums are valued on the substandard reserve basis which recognizes the non-level incidence of the excess mortality costs. For permanent or temporary flat extras, an extra reserve equal to one-half of the gross premium is held in addition to the reserve on the standard basis.

The total reserve held for any valuation group of substandard policies is not less than the corresponding standard reserve for that group.

(3) At December 31, 2015, AXA Equitable had $24,918,971,298 of insurance inforce for which the gross premiums are less than the net premiums according to the standard valuation set by the Insurance Department of the State of New York. Reserves to cover the above totaled $457,130,363 net of reinsurance and are included in Exhibit 5, Miscellaneous Reserves.

(4) The instructions for Page 7 are the formula by which Tabular Interest (Page 7, Line 4), Tabular cost (Page 7, Line 9) and Tabular less Actual Reserve Released (Page 7, Line 5) have been determined, except for Tabular Interest for certain variable and interest sensitive life reserves and for certain annuity reserves, which are derived from the basic data for the calculation of such reserves.

(5) Tabular Interest on funds not involving life or disability contingencies (Page 7, Part B, Line 3) is determined primarily in two ways. For dividend and annuity deposit funds and guaranteed interest contract funding agreements, the tabular interest is the actual interest due per the terms of the underlying contracts. For supplementary contracts, tabular interest is the difference between the reserve of the current year including payments incurred less the reserve of the previous year including income and other increases.

(6) The details for Other Increases (net) on Page 7 – Analysis of Increase in Reserves during the year, Line 7:

1	2	Ordinary			Group	
		3	4	5	6	7
ITEMS	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Life Insurance	Annuitites
1. Change in No Lapse Guarantee reserve	$ 266,400,000	$ 266,400,000	$ -	$ -	$ -	$ -
2. Change in deficiency reserves	(50,300,000)	(50,300,000)	-	-	-	-
3. Change in reinsurance ceded	(1,060,000,000)	(96,600,000)	(224,600,000)	-	-	(738,800,000)
4. Change in reinsurance assumed	11,100,000	10,900,000	200,000	-	-	
5. Change in Additional Actuarial reserves	(181,700,000)	-	(60,400,000)	-	-	(121,300,000)
6. Change in substandard reserves	-	-		-	-	
7. Change in excess CARVM/VACARVM over CV	1,130,600,000	-	247,400,000	-	-	883,200,000
8. Change in reserve for Group Pension contracts with negative funds or with positive funds but are less than STAT minimum reserve. Expenses are deducted.	(53,200,000)	-	-	-	-	(53,200,000)
9. Strain	(2,500,000)	-	(400,000)	(2,100,000)		-
10. Conversion to New Valuation System	3,500,000	-	2,100,000	1,400,000	-	-
11. Other/rounding	469,117	377,900	517	78,799	-	11,901
Total	**$ 64,369,117**	**$ 130,777,900**	**$ (35,699,483)**	**$ (621,201)**	**$ -**	**$ (30,088,099)**

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT TYPE LIABILITIES BY WITHDRAWAL CHARACTERISTICS

	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	$ 31,224,925	$ 6,098,926,130	$ 0	$ 6,130,151,055	4.6%
(2) At book value less current surrender charge of 5% or more	1,505,957,833	0	0	1,505,957,833	1.1%
(3) At fair value	0	0	94,262,323,020	94,262,323,020	70.9%
(4) Total with market value adjustment or at fair value (total of 1 through 3)	1,537,182,758	6,098,926,130	94,262,323,020	101,898,431,908	76.6%
(5) At book value without adjustment (minimal or no charge or adjustment)	26,439,606,823	322,332,420	0	26,761,939,243	20.2%
B. Not subject to discretionary withdrawal	2,855,902,261	1,248,159,311	93,145,471	4,197,207,042	3.2%
C. Total (gross: direct + assumed)	$ 30,832,691,842	$ 7,669,417,861	$ 94,355,468,491	$ 132,857,578,194	100.0%
D. Reinsurance ceded	10,400,429,079	0	0	10,400,429,079	
E. Total (net)* (C) - (D)	$ 20,432,262,763	$ 7,669,417,861	$ 94,355,468,491	$ 122,457,149,115	

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

	Total
F. Life and Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities, Total (net)	$ 18,735,484,486
(2) Exhibit 5, Supplementary Contracts With Life Contingencies, Total (net)	452,850,719
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,243,927,558
(4) Subtotal	$ 20,432,262,763
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	$ 101,996,366,052
(6) Exhibit 3, Line 0399999, Column 2	27,555,280
(7) Policyholder dividend and coupon accumulations	0
(8) Policyholder premiums	0
(9) Guaranteed interest contracts	0
(10) Other contract deposit funds	965,020
(11) Subtotal	$ 102,024,886,352
(12) Combined Total	$ 122,457,149,115

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

	Gross of Loading	Net of Loading
Ordinary New Business	6,799,848	4,857,912
Oridinary Renewal	218,769,439	223,267,503
Group Life		-
Group Annuity	(21,459,794)	(21,459,794)
	204,109,493	206,665,621

NOTES TO FINANCIAL STATEMENTS

34. SEPARATE ACCOUNTS

A. Separate Account Activity

(1) The Company utilizes Separate Accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting year, The Company reported assets and liabilities from the following product lines/transactions into a Separate Account:

- Variable Life
- Variable Annuity
- Modified Guaranteed Annuity

In accordance with the domiciliary state procedures approving items within the Separate Account, the Separate Account classification of Variable Life, Variable Annuity, and Modified Guaranteed Annuity are supported by New York State Statute Section 4240.

(2) In accordance with the products/transactions recorded within the Separate Account, some assets are considered legally insulated whereas others are not legally insulated from the General Account. (The legal insulation of the Separate Account assets prevents such assets from being generally available to satisfy claims resulting from the General Account.).

As of December 31, 2015 and 2014 the Company's Separate Account statement included legally insulated assets of $108,291,288,100 and $111,978,895,121, respectively. The assets legally insulated and non-insulated from the General Account as of December 31, 2015 are attributed to the following products/transactions:

1 Product/Transaction	2 Legally Insulated Assets	3 Separate Accounts Assets (Not Legally Insulated)	Total
Modified Guaranteed Annuity	$ 389,205,664	$ -	$ 389,205,664
Variable Annuity	$ 97,942,568,700	$ 6,155,176,280	$ 104,097,744,980
Variable Life	$ 9,959,513,736	$ 104,753,328	$ 10,064,267,064
Total	$ 108,291,288,100	$ 6,259,929,608	$ 114,551,217,708

(3) In accordance with the products/transaction recorded within the Separate Account, some Separate Account liabilities are guaranteed by the General Account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the General Account.)

As of December 31, 2015, the General Account of the Company had a maximum guarantee for Separate Account liabilities of $9,084,503,059. Some of the Separate Account products we offer with guarantees from the General Account do not have explicit charges broken out from other M & E charges. For products with explicit charges for guarantees from the General Account, the Separate Account has paid risk charges as follows:

a.	2015	$647,994,756
b.	2014	$575,854,862
c.	2013	$505,685,387
d.	2012	$445,585,819
e.	2011	$396,726,873

For the year ending of December 31, 2015, the General Account of the Company paid $193,787,543 toward separate account guarantees. The total separate guarantees paid by the general account for the preceding four years ending December 31, 2014, 2013, 2012 and 2011 was $162,772,452, $188,996,962, $179,766,730and $136,372,74 respectively.

(4) None of the Company's Separate Accounts engage in securities lending transactions.

B. General Nature and Characteristics of Separate Account Business

The Company has established various Separate Accounts as unit investment trusts registered with the Securities and Exchange Commission under the Investment Company Act of 1940. The assets in each of these Separate Accounts are invested in shares of designated portfolios of various insurance trusts (the "Trusts"). Investments made in shares of the Trusts are valued at the net asset value per share of the respective portfolios. The net asset value is determined by the Trusts using the market or fair value of the underlying assets of the portfolios.

NOTES TO FINANCIAL STATEMENTS

The Company also maintains various Separate Accounts to support pension programs for single and pooled institutional clients. The net asset value is determined by using the net fair value of the underlying assets of the Separate Account portfolios. Additionally there are certain separate asset accounts carried at amortized costs, which support our index options on variable products and other retirement programs.

	Indexed	Nonindexed Guar Less than/equal to 4%	Nonindexed Guar More than 4%	Nonguaranteed Separate Account	Total
(1) Premiums, considerations or deposits for year ended 12/31/15	$ -	$ 19,222,854	$ 64,037,363	$ 9,130,172,905	$ 9,213,433,122
RESERVES AT 12/31/15:					
(2) For accounts with assets at:					
a. Market value	$ 5,689,422,099	$ 1,642,240,200	$ 15,423,143	$ 103,913,219,406	$ 111,260,304,848
b. Amortized cost	$ 87,798,895	$ 322,332,420	$ -	$ -	$ 410,131,315
c. Total reserves	$ 5,777,220,994	$ 1,964,572,620	$ 15,423,143	$ 103,913,219,406	$ 111,670,436,162
(3) By Withdrawal Characteristics:					
a. Subject to Discretionary Withdrawal:					
1. With MV adjustment	$ 5,777,220,994	$ 394,080,889	$ 15,423,143	$ -	$ 6,186,725,026
2. At Book Value without MV adj & with current surrender charge of 5% or more	$ -	$ -	$ -	$ -	$ -
3. At Fair value	$ -	$ -	$ -	$ 103,820,073,935	$ 103,820,073,935
4. At book value without MV adj & with current surrender charge less than of 5%	$ -	$ 322,332,420	$ -	$ -	$ 322,332,420
5. Subtotal	$ 5,777,220,994	$ 716,413,309	$ 15,423,143	$ 103,820,073,935	$ 110,329,131,381
b. Not Subject to Discretionary Withdrawal	$ -	$ 1,248,159,311	$ -	$ 93,145,471	$ 1,341,304,781
c. Total	$ 5,777,220,994	$ 1,964,572,620	$ 15,423,143	$ 103,913,219,406	$ 111,670,436,162
(4) Reserves for Asset Default Risk in lieu of AVR*	NA	NA	NA	NA	NA

*Reserves for Asset Default Risk in lieu of AVR is part of General Account AVR and not distinguishable.

C. Reconciliation of Net Transfers To (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)	$	9,213,971,439
b. Transfers from Separate Accounts (Page 4, Line 10)		8,994,380,290
c. Net transfers to(from) Separate Accounts (a) - (b)	$	219,591,149
2. Reconciliation Adjustments		0
3. Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement ((1c)+(2)=Page 4, Line 26)	$	219,591,149

35. LOSS/CLAIM ADJUSTMENT EXPENSE

NONE

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1, 1A and 2. — Yes [X] No [ ]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? — Yes [X] No [ ] N/A [ ]

1.3 State regulating? New York

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. — 12/31/2010

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. — 12/31/2010

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). — 06/12/2012

3.4 By what department or departments?
New York and Nevada

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 [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? — Yes [ ] No [X]

4.12 renewals? — Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums of:

4.21 sales of new business? — Yes [X] No [ ]

4.22 renewals? — Yes [X] No [ ]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? — Yes [ ] No [X]

5.2 If yes, provide name of 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
	0	

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 — 100.000%

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

1 Nationality	2 Type of Entity
French	Corporation

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? — Yes [ ] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? — Yes [X] No [ ]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.4 If the 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
AllianceBernstein Corporation	New York, NY				Yes
AllianceBernstein Global Derivatives Corporation	New York, NY				Yes
AllianceBernstein Holding LP	New York, NY				Yes
AllianceBernstein Investments Inc.	New York, NY				Yes
AllianceBernstein LP	New York, NY				Yes
AXA Advisors, LLC	New York, NY				Yes
AXA Equitable Funds Management Group, LLC	New York, NY				Yes
AXA Distributors, LLC	New York, NY				Yes
AXA Investment Managers Inc.	Greenwich, CT				Yes
AXA Real Estate Investment Managers US, LLC	New York, NY				Yes
AXA Rosenberg Investment Management, LLC	Orinda, CA				Yes
Sanford C. Bernstein & Co., LLC	New York, NY				Yes
W.P. Stewart & Co., LLC	New York, NY				Yes
W.P. Stewart Asset Management Ltd.	New York, NY				Yes
AllianceBernstein Private Credit Investors LLC	New York, NY				Yes

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers, LLP - PricewaterhouseCoopers Center 300 Madison Avenue - 33rd Floor, New York, NY 10017

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 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?
Keith Elliott Floman, Managing Director, Chief Actuary and Appointed Actuary, AXA Equitable Life Insurance Company 525 Washington Blvd., Jersey City, NJ 07310 34th Floor

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 See Schedule BA

12.12 Number of parcels involved 99

12.13 Total book/adjusted carrying value $ 103,369,148

12.2 If yes, provide explanation
The Company holds Joint Venture investment in Real Estate partnership listed in Schedule BA

13. **FOR UNITED STATES BRANCES 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 [X]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [X]

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).

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]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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
0			0

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 subordinator committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors an all subordinator 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	$ 0
20.12	To stockholders not officers	$ 0
20.13	Trustees, supreme or grand (Fraternal only)	$ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21	To directors or other officers	$ 0
20.22	To stockholders not officers	$ 0
20.23	Trustees, supreme or grand (Fraternal only)	$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21	Rented from others	$ 0
21.22	Borrowed from others	$ 0
21.23	Leased from others	$ 0
21.24	Other	$ 0

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [X] No [ ]

22.2 If answer is yes:

22.21	Amount paid as losses or risk adjustment	$ 16,241
22.22	Amount paid as expenses	$ 0
22.23	Other amounts paid	$ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

24.01 Were all of the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [ ] No [X]

24.02 If no, give full and complete information, relating thereto:
Exceptions are listed in Schedule of Special Deposits, collateral for future contracts and OTC Derivatives held by Brokers.

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs $ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09. 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]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	$ 0
24.103	Total payable for securities lending reported on the liability page:	$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

25.2 If yes, state the amount thereof at December of the current year:

25.21	Subject to repurchase agreements	$ 2,000,480,966
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Placed under option agreements	$ 0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	$ 0
25.27	FHLB Capital Stock	$ 31,370,100
25.28	On deposit with states	$ 3,805,002
25.29	On deposit with other regulatory bodies	$ 49,676,166
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	$ 529,579,659
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	$ 591,373,350
25.32	Other	$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$ 0

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

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

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

27.2 If yes, state the amount thereof at December of the current year: $ 0

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

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

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017
BNY Mellon Liquidity Direct	One Wall Street, New York, NY 10286
Citibank, N.A	388 Grenwich Street, New York, NY 10013

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

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

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

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

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

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
902	AXA Real Estate Investment Managers US	850 Third Avenue, Suite 13F, New York, NY 10022
902	Aegon USA Realty Advisors	4333 Morris Road NE Cedar Rapids, IA 52499
902	Albion Investors, LLC	1345 Avenue of the Americas New York, NY 10105
902	AllianceBernstein, LLP	1345 Avenue of the Americas New York, NY 10105
902	Quadrant Real Estate Advisors	200 Deerfield Pt 12735 Morris Rd Suite 100 Alpharetta, GA 30004
902	AXA Investment Managers, Inc.	One Fawcett Place Greenwich, CT 06830

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

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		0
29.2999 TOTAL		0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holdings	4 Date of Valuation
		0	

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	33,504,640,379	34,222,601,894	717,961,515
30.2	Preferred Stocks	408,364,458	446,639,041	38,274,583
30.3	Totals	33,913,004,837	34,669,240,935	756,236,097

30.4 Describe the sources or methods utilized in determining fair values:
For publicly traded securities, market prices were generally obtained from an independent pricing source. For the direct placements, future cash discounted using a weighted average rate from yield matrix based on quality and maturity distribution. In cases where quoted market prices are not available, fair values are measured using present value or other valuation techniques. The fair value determinations are made at a specific point in time, based on available market information and judgements about the financial instruments.

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

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliance pricing source for purposes of disclosure of fair value for Schedule D:
The Pricing Group will periodically review and maintain FAS related input Levels based on an established framework and company policy. Securities that fall in the Level 3 category will be reviewed and tested in accordance with the FAS 157 Testing Policy. The testing consists of observing securities that are mapped to similar structured securities and comparing values. This process is subject to the oversight of the Valuation Committee.

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

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 261,174

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

1 Name	2 Amount Paid
MOODY'S INVESTORS SERVICE	$ 141,000
NAIC	119,022

34.1 Amount of payments for legal expenses, if any? $ 37,341,890

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

1 Name	2 Amount Paid
PAUL WEISS RIFKIND WHARTON & GARRISON	$ 15,077,911
MILBANK TWEED HADLEY & MCCLOY LLP	10,838,601

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 1,634,109

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

1 Name	2 Amount Paid
American Council of Life Insurers	$ 1,238,195

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [ ] No [X]
1.2	If yes, indicate premium earned on U.S. business only.	$	0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	$	0
	1.3 Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2 above.	$	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	$	0
1.6	Individual policies:		
	Most current three years:		
	1.61 Total premium earned	$	0
	1.62 Total incurred claims	$	0
	1.63 Number of covered 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	$ 25,963,905	$ 27,329,612
2.2	Premium Denominator	$ 12,220,230,114	$ 12,108,168,336
2.3	Premium Ratio (2.1/2.2)	$ 0.212	$ 0.226
2.4	Reserve Numerator	$ 78,143,414	$ 71,456,700
2.5	Reserve Denominator	$ 38,657,384,692	$ 38,319,617,802
2.6	Reserve Ratio (2.4/2.5)	$ 0.202	$ 0.186

3.1	Does the reporting entity have Separate Accounts?		Yes [X] No [ ]
3.2	If yes, has a Separate Accounts statement been filed with this Department		Yes [X] No [ ] N/A[ ]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	$	0
3.4	State the authority under which Separate Accounts are maintained: "New York Insurance Law - Section 4240"		
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?		Yes [X] No [ ]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?		Yes [ ] No [X]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	$	0
4.1	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 [ ]
4.2	Net reimbursement of such expenses between reporting entities:		
	4.21 Paid	$	91,900,000
	4.22 Received	$	502,905,560
5.1	Does the reporting entity write any guaranteed interest contracts?		Yes [ ] No [X]
5.2	If yes, what amount pertaining to these items is included in:		
	5.21 Page 3, Line 1	$	0
	5.22 Page 4, Line 1	$	0
6.	For stock reporting entities only:		
	6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	$	2,745,986,856

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7. Total dividends paid stockholders since organization of the reporting entity:

7.11	Cash	$ 7,624,500,000
7.12	Stock	$ 479,100,000

8.1 Does the company 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.

8.2 If yes, has the reporting entity completed the *Workers' Compensation Carve-Out Supplement* to the Annual Statement? Yes [X] No [ ]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium	$ (18,214)	$ 0	$ (18,214)
8.32	Paid claims	$ 1,204,950	$ 0	$ 1,204,950
8.33	Claim liability and reserve (beginning of year)	$ 6,244,710	$ 0	$ 6,244,710
8.34	Claim liability and reserve (end of year)	$ 5,526,757	$ 0	$ 5,526,757
8.35	Incurred claims	$ 486,998	$ 0	$ 486,998

8.4 If reinsurance assumed included amounts with attachment points below $1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<$25,000	$ (18,214)	$ 0
8.42	$25,000 — 99,999	$ 0	$ 0
8.43	$100,000 — 249,999	$ 0	$ 0
8.44	$250,000 — 999,999	$ 0	$ 801,331
8.45	$1,000,000 or more	$ 0	$ 4,725,426

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? $ (18,214)

9.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No [ ]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Ratchet	None			1,174,770,657	2,586,432	Exhibit 5 Annuities	0	670,997
Ratchet	Rollup			2,600,221,418	100,293,226	Exhibit 5 Annuities	1	88,798,278
Ratchet	Rollup/Ratchet			4,821,114,037	767,302,219	Exhibit 5 Annuities	1	672,278,999
Rollup	None			776,085,763	62,091,341	Exhibit 5 Annuities	0	20,029,260
Rollup	Rollup			1,927,840,096	637,012,811	Exhibit 5 Annuities	1	504,208,827
Rollup	Rollup/Ratchet			849,723,795	87,929,907	Exhibit 5 Annuities	1	54,191,829
Rollup/Ratchet	None			2,425,600,384	400,258,312	Exhibit 5 Annuities	1	324,129,246
Rollup/Ratchet	Rollup			4,004,376,260	15,037	Exhibit 5 Annuities	0	0
Rollup/Ratchet	Rollup/Ratchet			27,692,482,049	8,124,852,126	Exhibit 5 Annuities	1	7,291,257,152
ROP	None			32,360,249,693	14,404,106	Exhibit 5 Annuities	0	0
ROP	Rollup			7,002,947,183	152,339	Exhibit 5 Annuities	0	0
ROP	Ratchet			3,981,359	0	Exhibit 5 Annuities	0	0
ROP	Rollup/Ratchet			11,632,133,032	1,544,472,721	Exhibit 5 Annuities	1	1,385,664,736
Ratchet	Other			105,565,432	1,024,063	Exhibit 5 Annuities	0	0
Rollup/Ratchet	Other			280,447,788	16,714,006	Exhibit 5 Annuities	0	0
ROP	Other			690,481,980	16,031,004	Exhibit 5 Annuities	0	0

10. 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:

10.1 Amount of loss reserves established by these annuities during the current year: $ 0

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
	$ 0

11.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. $ 0

11.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date. $ 0

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [ ] No [X] N/A [ ]

12.2 If the answer to 12.1 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
	0		0	0	0	0

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

13.1 Direct Premiums Written $ 2,355,706,002

13.2 Total Incurred Claims $ 1,862,369,201

13.3 Number of Covered Lives 1,155,214

***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)

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (omit $000)

		1 2015	2 2014	3 2013	4 2012	5 2011
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	204,925,176	209,842,043	203,431,416	208,168,544	209,975,237
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	232,033,937	233,478,366	243,802,501	235,061,555	220,410,465
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)	899,499	872,011	859,042	873,707	942,117
5.	Industrial (Line 21, Col. 2)	0	0	0	0	0
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7.	Total (Line 21, Col. 10)	437,858,612	444,192,420	448,092,959	444,103,806	431,327,819
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	4,427,375	4,778,146	5,614,192	9,676,592	12,025,153
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	12,714,396	15,886,395	22,030,560	26,890,944	28,374,926
10.	Credit life (Line 2, Col. 6)	0	0	0	0	0
11.	Group (Line 2, Col. 9)	0	0	0	0	0
12.	Industrial (Line 2, Col. 2)	0	0	0	0	0
13.	Total (Line 2, Col. 10)	17,141,771	20,664,541	27,644,752	36,567,536	40,400,079
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	2,200,764,994	2,230,846,635	2,312,344,622	2,536,943,816	2,484,335,430
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	7,435,049,974	7,518,328,855	7,189,663,224	5,665,455,670	3,558,036,562
16.	Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1	Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2	Group annuities (Line 20.4, Col. 7)	2,552,015,873	2,326,862,579	2,396,848,858	3,244,325,085	4,268,468,485
18.1	A&H - group (Line 20.4, Col. 8)	0	0	0	0	0
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3	A&H - other (Line 20.4, Col. 10)	32,399,273	32,130,267	35,728,478	40,788,110	43,786,404
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20.	Total	12,220,230,114	12,108,168,336	11,934,585,182	11,487,512,681	10,354,626,881
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	50,116,364,849	49,055,784,468	44,854,865,278	47,846,141,854	46,713,809,075
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	44,797,542,293	44,084,590,805	41,220,798,339	43,275,261,388	42,186,305,006
23.	Aggregate life reserves (Page 3, Line 1)	40,441,903,459	40,168,193,722	39,627,904,338	40,494,104,997	39,404,483,965
24.	Aggregate A&H reserves (Page 3, Line 2)	570,772,508	616,892,159	554,791,414	554,401,360	488,898,485
25.	Deposit-type contract funds (Page 3, Line 3)	1,243,927,559	1,280,352,884	812,404,293	837,917,424	863,866,183
26.	Asset valuation reserve (Page 3, Line 24.01)	472,827,276	623,367,642	534,586,910	488,763,257	220,435,822
27.	Capital (Page 3, Lines 29 & 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28.	Surplus (Page 3, Line 37)	5,420,063,223	5,167,513,304	3,822,970,177	4,686,893,814	4,622,316,095
	Cash Flow (Page 5)					
29.	Net Cash from operations (Line 11)	2,226,129,335	1,914,292,791	2,328,029,750	2,085,133,672	2,701,587,886
	Risk-Based Capital Analysis					
30.	Total adjusted capital	6,009,125,797	5,917,792,122	4,491,261,166	5,308,354,611	4,991,341,017
31.	Authorized control level risk-based capital	493,212,573	527,308,212	494,540,912	504,731,400	500,062,284
	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)	65.8	65.7	67.1	67.5	67.8
33.	Stocks (Lines 2.1 and 2.2)	2.5	3.2	2.8	2.4	1.4
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)	15.7	14.7	14.3	12.0	10.6
35.	Real estate (Line 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36.	Cash, cash equivalents and short-term investments (Line 5)	4.7	3.2	2.6	4.6	4.9
37.	Contract loans (Line 6)	7.1	7.3	8.1	7.8	8.0
38.	Derivatives (Line 7)	1.1	2.4	1.3	2.4	3.6
39.	Other invested assets (Line 8)	2.9	3.3	3.8	3.3	3.6
40.	Receivables for securities (Line 9)	0.1	0.1	0.0	0.0	0.1
41.	Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42.	Aggregate write-ins for invested assets (Line 11)	0.1	0.1	0.1	0.0	0.0
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

		1 2015	2 2014	3 2013	4 2012	5 2011
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Sch. D Summary, Line 12 Col. 1)	1,504,301,911	1,205,084,073	1,205,839,606	1,150,000,000	1,150,000,000
45.	Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1)	0	0	0	0	0
46.	Affiliated common stocks (Sch. D Summary, Line 24 Col. 1)	759,317,680	1,043,960,737	775,382,131	706,947,512	339,102,264
47.	Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10)	0	0	0	0	0
48.	Affiliated mortgage loans on real estate	382,424,242	382,424,242	382,213,093	386,725,036	390,896,581
49.	All other affiliated	149,439,172	152,890,856	98,145,428	104,470,050	64,788,264
50.	Total of above Lines 44 to 49	2,795,483,005	2,784,359,908	2,461,580,258	2,348,142,598	1,944,787,109
51.	Total investment in parent included in Lines 44 to 49 above	0	0	0	0	0
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	222,724,785	241,929,225	469,192,062	466,978,842	510,345,535
53.	Total admitted assets (Page 2, Line 28, Col. 3)	164,667,582,557	165,941,801,748	158,657,785,355	144,827,240,049	134,495,628,090
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	3,125,954,582	2,670,980,276	2,772,722,610	2,466,099,381	2,617,985,970
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(78,072,529)	273,372,736	(2,013,507,454)	14,304,849	604,397,130
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(545,212,546)	797,987,475	10,050,766	(204,991,172)	148,592,634
57.	Total of above Lines 54, 55 and 56	2,502,669,507	3,742,340,487	769,265,922	2,275,413,058	3,370,975,734
	Benefits and Reserve Increase (Page 6)					
58.	Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11)	12,143,605,671	13,733,622,585	13,322,546,671	10,756,716,108	10,604,744,426
59.	Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11)	73,341,334	63,454,007	63,796,603	62,253,984	47,405,179
60.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)	421,747,018	565,147,861	387,533,684	600,348,993	748,717,564
61.	Increase in A&H reserves (Line 19, Cols. 9, 10 & 11)	(46,119,651)	62,100,744	390,054	65,502,875	49,411,850
62.	Dividends to policyholders (Line 30, Col 1)	227,316,871	242,768,791	265,430,820	259,299,796	290,155,984
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	14.8	15.2	16.2	16.0	17.8
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	5.2	5.5	5.7	5.9	6.1
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	84.4	385.7	178.5	306.8	216.2
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	143.1	51.1	49.1	41.1	34.4
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)	983,423	1,163,909	1,498,177	1,507,809	2,007,529
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)	849,809	1,054,942	1,227,408	1,556,277	1,848,045
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	291,023,636	346,009,408	353,959,814	354,594,304	372,712,019
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	317,939,267	328,426,421	334,985,339	343,044,865	337,474,867
	Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72.	Industrial life (Col. 2)	0	0	0	0	0
73.	Ordinary - life (Col. 3)	(5,579,464)	(101,012,663)	72,483,049	32,534,460	177,427,004
74.	Ordinary - individual annuities (Col. 4)	318,205,341	269,642,646	276,783,276	(105,587,574)	(137,804,818)
75.	Ordinary - supplementary contracts (Col. 5)	9,537,096	9,940,239	7,977,210	9,982,210	16,030,044
76.	Credit life (Col. 6)	0	0	0	0	0
77.	Group life (Col. 7)	(1,455,303)	(16,201)	3,033	95,593	(5,432)
78.	Group annuities (Col. 8)	1,966,264,798	1,370,847,203	1,843,546,011	761,229,613	420,186,204
79.	A&H - group (Col. 9)	(10,949,949)	(287)	0	4,946	0
80.	A&H - credit (Col. 10)	0	0	0	0	0
81.	A&H - other (Col. 11)	(163,213,573)	(161,675,158)	(219,890,576)	(113,275,526)	(114,877,828)
82.	Aggregate of all other lines of business (Col. 12)	3,294,240	2,742,176	4,142,981	3,069,542	1,711,074
83.	Total (Col. 1)	2,116,103,186	1,390,467,955	1,985,044,984	588,053,264	362,666,248

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:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
							Number of		9	Total
	1	2	3	4	5	6	7	8	Amount	Amount
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	Policies	Certificates	of Insurance (a)	of Insurance (a)
1. In force end of prior year	0	0	5,339,397	443,320,409	0	0	30	13,791	872,011	444,192,420
2. Issued during year	0	0	20,650	17,141,771	0	0	0	0	0	17,141,771
3. Reinsurance assumed	0	0	207,858	3,057,002	0	0	0	0	0	3,057,002
4. Revived during year	0	0	2,044	618,935	0	0	0	0	0	618,935
5. Increased during year (net)	0	0	0	0	0	0	0	0	27,488	27,488
6. Subtotals, Lines 2 to 5	0	0	230,552	20,817,708	0	0	0	0	27,488	20,845,196
7. Additions by dividends during year	XXX	0	XXX	206,167	XXX	0	XXX	XXX	0	206,167
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	5,569,949	464,344,284	0	0	30	13,791	899,499	465,243,783
Deductions during year:										
10. Death	0	0	23,630	1,887,757	0	0	XXX	0	0	1,887,757
11. Maturity	0	0	567	4,000	0	0	XXX	0	0	4,000
12. Disability	0	0	-	-	0	0	XXX	0	0	0
13. Expiry	0	0	4,871	297,190	0	0	0	0	0	297,190
14. Surrender	0	0	27,778	7,503,058	0	0	0	0	0	7,503,058
15. Lapse	0	0	160,623	15,506,510	0	0	0	0	0	15,506,510
16. Conversion	0	0	1,803	1,367,786	0	0	XXX	XXX	XXX	1,367,786
17. Decreased (net)	0	0	1,496	818,870	0	0	1	264	0	818,870
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	220,768	27,385,171	0	0	1	264	0	27,385,171
21. In force end of year (Line 9 minus Line 20)	0	0	5,349,181	436,959,113	0	0	29	13,527	899,499	437,858,612
22. Reinsurance ceded end of year	XXX	0	XXX	82,926,624	XXX	0	XXX	XXX	1,716	82,928,340
23. Line 21 minus Line 22	XXX	0	XXX	354,032,489	XXX	(b) 0	XXX	XXX	897,783	354,930,272
DETAILS OF WRITE-INS										
0801.	0	0	0	0	0	0	0	0	0	0
0802.	0	0	0	0	0	0	0	0	0	0
0803.	0	0	0	0	0	0	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.	0	0	0	0	0	0	0	0	0	0
1902.	0	0	0	0	0	0	0	0	0	0
1903.	0	0	0	0	0	0	0	0	0	0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) Group $.....0; Individual $.....0.

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX	0	XXX	3,399,961
25. Other paid-up insurance	0	0	206,925	5,376,997
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing	0	0	212	702
28. Term policies-other	13,930	12,699,850	4,171,992	228,655,265
29. Other term insurance-decreasing	XXX	0	XXX	3,059
30. Other term insurance	XXX	14,546	XXX	1,844,439
31. Totals (Lines 27 to 30)	13,930	12,714,396	4,172,204	230,503,465
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	50,992
33. Totals, extended term insurance	XXX	XXX	49,357	1,479,480
34. Totals, whole life and endowment	6,720	4,427,375	1,127,620	204,925,176
35. Totals (Lines 31 to 34)	20,650	17,141,771	5,349,181	436,959,113

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	17,141,771	0	376,633,384	60,325,729
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	0	899,499
40. Totals (Lines 36 to 39)	17,141,771	0	376,633,384	61,225,228

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	0	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	579	1,716

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	2,212,072

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

47.1 Approximate average death benefit during period.

47.2 Approximate average death benefit for spouse and children during spouse's coverage.

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium	0	0	160,484	19,732,488	0	0	10	326
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(b) 0	160,484	(b) 19,732,488	0	(b) 0	10	(b) 326

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General 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	13,581	8,225	2,358	9
2. Issued during year	229	1,073	37	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	13,810	9,298	2,395	9
Deductions during year:				
6. Decreased (net)	1,147	1,720	237	0
7. Reinsurance ceded	0	7,578	1,248	0
8. Totals (Lines 6 and 7)	1,147	9,298	1,485	0
9. In force end of year	12,663	0	910	9
10. Amount on deposit	0	(a) 189,580,297	0	(a) 0
11. Income now payable	12,655	3,524	910	0
12. Amount of income payable	(a) 56,367,196	(a) 32,893,411	(a) 9,250,913	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	4,949	797,966	41,997	1,110,104
2. Issued during year	124	86,741	1,068	51,664
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	5,073	884,707	43,065	1,161,768
Deductions during year:				
6. Decreased (net)	340	37,019	1,998	73,599
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	340	37,019	1,998	73,599
9. In force end of year	4,733	847,688	41,067	1,088,169
Income now payable:				
10. Amount of income payable	(a) 59,607,925	XXX	XXX	(a) 296,370,183
Deferred fully paid:				
11. Account balance	XXX	(a) 53,189,374,596	XXX	(a) 72,000,856,806
Deferred not fully paid:				
12. Account balance	XXX	(a) 210,974,269	XXX	(a) 0

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	0	0	0	0	58,568	74,287,089
2. Issued during year	0	0	0	0	2,359	199,451
3. Reinsurance assumed	0	0	0	0	0	0
4. Increased during year (net)	0	XXX	0	XXX	0	XXX
5. Total (Lines 1 to 4)	0	XXX	0	XXX	60,927	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	0	XXX	0	XXX	4,360	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	4,360	XXX
10. In force end of year	0	(a) 0	0	(a) 0	56,567	(a) 68,076,534

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	1	0
2. Issued during year	12	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Total (Lines 1 to 4)	13	0
Deductions during year:		
6. Decreased (net)	12	0
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	12	0
9. In force end of year	1	0
10. Amount of account balance	(a) 500,137,778	(a) 390,901,218

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year	85,142,066
2. Current year's realized pre-tax capital gains/(losses) of $.....26,188,078 transferred into the reserve net of taxes of $.....9,165,827	17,022,251
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)	102,164,317
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	24,736,666
6. Reserve as of December 31, current year (Line 4 minus Line 5)	77,427,651

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 the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2015	22,841,364	1,895,302	0	24,736,666
2. 2016	17,015,473	1,256,976	0	18,272,449
3. 2017	13,284,451	1,218,423	0	14,502,875
4. 2018	9,855,032	1,078,464	0	10,933,496
5. 2019	6,566,456	930,080	0	7,496,536
6. 2020	4,502,288	778,784	0	5,281,072
7. 2021	3,667,575	702,330	0	4,369,906
8. 2022	2,754,955	724,321	0	3,479,276
9. 2023	1,757,745	734,110	0	2,491,855
10. 2024	962,040	751,595	0	1,713,635
11. 2025	518,681	767,316	0	1,285,997
12. 2026	297,580	762,716	0	1,060,297
13. 2027	228,898	704,798	0	933,696
14. 2028	352,182	656,747	0	1,008,929
15. 2029	467,936	595,813	0	1,063,749
16. 2030	597,149	550,206	0	1,147,355
17. 2031	662,188	482,867	0	1,145,055
18. 2032	689,107	412,310	0	1,101,417
19. 2033	669,890	339,309	0	1,009,200
20. 2034	745,661	260,632	0	1,006,293
21. 2035	671,115	184,399	0	855,514
22. 2036	287,832	145,455	0	433,287
23. 2037	(193,519)	151,920	0	(41,599)
24. 2038	(602,557)	155,152	0	(447,405)
25. 2039	(984,778)	164,849	0	(819,929)
26. 2040	(1,034,609)	168,081	0	(866,528)
27. 2041	(779,156)	158,384	0	(620,772)
28. 2042	(514,584)	126,061	0	(388,523)
29. 2043	(149,366)	90,505	0	(58,860)
30. 2044	5,038	54,950	0	59,988
31. 2045 and Later	0	19,394	0	19,394
32. Total (Lines 1 to 31)	85,142,067	17,022,251	0	102,164,317

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	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)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	154,566,753	69,095,734	223,662,487	167,516,105	232,189,050	399,705,155	623,367,642
2. Realized capital gains/(losses) net of taxes - General Account	(28,172,274)	(1,206,194)	(29,378,468)	(186,356)	(16,365,946)	(16,552,302)	(45,930,769)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account	31,988,776	530,651	32,519,426	(177,379,282)	(36,115,890)	(213,495,172)	(180,975,746)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts	(27,047)	0	(27,047)	0	0	0	(27,047)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	42,484,931	17,835,377	60,320,309	0	19,790	19,790	60,340,099
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7)	200,841,139	86,255,568	287,096,707	(10,049,533)	179,727,005	169,677,472	456,774,179
9. Maximum reserve	211,805,349	76,594,632	288,399,981	121,811,212	211,077,796	332,889,008	621,288,990
10. Reserve objective	145,793,034	58,481,728	204,274,762	121,717,102	211,047,803	332,764,905	537,039,666
11. 20% of (Line 10 minus Line 8)	(11,009,621)	(5,554,768)	(16,564,389)	26,353,327	6,264,160	32,617,487	16,053,098
12. Balance before transfers (Lines 8 + 11)	189,831,518	80,700,800	270,532,318	16,303,794	185,991,165	202,294,958	472,827,276
13. Transfers	4,106,168	(4,106,168)	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	193,937,686	76,594,632	270,532,318	16,303,794	185,991,165	202,294,958	472,827,276

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig-nation	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 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		LONG-TERM BONDS										
1		Exempt obligations	8,741,559,851	XXX	XXX	8,741,559,851	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality	11,871,758,751	XXX	XXX	11,871,758,751	0.0004	4,748,704	0.0023	27,305,045	0.0030	35,615,276
3	2	High quality	10,018,568,678	XXX	XXX	10,018,568,678	0.0019	19,035,280	0.0058	58,107,698	0.0090	90,167,118
4	3	Medium quality	585,857,481	XXX	XXX	585,857,481	0.0093	5,448,475	0.0230	13,474,722	0.0340	19,919,154
5	4	Low quality	137,455,946	XXX	XXX	137,455,946	0.0213	2,927,812	0.0530	7,285,165	0.0750	10,309,196
6	5	Lower quality	96,005,256	XXX	XXX	96,005,256	0.0432	4,147,427	0.1100	10,560,578	0.1700	16,320,894
7	6	In or near default	23,184,114	XXX	XXX	23,184,114	0.0000	0	0.2000	4,636,823	0.2000	4,636,823
8		Total unrated multi-class securities acquired by conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total bonds (sum of Lines 1 through 8)	31,474,390,078	XXX	XXX	31,474,390,078	XXX	36,307,697	XXX	121,370,032	XXX	176,968,461
		PREFERRED STOCKS										
10	1	Highest quality	39,400,000	XXX	XXX	39,400,000	0.0004	15,760	0.0023	90,620	0.0030	118,200
11	2	High quality	368,964,458	XXX	XXX	368,964,458	0.0019	701,032	0.0058	2,139,994	0.0090	3,320,680
12	3	Medium quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	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)	408,364,458	XXX	XXX	408,364,458	XXX	716,792	XXX	2,230,614	XXX	3,438,880
		SHORT-TERM BONDS										
18		Exempt obligations	468,626,794	XXX	XXX	468,626,794	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality	1,561,623,504	XXX	XXX	1,561,623,504	0.0004	624,649	0.0023	3,591,734	0.0030	4,684,871
20	2	High quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24)	2,030,250,298	XXX	XXX	2,030,250,298	XXX	624,649	XXX	3,591,734	XXX	4,684,871
		DERIVATIVE INSTRUMENTS										
26		Exchange traded	19,272,836	XXX	XXX	19,272,836	0.0004	7,709	0.0023	44,328	0.0030	57,819
27	1	Highest quality	498,983,979	XXX	XXX	498,983,979	0.0004	199,594	0.0023	1,147,663	0.0030	1,496,952
28	2	High quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments	518,256,815	XXX	XXX	518,256,815	XXX	207,303	XXX	1,191,991	XXX	1,554,770
34		Total (Lines 9 + 17 + 25 + 33)	34,431,261,650	XXX	XXX	34,431,261,650	XXX	37,856,442	XXX	128,384,370	XXX	186,646,982

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig-nation	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	2,037,907,043	0	XXX	2,037,907,043	0.0010	2,037,907	0.0050	10,189,535	0.0065	13,246,396
36		Farm mortgages - CM2 - high quality	275,392,367	0	XXX	275,392,367	0.0035	963,873	0.0100	2,753,924	0.0130	3,580,101
37		Farm mortgages - CM3 - medium quality	10,476,509	0	XXX	10,476,509	0.0060	62,859	0.0175	183,339	0.0225	235,721
38		Farm mortgages - CM4 - low medium quality	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
39		Farm mortgages - CM5 - low quality	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
40		Residential mortgages-insured or guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
41		Residential mortgages-all other	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0
42		Commercial mortgages-insured or guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
43		Commercial mortgages-all other - CM1 - highest quality	2,096,866,318	0	XXX	2,096,866,318	0.0010	2,096,866	0.0050	10,484,332	0.0065	13,629,631
44		Commercial mortgages-all other - CM2 - high quality	2,949,296,312	0	XXX	2,949,296,312	0.0035	10,322,537	0.0100	29,492,963	0.0130	38,340,852
45		Commercial mortgages-all other - CM3 - medium quality	93,575,588	0	XXX	93,575,588	0.0060	561,454	0.0175	1,637,573	0.0225	2,105,451
46		Commercial mortgages-all other - CM4 - low medium quality	25,676,000	0	XXX	25,676,000	0.0105	269,598	0.0300	770,280	0.0375	962,850
47		Commercial mortgages-all other - CM5 - low quality	16,150,000	0	XXX	16,150,000	0.0160	258,400	0.0425	686,375	0.0550	888,250
		Overdue, not in process:										
48		Farm mortgages	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
49		Residential mortgages-insured or guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
50		Residential mortgages-all other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
51		Commercial mortgages-insured or guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
52		Commercial mortgages-all other	30,044,834	0	XXX	30,044,834	0.0420	1,261,883	0.0760	2,283,407	0.1200	3,605,380
		In process of foreclosure:										
53		Farm mortgages	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
54		Residential mortgages-insured or guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
55		Residential mortgages-all other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
56		Commercial mortgages-insured or guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
57		Commercial mortgages-all other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
58		Total Schedule B mortgages (sum of Lines 35 through 57)	7,535,384,971	0	XXX	7,535,384,971	XXX	17,835,377	XXX	58,481,728	XXX	76,594,632
59		Schedule DA mortgages	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
60		Total mortgage loans on real estate (Lines 58 + 59)	7,535,384,971	0	XXX	7,535,384,971	XXX	17,835,377	XXX	58,481,728	XXX	76,594,632

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Desig-nation	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	347,114	XXX	XXX	347,114	0.0000	0	(a) 0.2000	69,423	(a) 0.2000	69,423
2		Unaffiliated private	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank	31,370,100	XXX	XXX	31,370,100	0.0000	0	0.0050	156,851	0.0080	250,961
4		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
6		Fixed income highest quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7		Fixed income high quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8		Fixed income medium quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9		Fixed income low quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10		Fixed income lower quality	0	0	0	0	XXX	0	XXX	0	XXX	0
11		Fixed income in or near default	0	0	0	0	XXX	0	XXX	0	XXX	0
12		Unaffiliated common stock public	0	0	0	0	0.0000	0	(a) 0.0000	0	(a) 0.0000	0
13		Unaffiliated common stock private	0	0	0	0	0.0000	0	0.1600	0	0.1600	0
14		Real estate	0	0	0	0	(b) 0.0000	0	(b) 0.0000	0	(b) 0.0000	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual)	0	XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16		Affiliated - all other	759,317,680	XXX	XXX	759,317,680	0.0000	0	0.1600	121,490,829	0.1600	121,490,829
17		Total common stock (sum of Lines 1 through 16)	791,034,894	0	0	791,034,894	XXX	0	XXX	121,717,102	XXX	121,811,212
		REAL ESTATE										
18		Home office property (General Account only)	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
19		Investment properties	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt	0	0	0	0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
		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	0.0004	0	0.0023	0	0.0030	0
24	2	High quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25	3	Medium quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26	4	Low quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
27	5	Lower quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	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 Desig-nation	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 5 Factor	Basic Contribution 6 Amount (Cols. 4 x 5)	Reserve Objective 7 Factor	Reserve Objective 8 Amount (Cols. 4 x 7)	Maximum Reserve 9 Factor	Maximum Reserve 10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30	1	Highest quality	31,320,436	XXX	XXX	31,320,436	0.0004	12,528	0.0023	72,037	0.0030	93,961
31	2	High quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32	3	Medium quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33	4	Low quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34	5	Lower quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36)	31,320,436	XXX	XXX	31,320,436	XXX	12,528	XXX	72,037	XXX	93,961
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38		Mortgages - CM1 - highest quality	0	0	XXX	0	0.0010	0	0.0050	0	0.0065	0
39		Mortgages - CM2 - high quality	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
40		Mortgages - CM3 - medium quality	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
41		Mortgages - CM4 - low medium quality	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
42		Mortgages - CM5 - low quality	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
43		Residential mortgages-insured or guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
44		Residential mortgages-all other	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
45		Commercial mortgages-insured or guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46		Farm mortgages	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
47		Residential mortgages-insured or guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Residential mortgages-all other	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
49		Commercial mortgages-insured or guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
50		Commercial mortgages-all other	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of foreclosure Affiliated:										
51		Farm mortgages	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
52		Residential mortgages-insured or guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Residential mortgages-all other	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
54		Commercial mortgages-insured or guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
55		Commercial mortgages-all other	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	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	0	0	XXX	0	(c) 0.0000	0	(c) 0.0000	0	(c) 0.0000	0
58		Unaffiliated - In Good Standing Defeased with Government Securities	0	0	XXX	0	0.0010	0	0.0050	0	0.0065	0
59		Unaffiliated - In Good Standing Primarily Senior	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
60		Unaffiliated - In Good Standing All Other	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
61		Unaffiliated - Overdue, Not in Process	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
62		Unaffiliated - In Process of Foreclosure	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
63		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	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 Desig-nation	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	0	XXX	XXX	0	0.0000	0	(a) 0.2000	0	(a) 0.2000	0
66		Unaffiliated private	1,139,407,142	XXX	XXX	1,139,407,142	0.0000	0	0.1600	182,305,143	0.1600	182,305,143
67		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68		Affiliated certain other (see SVO Purposes and Procedures manual)	0	XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
69		Affiliated other - all other	119,135,260	XXX	XXX	119,135,260	0.0000	0	0.1600	19,061,642	0.1600	19,061,642
70		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	1,258,542,402	XXX	XXX	1,258,542,402	XXX	0	XXX	201,366,784	XXX	201,366,784
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71		Home office property (general account only)	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
72		Investment properties	103,369,146	0	9,912,000	113,281,146	0.0000	0	0.0750	8,496,086	0.0750	8,496,086
73		Properties acquired in satisfaction of debt	0	0	0	0	0.0000	0	0.1100	0	0.1100	0
74		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	103,369,146	0	9,912,000	113,281,146	XXX	0	XXX	8,496,086	XXX	8,496,086
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75		Guaranteed federal low income housing tax credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76		Non-guaranteed federal low income housing tax credit	1,139,399	0	0	1,139,399	0.0063	7,178	0.0120	13,673	0.0190	21,649
77		Guaranteed state low income housing tax credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
78		Non-guaranteed state low income housing tax credit	13,340	0	0	13,340	0.0063	84	0.0120	160	0.0190	253
79		All other low income housing tax credit	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
80		Total LIHTC (Sum of Lines 75 through 79)	1,152,739	0	0	1,152,739	XXX	7,262	XXX	13,833	XXX	21,902
		ALL OTHER INVESTMENTS										
81		NAIC 1 working capital finance investments	0	XXX	0	0	0.0000	0	0.0037	0	0.0037	0
82		NAIC 2 working capital finance investments	0	XXX	0	0	0.0000	0	0.0120	0	0.0120	0
83		Other invested assets - Schedule BA	8,454,328	XXX	0	8,454,328	0.0000	0	0.1300	1,099,063	0.1300	1,099,063
84		Other short-term invested assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1300	0	0.1300	0
85		Total All Other (sum of Lines 81, 82, 83 and 84)	8,454,328	XXX	0	8,454,328	XXX	0	XXX	1,099,063	XXX	1,099,063
86		Total Other Invested Assets - Schedule BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,402,839,050	0	9,912,000	1,412,751,050	XXX	19,790	XXX	211,047,803	XXX	211,077,796

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using 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 (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve

NONE

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
CLAIMS DISPOSED OF DURING CURRENT YEAR							
Death Claims - Ordinary							
In Suit				0	0	0	
35673012		TX	2002	25,000	0	0	Complaint Withdrawn
107021006		NY	2010	1,900,000	0	0	Complaint Withdrawn
151208325		FL	2011	500,000	0	0	Complaint Withdrawn
				0	0	0	
Not in Suit				0	0	0	
112021988		NV	2014	5,000,000	(13,821)	0	Refund Check Accepted
41251541		FL	2014	1,500,000	(1,221,241)	0	Settlement Reached
113310344		WA	2014	500,000	(949)	0	Refund Check Accepted
111003340		TX	2014	1,500,000	(4,926)	0	Refund Check Accepted
37262218		FL	2014	200,000	(40,451)	0	Settlement Reached
0199999. Death Claims - Ordinary				11,125,000	(1,281,388)	0	XXX
0599999. Subtotal - Disposed Death Claims				11,125,000	(1,281,388)	0	XXX
Disability Benefit Claims - Ordinary							
Not in Suit				0	0	0	
156212134		NJ	2009	150,000	0	0	Complaint Withdrawn
1199999. Disability Benefit Claims - Ordinary				150,000	0	0	XXX
1599999. Subtotal - Disposed-Disability Benefit Claims				150,000	0	0	XXX
2699999. Subtotal - Claims Disposed of During Current Year				11,275,000	(1,281,388)	0	XXX
CLAIMS RESISTED DURING CURRENT YEAR							
Death Claims - Ordinary							
In Suit				0	0	0	
156224850		NY	2009	7,200,000	0	6,669,413	Misrepresentation, rescission of policy
155229954		NY	2010	8,427,493	0	8,427,493	Fraudulent representation
156201236		NY	2010	5,054,022	0	5,054,022	Fraudulent representation
37245604		OH	2012	2,000,000	0	2,000,000	Misrepresentation, rescission of policy
48221890		NY	2013	220,000	0	220,000	Miscellaneous Claims Litigation
91025888		NY	2013	250,000	0	250,000	Miscellaneous Claims Litigation
105004610		GA	2013	634,764	0	634,764	Policy lapsed prior to insured's death
112008837		FL	2013	890,000	0	890,000	Misrepresentation, rescission of policy
40201429		WA	2014	200,000	0	200,000	Miscellaneous Claims Litigation
113301657		MO	2015	1,000,000	0	1,000,000	Miscellaneous Claims Litigation
				0	0	0	
Not in Suit				0	0	0	
103005441		IL	2005	382,000	0	382,000	Misrepresentation, rescission of policy
155200991		NY	2006	250,000	0	250,000	Misrepresentation, rescission of policy
155220034		NY	2006	500,000	0	500,000	Misrepresentation, rescission of policy
105027252		NY	2007	250,000	0	248,145	Misrepresentation, rescission of policy
106007220		NY	2007	250,000	0	249,509	Misrepresentation, rescission of policy
110031011		FL	2014	250,000	0	237,557	Death Claim, Entire Policy Rescinded
46219474		GA	2015	400,000	0	400,000	Miscellaneous Claims Litigation
113320139		IL	2015	500,000	0	499,371	Death Claim, Entire Policy Rescinded
Deduction Amt				0	0	(18,271,847)	AXA Equitable Life Insurance Company admits a liability with respect to Death Claims in the amount of $9,840,426.59 This was derived after applying deductions based on the Company's actual experience in settling resisted claims.
2799999. Death Claims - Ordinary				28,658,279	0	9,840,427	XXX
3199999. Subtotal - Resisted Death Claims				28,658,279	0	9,840,427	XXX
Disability Benefit Claims - Ordinary							
In Suit				0	0	0	
41201512		OH	2013	190,257	0	190,257	Miscellaneous Claims Litigation
				0	0	0	
Not in Suit				0	0	0	
105014170		TX	2006	116	0	116	Misrepresentation, disability premium waiver rider rescinded.
154218888		NJ	2006	1,641	0	1,641	Misrepresentation, disability premium waiver rider rescinded.
158204750		NY	2010	500,000	0	500,000	Misrepresentation, disability premium waiver rider rescinded.
Deduction Amt				0	0	(584,761)	AXA Equitable Life Insurance Company admits a liability with respect to Disability Benefit Claims in the amount of $107,252.75 This was derived after applying deductions based on the Company's actual experience in settling resisted claims.

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
3799999. Disability Benefit Claims - Ordinary				692,014	0	107,253	XXX
4199999. Subtotal - Resisted-Disability Benefit Claims				692,014	0	107,253	XXX
5299999. Subtotal - Claims Resisted of During Current Year				29,350,293	0	9,947,679	XXX
5399999. Totals				40,625,293	(1,281,388)	9,947,679	XXX

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	32,153,810	XXX	0	XXX	0	XXX	0	XXX	4,535,214	XXX	16,623,339	XXX	379,837	XXX	10,615,420	XXX	0	XXX
2. Premiums earned	33,150,978	XXX	0	XXX	0	XXX	0	XXX	4,614,714	XXX	17,243,098	XXX	380,182	XXX	10,912,984	XXX	0	XXX
3. Incurred claims	61,881,851	186.7	133,614	0.0	0	0.0	0	0.0	17,911,715	388.1	24,715,793	143.3	302,941	79.7	18,817,788	172.4	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	61,881,851	186.7	133,614	0.0	0	0.0	0	0.0	17,911,715	388.1	24,715,793	143.3	302,941	79.7	18,817,788	172.4	0	0.0
6 Increase in contract reserves	(33,908,462)	(102.3)	0	0.0	0	0.0	0	0.0	(133,534)	(2.9)	2,594,757	15.0	0	0.0	(36,369,685)	(333.3)	0	0.0
7 Commissions (a)	9,549,037	28.8	0	0.0	0	0.0	0	0.0	5,022,813	108.8	1,452,901	8.4	37,980	10.0	3,035,343	27.8	0	0.0
8 Other general insurance expenses	33,262,662	100.3	16,840,389	0.0	0	0.0	0	0.0	6,051,263	131.1	5,108,749	29.6	0	0.0	5,262,261	48.2	0	0.0
9 Taxes, licenses and fees	4,626,599	14.0	652	0.0	0	0.0	0	0.0	24,281	0.5	4,495,774	26.1	0	0.0	105,892	1.0	0	0.0
10 Total other expenses incurred	47,438,298	143.1	16,841,041	0.0	0	0.0	0	0.0	11,098,357	240.5	11,057,424	64.1	37,980	10.0	8,403,496	77.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(42,260,709)	(127.5)	(16,974,655)	0.0	0	0.0	0	0.0	(24,261,824)	(525.7)	(21,124,876)	(122.5)	39,261	10.3	20,061,385	183.8	0	0.0
13. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds	(42,260,709)	(127.5)	(16,974,655)	0.0	0	0.0	0	0.0	(24,261,824)	(525.7)	(21,124,876)	(122.5)	39,261	10.3	20,061,385	183.8	0	0.0
DETAILS OF WRITE-INS																		
1101.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1102.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1103.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
		Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
	Total								
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	7,703,397	0	0	0	527,894	4,662,871	9,187	2,503,445	0
2. Advance premiums	837,626	0	0	0	0	825,834	3,141	8,651	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	8,541,023	0	0	0	527,894	5,488,705	12,328	2,512,096	0
5. Total premium reserves, prior year	9,414,943	0	0	0	607,394	6,108,463	12,673	2,686,413	0
6. Increase in total premium reserves	(873,920)	0	0	0	(79,500)	(619,758)	(345)	(174,317)	0
B. Contract Reserves:									
1. Additional reserves (a)	312,456,235	0	0	0	7,927,797	62,477,030	76,852	241,974,556	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	312,456,235	0	0	0	7,927,797	62,477,030	76,852	241,974,556	0
4. Total contract reserves, prior year	346,364,697	0	0	0	8,061,331	59,882,273	76,852	278,344,241	0
5. Increase in contract reserves	(33,908,462)	0	0	0	(133,534)	2,594,757	0	(36,369,685)	0
C. Claim Reserves and Liabilities:									
1. Total current year	315,452,536	708,862	0	0	206,251,907	30,001,323	515,381	77,975,063	0
2. Total prior year	318,789,076	849,809	0	0	214,135,492	28,826,601	515,381	74,461,793	0
3. Increase	(3,336,540)	(140,947)	0	0	(7,883,585)	1,174,722	0	3,513,270	0

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

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year	43,193,247	274,561	0	0	25,672,484	4,719,993	173,554	12,352,655	0
1.2 On claims incurred during current year	22,025,144	0	0	0	122,816	18,821,078	129,387	2,951,863	0
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year	248,813,812	708,862	0	0	204,570,292	11,113,529	190,915	32,230,214	0
2.2 On claims incurred during current year	66,638,724	0	0	0	1,681,615	18,887,794	324,466	45,744,849	0
3. Test:									
3.1 Lines 1.1 and 2.1	292,007,059	983,423	0	0	230,242,776	15,833,522	364,469	44,582,869	0
3.2 Claim reserves and liabilities, December 31, prior year	318,789,076	849,809	0	0	214,135,492	28,826,601	515,381	74,461,793	0
3.3 Line 3.1 minus Line 3.2	(26,782,017)	133,614	0	0	16,107,284	(12,993,079)	(150,912)	(29,878,924)	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written	10,334,602	0	0	0	2,070,361	0	0	8,264,241	0
2. Premiums earned	10,574,210	0	0	0	2,132,236	0	0	8,441,974	0
3. Incurred claims	28,981,409	0	0	0	11,854,177	0	0	17,127,232	0
4. Commissions	3,079,845	0	0	0	478,859	0	0	2,600,986	0
B. Reinsurance Ceded:									
1. Premiums written	44,523,937	0	0	0	44,523,937	0	0	0	0
2. Premiums earned	45,336,672	0	0	0	45,336,672	0	0	0	0
3. Incurred claims	135,844,229	(3,356,784)	0	0	139,201,013	0	0	0	0
4. Commissions	196,690	0	0	0	196,690	0	0	0	0

(a) Includes $.....0 premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

		1 Medical	2 Dental	3 Other	4 Total
A.	Direct:				
1.	Incurred claims	24,721,377	0	144,023,294	168,744,671
2.	Beginning claim reserves and liabilities	28,898,053	0	1,828,281,952	1,857,180,005
3.	Ending claim reserves and liabilities	30,072,775	0	1,786,928,058	1,817,000,833
4.	Claims paid	23,546,655	0	185,377,188	208,923,843
B.	Assumed Reinsurance:				
5.	Incurred claims	0	0	28,981,409	28,981,409
6.	Beginning claim reserves and liabilities	0	0	234,269,413	234,269,413
7.	Ending claim reserves and liabilities	0	0	229,117,073	229,117,073
8.	Claims paid	0	0	34,133,749	34,133,749
C.	Ceded Reinsurance:				
9.	Incurred claims	0	0	135,844,229	135,844,229
10.	Beginning claim reserves and liabilities	0	0	1,773,938,364	1,773,938,364
11.	Ending claim reserves and liabilities	0	0	1,732,027,214	1,732,027,214
12.	Claims paid	0	0	177,755,379	177,755,379
D.	Net:				
13.	Incurred claims	24,721,377	0	37,160,474	61,881,851
14.	Beginning claim reserves and liabilities	28,898,053	0	288,613,001	317,511,054
15.	Ending claim reserves and liabilities	30,072,775	0	284,017,917	314,090,692
16.	Claims paid	23,546,655	0	41,755,558	65,302,213
E.	Net Incurred Claims and Cost Containment Expenses:				
17.	Incurred claims and cost containment expenses	24,721,377	0	37,160,474	61,881,851
18.	Beginning reserves and liabilities	28,898,053	0	288,613,001	317,511,054
19.	Ending reserves and liabilities	30,072,775	0	284,017,917	314,090,692
20.	Paid claims and cost containment expenses	23,546,655	0	41,755,558	65,302,213

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 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
General Account - Affiliates - U.S. - Other											
62880	13-3198083	09/10/1984	AXA EQUITABLE LIFE & ANNUITY CO	CO	YRT/I	191,527,818	0	8,041,298	0	0	0
78077	86-0222062	07/08/2004	MONY LIFE INS CO OF AMER	AZ	YRT/I	1,226,004,136	4,558,874	1,988,213	0	0	0
84530	38-2046096	03/01/2005	US FINANCIAL LIFE INS CO	OH	YRT/I	650,607,933	3,843,196	3,853,186	302,124	0	0
0299999.	Total - General Account - Affiliates - U.S. - Other					2,068,139,887	8,402,070	13,882,697	302,124	0	0
0399999.	Total - General Account - Affiliates - U.S. - Totals					2,068,139,887	8,402,070	13,882,697	302,124	0	0
General Account - Affiliates - Non-U.S. - Other											
00000	AA-1320097	01/01/2006	AXA GLOBAL LIFE	FRA	YRT/I	0	0	31,329	68,202	0	0
00000	AA-1580027	03/06/2006	AXA LIFE INS CO LTD	JPN	OTH/G	0	27,433,974	7,098,168	0	0	0
0599999.	Total - General Account - Affiliates - Non-U.S. - Other					0	27,433,974	7,129,497	68,202	0	0
0699999.	Total - General Account - Affiliates - Non-U.S. - Totals					0	27,433,974	7,129,497	68,202	0	0
0799999.	Total - General Account - Affiliates					2,068,139,887	35,836,044	21,012,194	370,326	0	0
General Account - Non-Affiliates - U.S. Non-Affiliates											
60348	22-1771521	05/01/2006	ACE LIFE INS CO	CT	YRT/I	147,941,751	3,011,179	1,957,892	1,277,668	0	0
87220	93-0937645	01/01/1988	AGENT'S REINSURANCE CO	AZ	YRT/I	3,384,042,170	46,578	7,243,171	5,528,602	0	0
60895	35-0145825	08/01/1976	AMERICAN UNITED LIFE INS CO	IN	YRT/I	1,606,441	31,645	38,902	651,878	0	0
80659	38-0397420	01/01/1999	CANADA LIFE ASSURANCE CO	MI	YRT/I	402,195,775	7,320,324	6,789,038	3,418,647	0	0
62308	06-0303370	01/01/1985	CONNECTICUT GENERAL LIFE INS CO	CT	YRT/I	907,998	72,137	81,812	0	0	0
68276	48-1024691	08/01/1976	EMPLOYERS REASSURANCE CORPORATION	KS	YRT/I	243,460,967	5,277,171	2,482,646	2,326,918	0	0
68276	48-1024691	08/01/1976	EMPLOYERS REASSURANCE CORPORATION	KS	DIS/I	0	58,769	0	0	0	0
63665	43-0285930	01/01/1991	GENERAL AMERICAN LIFE INSURANCE CO	MO	YRT/I	23,129,902	783,560	2,038,579	194,513	0	0
86258	13-2572994	01/01/1979	GENERAL RE LIFE CORP	CT	YRT/I	1,034,728,468	8,508,190	5,395,590	2,516,767	0	0
86258	13-2572994	01/01/1979	GENERAL RE LIFE CORP	CT	DIS/I	0	89,072	0	0	0	0
86258	13-2572994	01/01/1979	GENERAL RE LIFE CORP	CT	CO/I	457,133	6,129	6,142	0	0	0
88340	59-2859797	01/01/1983	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	YRT/I	633,881,714	7,125,839	5,106,301	5,732,483	0	0
88340	59-2859797	01/01/1991	HANNOVER LIFE REASSURANCE CO OF AMERICA	FL	CO/I	24,478,923	1,209,870	112,735	0	0	0
74780	86-0214103	01/01/1986	INTEGRITY LIFE INSURANCE CO	OH	YRT/I	8,233,415	11,758	86,080	0	0	0
65838	01-0233346	01/01/1983	JOHN HANCOCK LIFE INS CO (USA)	MI	YRT/I	6,724,230	257,619	134,455	0	0	0
65676	35-0472300	07/01/1998	LINCOLN NATIONAL LIFE INS CO	IN	YRT/I	351,131,844	5,263,327	3,415,499	0	0	0
65676	35-0472300	01/01/1996	LINCOLN NATIONAL LIFE INS CO	IN	CO/I	29,577,717	666,984	49,714	0	0	0
65978	13-5581829	01/01/1991	METROPOLITAN LIFE INSURANCE CO	NY	YRT/I	1,645,472	54,138	61,882	0	0	0
66346	58-0828824	08/01/1976	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	1,005,690,402	14,026,059	11,281,368	11,103,965	0	0
75264	16-0958252	01/01/1986	NATIONAL INTEGRITY LIFE INS CO	NY	YRT/I	4,325,927	6,001	18,185	0	0	0
88099	75-1608507	01/01/2002	OPTIMUM RE INS CO	TX	YRT/I	9,773,336,154	26,580,428	27,955,532	16,596,070	0	0
88099	75-1608507	01/01/2002	OPTIMUM RE INS CO	TX	CO/I	189,720,678	1,424,691	423,393	0	0	0
67814	06-0493340	06/01/1983	PHOENIX LIFE INSURANCE CO	NY	YRT/I	2,114,511	19,685	1,750	0	0	0
68136	63-0169720	10/01/2013	PROTECTIVE LIFE INS CO	TN	YRT/I	2,000,000	4,868	18,253	0	0	0

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 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
93572	43-1235868	01/01/1993	RGA REINSURANCE CO	MO	YRT/I	2,263,540,729	17,827,617	15,982,705	10,761,897	0	0
93572	43-1235868	09/23/1985	RGA REINSURANCE CO	MO	CO/I	79,860,321	56,487,548	1,128,905	0	0	0
93572	43-1235868	09/23/1985	RGA REINSURANCE CO	MO	DIS/I	0	4,269,152	0	0	0	0
64688	75-6020048	01/01/2000	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	272,537,910	2,560,159	1,949,133	574,343	0	0
64688	75-6020048	08/09/2011	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	CO/I	224,311,506	1,349,642	1,465,265	0	0	0
87017	62-1003368	01/01/2004	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	YRT/I	1,526,362,066	28,048,206	16,841,167	7,768,932	0	0
87017	62-1003368	08/09/2011	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	CO/I	311,682,987	2,354,863	938,739	0	0	0
97071	13-3126819	07/01/1996	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	1,178,990,508	11,665,653	13,027,539	3,740,830	0	0
97071	13-3126819	01/01/1981	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	780,000	14,834	21,837	0	0	0
87572	23-2038295	01/01/2000	SCOTTISH RE (US) INC	DE	YRT/I	575,656,827	14,258,091	11,595,080	20,867,393	0	0
68713	84-0499703	08/01/1983	SECURITY LIFE OF DENVER	CO	YRT/I	3,557,324	106,344	76,600	0	0	0
80802	38-1082080	11/01/1985	SUN LIFE ASSURANCE CO OF CANADA	MI	YRT/I	556,037	12,841	13,271	0	0	0
82627	06-0839705	09/01/1982	SWISS RE LIFE & HEALTH AMERICA	CT	YRT/I	3,236,016,739	22,391,890	15,603,913	3,173,406	0	0
82627	06-0839705	08/01/1982	SWISS RE LIFE & HEALTH AMERICA	CT	CO/I	34,836,653	249,445	253,035	0	0	0
86231	39-0989781	03/01/1979	TRANSAMERICA LIFE INS CO	IA	DIS/I	0	18,718	0	0	0	0
86231	39-0989781	01/01/1985	TRANSAMERICA LIFE INS. CO	IA	YRT/I	26,193,222	616,907	549,190	0	0	0
86231	39-0989781	01/01/1985	TRANSAMERICA LIFE INS. CO	IA	CO/I	163,061,083	2,607,510	2,770,547	1,070,468	0	0
70319	36-1933760	05/01/1984	WASHINGTON NATIONAL INSURANCE COMPANY	IN	YRT/I	160,615	1,060	544	0	0	0
66133	41-1760577	08/10/2005	WILTON REASSURANCE GROUP	MN	YRT/I	21,111,472	444,005	354,871	271,811	0	0
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates					27,190,547,591	247,140,506	157,271,261	97,576,591	0	0
General Account - Non-Affiliates - Non-U.S. Non-Affiliates											
00000	AA-3194154	03/01/2005	ACE TEMPEST LIFE REINSURANCE LTD	BMU	YRT/I	36,519,082	257,934	79,636	0	0	0
00000	AA-1560119	11/01/2008	AURIGEN REINSURANCE CO	CAN	YRT/I	258,690,030	261,434	317,279	503,353	0	0
00000	AA-1340145	01/01/1986	GENERAL REINSURANCE AG	DEU	YRT/I	540,771,794	2,065,978	1,033,027	2,018,447	0	0
00000	AA-1340125	01/01/2001	HANNOVER RUECK SE	DEU	YRT/I	260,056,242	829,959	993,935	755,030	0	0
00000	AA-1780044	04/01/2003	HANNOVER LIFE REASSURANCE (IRELAND) LTD	IRL	YRT/I	91,658,788	882,806	589,354	0	0	0
00000	AA-3160057	11/09/1994	LINCOLN NATIONAL (BARBADOS)	BRB	MCO/I	0	0	402,352	0	14,932,690	0
00000	AA-1340165	03/01/2001	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DEU	YRT/I	397,710,885	2,956,737	(774,246)	4,001,950	0	0
00000	AA-1560058	01/01/2011	SCOR GLOBAL LIFE CANADA BRANCH	CAN	YRT/I	30,138,864	51,736	98,744	0	0	0
00000	AA-1780106	01/01/2000	SCOR GLOBAL LIFE REINSURANCE IRELAND PLC	IRL	YRT/I	666,544,652	14,837,146	12,945,092	5,217,053	0	0
00000	AA-1370021	01/01/1996	SWISS RE EUROPE SA	LUX	YRT/I	33,977,016	435,778	51,350	0	0	0
00000	AA-1560160	07/01/1978	SWISS REINSURANCE COMPANY CANADA	CAN	YRT/I	33,001,362	465,497	180,233	40,524	0	0
00000	AA-3190773	01/01/2000	TRANSAMERICA INTERNATL RE (BERMUDA) LTD	BMU	YRT/I	932,170	15,887	16,427	0	0	0
00000	AA-3190773	01/01/1985	TRANSAMERICA INTERNATL RE (BERMUDA) LTD	BMU	CO/I	9,125,415	73,013	111,716	0	0	0
00000	AA-3190878	08/01/2005	WILTON REINS BERMUDA LTD	BMU	YRT/I	755,911	31,183	11,381	0	0	0
0999999.	Total - General Account - Non-Affiliates - Non-U.S. Non-Affiliates					2,359,882,211	23,165,088	16,056,279	12,536,357	14,932,690	0
1099999.	Total - General Account - Non-Affiliates					29,550,429,802	270,305,594	173,327,540	110,112,948	14,932,690	0

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 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
1199999.	Total - General Account					31,618,569,689	306,141,638	194,339,733	110,483,274	14,932,690	0
2399999.	Total U.S.					29,258,687,478	255,542,577	171,153,957	97,878,715	0	0
2499999.	Total Non-U.S.					2,359,882,211	50,599,062	23,185,776	12,604,559	14,932,690	0
9999999.	Total					31,618,569,689	306,141,638	194,339,733	110,483,274	14,932,690	0

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance 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 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
Non-Affiliates - U.S. Non-Affiliates											
90611	41-1366075	01/01/1976	ALLIANZ LIFE INSURANCE COMPANY OF N AMER	MN	OTH/G	0	0	0	15,980,396	0	0
00000	AA-9995000	12/01/1974	AMERICAN ACCIDENT REINSURANCE GROUP I	NY	OTH/G	(9,056)	0	0	3,050,246	0	0
00000	AA-9995001	09/01/1979	AMERICAN ACCIDENT REINSURANCE GROUP II	NY	OTH/G	0	0	0	929,197	0	0
00000	AA-9995000	07/01/1993	AMERICAN ACCIDENT REINSURANCE GRP(NOMAD)	NY	OTH/G	0	0	0	18,135	0	0
00000	AA-9995056	07/01/1988	AMERICAN LONG TERM CARE	NY	OTH/G	8,093,203	2,503,445	279,041,577	3,346,615	0	0
60895	35-0145825	01/01/1996	AMERICAN UNITED LIFE (DWVD)	IN	OTH/G	0	0	0	16,475	0	0
20281	13-1963496	10/01/1992	FEDERAL INSURANCE CO (LARG II)	IN	OTH/G	0	0	0	774,482	0	0
20281	13-1963496	03/01/1989	FEDERAL INSURANCE CO (LARG)	IN	OTH/G	(0)	0	0	1,131,013	0	0
20281	13-1963496	03/01/1989	FEDERAL INSURANCE CO (SARF)	IN	OTH/G	(18,804)	0	0	4,377,923	0	0
00000	AA-9995096	05/01/1999	LDG RE UNDERWRITERS OCCUPATIONAL FACILIT	MA	OTH/G	0	0	0	228,150	0	0
65676	35-0472300	07/01/1986	LINCOLN NATIONAL LIFE INS. CO	IN	OTH/G	108,915	95,225	69,647,880	8,862,797	0	0
65978	13-5581829	07/01/1986	METROPOLITAN LIFE INS CO	NY	OTH/G	391,176	6,257	26,344,233	945,164	0	0
88099	75-1608507	01/01/2011	OPTIMUM RE INS CO	TX	OTH/I	204,859	0	113,610	263,048	0	0
67598	04-1768571	04/01/1994	PAUL REVERE LIFE INSURANCE COMPANY	MA	OTH/G	296,499	0	0	30,885	0	0
00000	AA-9995050	08/01/1984	PINEHURST ACCIDENT REINSURANCE GROUP	NJ	OTH/G	0	0	0	2,144,152	0	0
00000	AA-9995074	05/01/1999	SPECIAL RISK REINSURANCE FACILITY	MA	OTH/G	(1,018)	0	0	1,103,107	0	0
82627	06-0839705	07/01/1988	SWISS RE LIFE & HEALTH AMERICA INC	CT	OTH/G	1,273,771	225,510	46,504,935	4,579,840	0	0
62235	01-0278678	10/01/1997	UNUM LIFE INS CO OF AMER (IMF)	ME	OTH/G	0	0	0	1,728	0	0
62235	01-0278678	01/01/1996	UNUM LIFE INS CO OF AMER (LARG III)	ME	OTH/G	296	0	0	669,374	0	0
62235	01-0278678	10/01/1991	UNUM LIFE INS CO OF AMER (LMX)	ME	OTH/G	0	0	0	(2,563)	0	0
0899999	Total - Non-Affiliates - U.S. Non-Affiliates					10,339,842	2,830,438	421,652,234	48,450,163	0	0
Non-Affiliates - Non-U.S. Non-Affiliates											
00000	AA-1564114	01/01/1991	CANADIAN ACCIDENT REINSUR FACILITY II	CAN	OTH/G	0	0	0	498,092	0	0
00000	AA-1564114	01/01/1994	CANADIAN ACCIDENT REINSURANCE FACILITY	CAN	OTH/G	0	0	0	28,826	0	0
00000	AA-1122000	08/01/1993	LLOYD'S OF LONDON	GBR	OTH/G	(5,240)	0	0	669,814	0	0
0999999	Total - Non-Affiliates - Non-U.S. Non-Affiliates					(5,240)	0	0	1,196,732	0	0
1099999	Total - Non-Affiliates					10,334,602	2,830,438	421,652,234	49,646,895	0	0
1199999	Total - U.S.					10,339,842	2,830,438	421,652,234	48,450,163	0	0
1299999	Total Non-U.S.					(5,240)	0	0	1,196,732	0	0
9999999	Total					10,334,602	2,830,438	421,652,234	49,646,895	0	0

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
Life and Annuity - Affiliates - U.S. - Captive						
14355	14-1903564	10/01/2008	AXA RE ARIZONA COMPANY	AZ	34,147,185	0
14355	14-1903564	03/01/2003	AXA RE ARIZONA COMPANY	AZ	17,469,000	11,530,000
0199999.	Total - Life and Annuity Affiliates - U.S. - Captive				51,616,185	11,530,000
0399999.	Total - Life and Annuity Affiliates - U.S. - Total				51,616,185	11,530,000
0799999.	Total - Life and Annuity Affiliates				51,616,185	11,530,000
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
87220	93-0937645	01/01/1988	AGENTS REINSURANCE COMPANY	AZ	12,009,886	0
62308	06-0303370	05/01/1997	CONNECTICUT GENERAL LIFE INS CO	CT	4,852,288	0
86258	13-2572994	10/02/1972	GENERAL RE LIFE CORP	CT	4,440,695	3,241,181
65536	54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO	VA	0	45,842
88340	59-2859797	12/15/1984	HANNOVER LIFE REASSUR CO OF AMERICA	FL	255,726	2,132,489
65110	57-0380426	12/31/1989	KANAWHA INSURANCE CO	SC	14,581	0
65676	35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO	IN	5,539,684	5,010,617
76694	23-2044256	05/01/1999	LONDON LIFE REINS CO	PA	2,885,463	0
66346	58-0828824	09/01/1973	MUNICH AMERICAN REASSURANCE CO	GA	11,703,997	6,421,155
67466	95-1079000	07/01/1984	PACIFIC LIFE INS CO	NE	982,000	0
93572	43-1235868	04/15/1980	RGA REINSURANCE CO	MO	4,884,444	13,806,010
80594	41-0987741	07/01/1989	RIVERSOURCE LIFE INSURANCE OF NEW YORK	NY	881	0
87017	62-1003368	04/01/2008	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	6,298,371	2,751,479
97071	13-3126819	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	9,669,505	6,282,468
87572	23-2038295	03/01/1991	SCOTTISH RE (US) INC	DE	0	145,682
68713	84-0499703	12/01/1986	SECURITY LIFE OF DENVER	CO	1,059	0
82627	06-0839705	07/01/1974	SWISS RE LIFE & HEALTH AMERICA	CT	511,453	444,350
70688	36-6071399	01/01/1972	TRANSAMERICA FINANCIAL LIFE INS CO	NY	943,926	1,117,633
86231	39-0989781	01/01/1983	TRANSAMERICA LIFE INS CO	IA	6,288,718	0
67423	22-3219879	01/01/1998	UBS LIFE INS CO (PAINEWEBBER)	CA	418,797	0
80659	38-0397420	11/01/1981	US BUSINESS OF CANADA LIFE ASSUR CO	MI	5,983,411	3,634,828
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates				77,684,885	45,033,734
Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates						
00000	AA-3194154	04/01/2002	ACE TEMPEST LIFE REINSURANCE LTD	BMU	443,309	0
0999999.	Total - Life and Annuity Non-Affiliates - Non-U.S. Non-Affiliates				443,309	0
1099999.	Total - Life and Annuity Non-Affiliates				78,128,194	45,033,734
1199999.	Total - Life and Annuity				129,744,379	56,563,734
Accident and Health - Non-Affiliates - U.S. Non-Affiliates						
80896	04-1589940	07/01/2000	CENTRE LIFE INSURANCE COMPANY	MA	0	5,646,477
67598	04-1768571	09/01/1987	PAUL REVERE LIFE INSURANCE COMPANY	MA	1,361,844	636,851
1999999.	Total - Accident and Health Non-Affiliates - U.S. Non-Affiliates				1,361,844	6,283,328
2199999.	Total - Accident and Health Non-Affiliates				1,361,844	6,283,328
2299999.	Total - Accident and Health				1,361,844	6,283,328
2399999.	Total U.S.				130,662,914	62,847,062
2499999.	Total Non-U.S.				443,309	0
9999999.	Total				131,106,223	62,847,062

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	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount In Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Authorized - Affiliates - U.S. - Other														
68365	04-2729166	09/01/1996	AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	YRT/I	OL	127,348,753	0	0	1,185,066	0	0	0	0
0299999.	Total - General Account - Authorized - Affiliates - U.S. - Other						127,348,753	0	0	1,185,066	0	0	0	0
0399999.	Total - General Account - Authorized - Affiliates - U.S. - Total						127,348,753	0	0	1,185,066	0	0	0	0
0799999.	Total - General Account - Authorized - Affiliates						127,348,753	0	0	1,185,066	0	0	0	0
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
10348	06-1430254	02/01/2012	ARCH REINSURANCE COMPANY	DE	CAT/I	OL	0	0	0	191,840	0	0	0	0
80659	38-0397420	11/01/1981	CANADA LIFE ASSURANCE CO	MI	YRT/I	OL	579,197,599	7,249,040	6,769,536	20,565,603	0	0	0	0
62383	42-0813782	02/01/2012	CENTURION LIFE INSURANCE COMPANY	IA	CAT/I	OL	0	0	0	0	0	0	0	0
62308	06-0303370	05/01/1997	CONNECTICUT GENERAL LIFE INS. CO	CT	OTH/I	VGAA	0	201,262,412	190,561,557	1,012,034	0	0	0	0
62308	06-0303370	08/01/1990	CONNECTICUT GENERAL LIFE INS. CO	CT	CO/G	OL	1,715,602	72,506,055	80,717,845	0	0	0	0	0
86258	13-2572994	10/02/1972	GENERAL RE LIFE CORP	CT	YRT/I	OL	2,184,177,400	15,991,652	15,793,712	28,497,458	0	0	0	0
88340	59-2859797	12/15/1984	HANNOVER LIFE REASSUR CO OF AMERICA	FL	YRT/I	OL	770,017,149	1,576,294	1,505,332	1,018,420	0	0	0	0
23043	04-1543470	04/01/2013	LIBERTY MUTUAL INSURANCE CO	MA	CAT/I	OL	0	0	0	312,246	0	0	0	0
76694	23-2044256	05/01/1999	LONDON LIFE REINS CO	PA	OTH/I	VGAA	0	113,396,764	103,796,355	3,553,442	0	0	0	0
66346	58-0828824	09/01/1973	MUNICH AMERICAN REASSURANCE CO	GA	YRT/I	OL	3,222,580,104	20,277,789	19,877,367	37,230,794	0	0	0	0
66346	58-0828824	08/31/1999	MUNICH AMERICAN REASSURANCE CO	GA	OTH/I	VGAA	0	0	0	17,829	0	0	0	0
93572	43-1235868	04/15/1980	RGA REINSURANCE CO	MO	YRT/I	OL	14,562,316,563	92,439,355	92,443,126	116,222,164	0	0	0	0
93572	43-1235868	04/30/2001	RGA REINSURANCE CO	MO	CO/I	AXXX	1,486,485,902	36,821,865	38,239,153	2,343,581	0	0	0	0
80594	41-0987741	07/01/1989	RIVERSOURCE LIFE INS CO OF NY	NY	CO/I	OL	28,797,681	4,562,180	5,021,871	(328,084)	0	0	0	0
87017	62-1003368	10/06/1997	SCOR GLOBAL LIFE REINSURANCE COMPANY OF DELAWARE	DE	YRT/I	OL	1,112,995,076	7,368,230	7,305,629	13,809,338	0	0	0	0
97071	13-3126819	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	YRT/I	OL	1,259,496,805	10,036,482	9,306,228	29,899,236	0	0	0	0
97071	13-3126819	07/01/1980	SCOR GLOBAL LIFE USA REINSURANCE CO	DE	CO/I	AXXX	11,504,112	12,657	199	0	0	0	0	0
87572	23-2038295	06/01/2002	SCOTTISH RE US INC	DE	YRT/I	OL	169,921,802	651,208	712,027	965,803	0	0	0	0
68713	84-0499703	12/01/1986	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	OL	372,714,580	3,959,038	3,681,747	3,853,675	0	0	0	0
82627	06-0839705	07/01/1974	SWISS RE LIFE & HEALTH AMERICA INC	CT	YRT/I	OL	1,994,678,029	5,092,999	4,882,108	3,376,246	0	0	0	0
70688	36-6071399	01/01/1972	TRANSAMERICA FINANCIAL LIFE INS CO	NY	YRT/I	OL	1,745,729,199	9,636,355	9,617,056	8,133,993	0	0	0	0
70688	36-6071399	02/09/1998	TRANSAMERICA FINANCIAL LIFE INS CO	NY	CO/I	AXXX	120,552,074	548,160	604,890	136,213	0	0	0	0
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates						29,622,879,677	603,388,535	590,835,737	270,811,830	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates						29,622,879,677	603,388,535	590,835,737	270,811,830	0	0	0	0
1199999.	Total - General Account - Authorized						29,750,228,430	603,388,535	590,835,737	271,996,896	0	0	0	0
General Account - Unauthorized - Affiliates - U.S. - Captive														
14355	14-1903564	03/01/2003	AXA RE ARIZONA COMPANY	AZ	CO/I	XXXL	37,434,235,048	948,521,175	939,195,473	87,576,802	0	0	0	0
14355	14-1903564	03/01/2003	AXA RE ARIZONA COMPANY	AZ	CO/I	AXXX	0	2,312,705,685	2,206,247,842	9,006,526	0	0	0	0
14355	14-1903564	10/01/2008	AXA RE ARIZONA COMPANY	AZ	OTH/I	VGAA	0	9,085,270,823	8,345,660,444	356,834,758	0	0	0	0
1288888.	Total - General Account - Unauthorized - Affiliates - U.S. - Captive						37,434,235,048	12,346,497,683	11,491,103,759	453,418,085	0	0	0	0
1499999.	Total - General Account - Unauthorized - Affiliates - U.S. - Total						37,434,235,048	12,346,497,683	11,491,103,759	453,418,085	0	0	0	0
General Account - Unauthorized - Affiliates - Non-U.S. - Other														

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	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount In Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
00000	AA-1320097...	01/01/2010	AXA GLOBAL LIFE	FRA	YRT/I	OL	76,050,069	0	0	83,491	0	0	0	0
00000	AA-1320097...	01/01/2015	AXA GLOBAL LIFE	FRA	CAT/I	OL	0	0	0	3,250,286	0	0	0	0
1699999.	Total - General Account - Unauthorized - Affiliates - Non-U.S. - Other						76,050,069	0	0	3,333,777	0	0	0	0
1799999.	Total - General Account - Unauthorized - Affiliates - Non-U.S. - Total						76,050,069	0	0	3,333,777	0	0	0	0
1899999.	Total - General Account - Unauthorized - Affiliates						37,510,285,117	12,346,497,683	11,491,103,759	456,751,862	0	0	0	0
General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates														
87220	93-0937645	01/01/1988	AGENTS REINSURANCE COMPANY	AZ	MCO/I	OL	5,634,597,063	0	0	17,010,095	0	0	0	0
87220	93-0937645	01/01/1988	AGENTS REINSURANCE COMPANY	AZ	CO/I	OL	41,945	30,992	33,003	978	0	0	0	0
20370	51-0434766	02/01/2012	AXIS REINSURANCE COMPANY	NY	CAT/I	OL	0	0	0	220,144	0	0	0	0
65536	54-0283385	05/31/1991	GENWORTH LIFE & ANNUITY INS CO	VA	CO/I	OL	49,554,575	8,720,024	8,874,862	518,072	0	0	0	0
65110	57-0380426	12/31/1989	KANAWHA INSURANCE CO	SC	CO/I	OL	34,806,286	5,093,348	5,694,829	(393,767)	0	0	0	0
65676	35-0472300	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO	IN	YRT/I	OL	7,859,329,480	38,523,335	37,897,918	28,226,728	0	0	0	0
65676	35-0472300	02/10/1988	LINCOLN NATIONAL LIFE INSURANCE CO	IN	CO/I	AXXX	1,947,531,863	45,920,104	47,667,472	2,874,811	0	0	0	0
88099	75-1608507	12/01/1976	OPTIMUM RE INS CO	TX	YRT/I	OL	307,744	8,175	7,816	14,576	0	0	0	0
67466	95-1079000	07/01/1984	PACIFIC LIFE INS CO	NE	YRT/I	OL	55,982,188	714,346	704,194	950,357	0	0	0	0
64688	75-6020048	04/01/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	YRT/I	OL	85,675,751	114,017	119,112	117,676	0	0	0	0
00000	AA-9995053...	09/30/1980	SPECIAL POOLED RISK ADMINISTRATORS INC	NJ	AMCO/I	OL	0	0	0	14,500	0	0	0	0
86231	39-0989781	05/01/1997	TRANSAMERICA LIFE INS CO	IA	OTH/I	VGAA	0	266,195,651	251,896,658	1,532,368	0	0	0	0
67423	22-3219879	01/01/1998	UBS LIFE INS CO (PAINEWEBBER)	CA	AMCO/G	VGAA	0	0	0	0	0	0	16,912	0
16535	36-4233459	02/01/2012	ZURICH AMERICAN INSURANCE COMPANY	NY	CAT/I	OL	0	0	0	312,241	0	0	0	0
1999999.	Total - General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates						15,667,826,895	365,319,992	352,895,864	51,398,780	0	0	16,912	0
General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates														
00000	AA-1120841...	02/01/2012	AIG EUROPE LTD	GBR	CAT/I	OL	0	0	0	94,348	0	0	0	0
00000	AA-3194128...	02/01/2012	ALLIED WORLD ASSURANCE COMPANY LIMITIED	BMU	CAT/I	OL	0	0	0	62,898	0	0	0	0
00000	AA-1340028...	02/01/2012	DEVK RUCKVERSICHERUNGS-UND BETELLIGUNGS-AG	DEU	CAT/I	OL	0	0	0	28,304	0	0	0	0
00000	AA-5340310...	02/01/2012	GENERAL INSURANCE CORPORATION OF INDIA	IND	CAT/I	OL	0	0	0	56,609	0	0	0	0
00000	AA-3190060...	02/01/2012	HANNOVER RE (BERMUDA) LIMITED	BMU	CAT/I	OL	0	0	0	122,652	0	0	0	0
00000	AA-1127200...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1200AMA	GBR	CAT/I	OL	0	0	0	31,449	0	0	0	0
00000	AA-1127206...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1206ATL	GBR	CAT/I	OL	0	0	0	31,449	0	0	0	0
00000	AA-1127301...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1301TUL	GBR	CAT/I	OL	0	0	0	94,348	0	0	0	0
00000	AA-1120064...	04/01/2014	LLOYD'S UNDERWRITER SYNDICATE NO. 1919 CVS	GBR	CAT/I	OL	0	0	0	31,449	0	0	0	0
00000	AA-1120124...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1945SII	GBR	CAT/I	OL	0	0	0	62,898	0	0	0	0
00000	AA-1120103...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1967WRB	GBR	CAT/I	OL	0	0	0	56,609	0	0	0	0
00000	AA-1129000...	04/01/2014	LLOYD'S UNDERWRITER SYNDICATE NO. 3000 MKL	GBR	CAT/I	OL	0	0	0	18,870	0	0	0	0
00000	AA-1120055...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 3623AFB	GBR	CAT/I	OL	0	0	0	125,797	0	0	0	0
00000	AA-1126005...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4000PEM	GBR	CAT/I	OL	0	0	0	31,449	0	0	0	0
00000	AA-1120075...	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4020ARK	GBR	CAT/I	OL	0	0	0	31,449	0	0	0	0
00000	AA-1126006...	04/01/2013	LLOYD'S UNDERWRITER SYNDICATE NO. 4472 LIB	GBR	CAT/I	OL	0	0	0	141,521	0	0	0	0

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	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Amount In Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
00000	AA-1840000...	02/01/2012	MAPFRE RE COMPANIADE REASERGUROS S A	ESP	CAT/I	OL	0	0	0	37,739	0	0	0	0
00000	AA-1840680...	02/01/2012	NACIONAL DE REASERGUROS SA	ESP	CAT/I	OL	0	0	0	37,739	0	0	0	0
2099999.	Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates						0	0	0	1,097,577	0	0	0	0
2199999.	Total - General Account - Unauthorized - Non-Affiliates						15,667,826,895	365,319,992	352,895,864	52,496,357	0	0	16,912	0
2299999.	Total - General Account - Unauthorized						53,178,112,012	12,711,817,675	11,843,999,623	509,248,219	0	0	16,912	0
General Account - Certified - Non-Affiliates - Non-U.S. Non-Affiliates														
00000	AA-3194154...	04/01/2002	ACE TEMPEST LIFE REINSURANCE LTD	BMU	OTH/I	VGAA	0	675,103,675	485,901,692	45,998,281	0	0	0	0
3199999.	Total - General Account - Certified - Non-Affiliates - Non-U.S. Non-Affiliates						0	675,103,675	485,901,692	45,998,281	0	0	0	0
3299999.	Total - General Account - Certified - Non-Affiliates						0	675,103,675	485,901,692	45,998,281	0	0	0	0
3399999.	Total - General Account - Certified						0	675,103,675	485,901,692	45,998,281	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified						82,928,340,442	13,990,309,885	12,920,737,052	827,243,396	0	0	16,912	0
Separate Accounts - Unauthorized - Non-Affiliates - U.S. Non-Affiliates														
67423	22-3219879....	01/01/1998	UBS LIFE INS CO (PAINEWEBBER)	CA	AMCO/G	VSAA	0	0	0	0	0	0	27,059,358	0
5399999.	Total - Separate Accounts - Unauthorized - Non-Affiliates - U.S. Non-Affiliates						0	0	0	0	0	0	27,059,358	0
5599999.	Total - Separate Accounts - Unauthorized - Non-Affiliates						0	0	0	0	0	0	27,059,358	0
5699999.	Total - Separate Accounts - Unauthorized						0	0	0	0	0	0	27,059,358	0
6899999.	Total - Separate Accounts - Authorized, Unauthorized and Certified						0	0	0	0	0	0	27,059,358	0
6999999.	Total U.S.						82,852,290,373	13,315,206,210	12,434,835,360	776,813,761	0	0	27,076,270	0
7099999.	Total Non-U.S.						76,050,069	675,103,675	485,901,692	50,429,635	0	0	0	0
9999999.	Total						82,928,340,442	13,990,309,885	12,920,737,052	827,243,396	0	0	27,076,270	0

SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	Outstanding Surplus Relief		13	14
										11	12		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Premiums	Unearned Premiums (estimated)	Reserve Credit Taken Other Than for Unearned Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates													
80896	04-1589940	07/01/2000	CENTRE LIFE INSURANCE COMPANY	MA	OTH/I	LTDI	35,197,617	4,751,394	1,641,545,657	0	0	0	0
62308	06-0303370	04/01/1990	CONNECTICUT GENERAL LIFE INS CO	CT	CO/G	LTDI	0	0	20,316,576	0	0	0	0
67598	04-1768571	09/01/1987	PAUL REVERE LIFE INSURANCE COMPANY	MA	OTH/I	LTDI	115,017	30,949	33,699,736	0	0	0	0
67598	04-1768571	07/01/1993	PAUL REVERE LIFE INSURANCE COMPANY	MA	OTH/I	LTDI	9,339,515	818,017	112,823,803	0	0	0	0
70815	06-0838648	03/01/2015	HARTFORD LIFE & ACCIDENT INS CO	CT	OTH/G	LTDI	0	0	0	0	0	0	0
70815	06-0838648	03/01/2015	HARTFORD LIFE & ACCIDENT INS CO	CT	OTH/G	STDI	0	0	0	0	0	0	0
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates						44,652,148	5,600,359	1,808,385,772	0	0	0	0
1099999.	Total - General Account - Authorized - Non-Affiliates						44,652,148	5,600,359	1,808,385,772	0	0	0	0
1199999.	Total - General Account - Authorized						44,652,148	5,600,359	1,808,385,772	0	0	0	0
General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates													
00000	AA-3190757	07/01/2000	XL RE LTD	BMU	OTH/I	LTDI	0	0	43,574,342	0	0	0	0
2099999.	Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates						0	0	43,574,342	0	0	0	0
2199999.	Total - General Account - Unauthorized - Non-Affiliates						0	0	43,574,342	0	0	0	0
2299999.	Total - General Account - Unauthorized						0	0	43,574,342	0	0	0	0
3499999.	Total - General Account - Authorized, Unauthorized and Certified						44,652,148	5,600,359	1,851,960,113	0	0	0	0
6999999.	Total - U.S.						44,652,148	5,600,359	1,808,385,772	0	0	0	0
7099999.	Total - Non-U.S.						0	0	43,574,342	0	0	0	0
9999999.	Total						44,652,148	5,600,359	1,851,960,113	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols. 5 + 6 + 7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
General Account - Life and Annuity - Affiliates - U.S. - Captive														
14355	14-1903564.	03/01/2003	AXA RE ARIZONA COMPANY	12,346,497,683	63,146,185	6,971,548	12,416,615,416	3,205,000,000	001	9,098,954,592	0	0	56,719,233	12,360,673,825
0199999.	Total - General Account - Life and Annuity - Affiliates - U.S. - Captive			12,346,497,683	63,146,185	6,971,548	12,416,615,416	3,205,000,000	XXX	9,098,954,592	0	0	56,719,233	12,360,673,825
0399999.	Total - General Account - Life and Annuity - Affiliates - U.S. - Total			12,346,497,683	63,146,185	6,971,548	12,416,615,416	3,205,000,000	XXX	9,098,954,592	0	0	56,719,233	12,360,673,825
General Account - Life and Annuity - Affiliates - Non-U.S. - Other														
00000	AA-1320097.	01/01/2010	AXA GLOBAL LIFE	0	0	0	0	0	0	0	0	0	61,356	0
0599999.	Total - General Account - Life and Annuity - Affiliates - Non-U.S. - Other			0	0	0	0	0	XXX	0	0	0	61,356	0
0699999.	Total - General Account - Life and Annuity - Affiliates - Non-U.S. - Total			0	0	0	0	0	XXX	0	0	0	61,356	0
0799999.	Total - General Account - Life and Annuity - Affiliates			12,346,497,683	63,146,185	6,971,548	12,416,615,416	3,205,000,000	XXX	9,098,954,592	0	0	56,780,589	12,360,673,825
General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates														
20370	51-0434766.	02/01/2012	AXIS REINSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0
87220	93-0937645.	01/01/1988	AGENTS REINSURANCE COMPANY	30,992	12,009,886	4,175	12,045,053	0	0	0	0	0	17,743,757	12,045,053
65536	54-0283385.	05/31/1991	GENWORTH LIFE & ANNUITY INS CO	8,720,024	45,842	0	8,765,866	0	0	14,089,553	0	0	49,531	8,765,866
65110	57-0380426.	12/31/1989	KANAWHA LIFE INS CO	5,093,353	14,581	98,813	5,206,747	0	0	6,951,500	0	0	0	5,206,747
65676	35-0472300.	01/01/1972	LINCOLN NATIONAL LIFE INSURANCE CO	84,440,989	10,550,301	130,404	95,121,694	0	0	106,316,451	0	0	4,443,986	95,121,694
88099	75-1608507.	12/01/1976	OPTIMUM RE INS CO	8,175	0	116	8,291	0	0	0	0	0	5,817	5,817
67466	95-1079000.	07/01/1984	PACIFIC LIFE INS CO	714,346	982,000	8,033	1,704,379	1,665,547	002	0	0	0	107,063	1,704,379
64688	75-6020048.	04/01/2008	SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	114,017	0	0	114,017	131,281	003	0	0	0	5,679	114,017
00000	AA-9995053.	09/30/1980	SPRA	0	0	0	0	0	0	0	0	0	0	0
86231	39-0989781.	05/01/1997	TRANSAMERICA LIFE INS CO	276,380,166	6,288,718	0	282,668,884	91,227,791	004	202,441,467	0	0	372,202	282,668,884
67423	22-3219879.	01/01/1998	UBS LIFE INS CO (PAINEWEBBER)	0	418,797	550,735	969,532	0	0	0	0	0	1,080,745	969,532
16535	36-4233459.	02/01/2012	ZURICH AMERICAN INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0
0899999.	Total - General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates			375,502,062	30,310,124	792,277	406,604,463	93,024,619	XXX	329,798,972	0	0	23,808,782	406,601,989
General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates														
00000	AA-1120841.	02/01/2012	AIG EUROPE LTD	0	0	0	0	0	0	0	0	0	0	0
00000	AA-3194128.	02/01/2012	ALLIED WORLD ASSURANCE COMPANY LIMITIED	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1340028.	02/01/2012	DEVK RUCKVERSICHERUNGS-UND BETELLIGUNGS-AG	0	0	0	0	0	0	0	0	0	0	0
00000	AA-5340310.	02/01/2012	GENERAL INSURANCE CORPORATION OF INDIA	0	0	0	0	0	0	0	0	0	0	0
00000	AA-3190060.	02/01/2012	HANNOVER RE (BERMUDA) LIMITED	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1127200.	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1200AMA	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1127206.	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1206ATL	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1127301.	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1301TUL	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1120064.	04/01/2014	LLOYD'S UNDERWRITER SYNDICATE NO. 1919 CVS	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1120124.	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1945SII	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1120103.	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 1967WRB	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1129000.	04/01/2014	LLOYD'S UNDERWRITER SYNDICATE NO. 3000 MKL	0	0	0	0	0	0	0	0	0	0	0
00000	AA-1120055.	02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 3623AFB	0	0	0	0	0	0	0	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols. 5 + 6 + 7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
00000.....	AA-1126005.	..02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4000PEM.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1120075.	..02/01/2012	LLOYD'S UNDERWRITER SYNDICATE NO. 4020ARK.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1126006.	..04/01/2013	LLOYD'S UNDERWRITER SYNDICATE NO. 4472 LIB.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1840000.	..02/01/2012	MAPFRE RE COMPANIADE REASERGUROS S A.....	0	0	0	0	0	0.....	0	0	0	0	0
00000.....	AA-1840680.	..02/01/2012	NACIONAL DE REASERGUROS SA.....	0	0	0	0	0	0.....	0	0	0	0	0
0999999.	Total - General Account - Life and Annuity - Non-Affiliates - Non-U.S. Non-Affiliates.....			0	0	0	0	0	.....XXX.....	0	0	0	0	0
1099999.	Total - General Account - Life and Annuity - Non-Affiliates.....			375,502,062	30,310,124	792,277	406,604,463	93,024,619	.....XXX.....	329,798,972	0	0	23,808,782	406,601,989
1199999.	Total - General Account - Life and Annuity.....			.12,721,999,745	93,456,309	7,763,825	.12,823,219,879	...3,298,024,619	.....XXX.....	...9,428,753,564	0	0	80,589,370	.12,767,275,814
General Account - Accident and Health - Non-Affiliates - Non-U.S. Non-Affiliates														
00000.....	AA-3190757.	..07/01/2000	XL RE LTD.....	43,574,342	0	0	43,574,342	44,445,829	005.....	0	0	0	0	43,574,342
2099999.	Total - General Account - Accident and Health - Non-Affiliates - Non-U.S. Non-Affiliates.....			43,574,342	0	0	43,574,342	44,445,829	.....XXX.....	0	0	0	0	43,574,342
2199999.	Total - General Account - Accident and Health - Non-Affiliates.....			43,574,342	0	0	43,574,342	44,445,829	.....XXX.....	0	0	0	0	43,574,342
2299999.	Total - General Account - Accident and Health.....			43,574,342	0	0	43,574,342	44,445,829	.....XXX.....	0	0	0	0	43,574,342
2399999.	Total - General Account.....			.12,765,574,087	93,456,309	7,763,825	.12,866,794,221	...3,342,470,448	.....XXX.....	...9,428,753,564	0	0	80,589,370	.12,810,850,156
3599999.	Total - U.S.....			.12,721,999,745	93,456,309	7,763,825	.12,823,219,879	...3,298,024,619	.....XXX.....	...9,428,753,564	0	0	80,528,014	.12,767,275,814
3699999.	Total - Non-U.S.....			43,574,342	0	0	43,574,342	44,445,829	.....XXX.....	0	0	0	61,356	43,574,342
9999999.	Total.....			.12,765,574,087	93,456,309	7,763,825	.12,866,794,221	...3,342,470,448	.....XXX.....	...9,428,753,564	0	0	80,589,370	.12,810,850,156

(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
001.....	1.....	026008073.....	Credit Aghcole Corporate and Investment Bank, New York Branch.....	307,142,851
001.....	1.....	026009470.....	The Royal Bank of Scotland Pic.....	307,142,851
001.....	1.....	026003780.....	Deutsche Bank AG, New York Branch.....	197,448,970
001.....	1.....	021000021.....	JPMorgan Chase Bank, N.A., Paris Branch.....	197,448,970
001.....	1.....	026004307.....	Mizuho Corporate Bank, Ltd. acting through its New York Branch.....	197,448,970
001.....	1.....	026009593.....	Bank of America, N.A.....	307,142,873
001.....	1.....	021000018.....	The Bank of New York Mellon.....	109,693,882
001.....	1.....	026007689.....	BNP Paribas, New York Branch.....	307,142,873
001.....	1.....	026002574.....	Barclays Bank PLC.....	109,693,882
001.....	1.....	021000089.....	Citibank, N.A.....	109,693,882
001.....	1.....	026008044.....	Commerzbank Aktiengesellschaft, New York Branch.....	270,000,000
001.....	1.....	026002545.....	Landesbank Hessen- Thuringen Girozentrale, New York Branch.....	225,000,000
001.....	1.....	011001438.....	State Street Bank and Trust Company, Boston MA.....	135,000,000
001.....	1.....	026002545.....	Landesbank Hessen- Thuringen Girozentrale, New York Branch.....	225,000,000
001.....	1.....	021000021.....	JP Morgan Chase Bank, N.A.....	200,000,000

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols. 5 + 6 + 7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
		002		1	026009917		Austrailia & New Zealand Banking Group							1,665,547
		003		1	021000021		JP Morgan Chase Bank, N.A.							131,281
		004		1	073000914		Federal Home Loan Bank							91,227,791
		005		1	021000021		JP Morgan Chase Bank, N.A.							44,445,829

SCHEDULE S - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral							23	24	25	26
															16	17	18	19	20	21	22				
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Certified Reinsurer Rating (1 thru 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable Reserve Credit Taken (Cols. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 x Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Cols. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)
General Account - Life and Annuity - Affiliates - Non-U.S. - Other																									
00000	AA-3194154	04/01/2002	ACE TEMPEST LIFE REINS LTD	BMU	2	01/01/2011	0.10	675,104	443	0	675,547	2,991	672,556	67,256	0	0	0	76,950	0	0	76,950	0.11	1.00	672,556	0
0599999	Total General Account - Life and Annuity - Affiliates - Non-U.S. - Other							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0
0699999	Total General Account - Life and Annuity - Affiliates - Non-U.S. - Total							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0
0799999	Total General Account - Life and Annuity - Affiliates							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0
1199999	Total General Account - Total Life and Annuity							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0
2399999	Total General Account							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0
3699999	Total Non-U.S.							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0
9999999	Total							675,104	443	0	675,547	2,991	672,556	67,256	0	0	XXX	76,950	0	0	76,950	XXX	XXX	672,556	0

SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

		1 2015	2 2014	3 2013	4 2012	5 2011
A.	**OPERATIONS ITEMS**					
1.	Premiums and annuity considerations for life and accident and health contracts	871,896	867,896	868,684	829,804	864,953
2.	Commissions and reinsurance expense allowances	22,926	24,300	23,909	24,630	26,894
3.	Contract claims	654,676	807,412	872,869	635,249	447,288
4.	Surrender benefits and withdrawals for life contracts	3,252	5,195	3,751	3,658	5,331
5.	Dividends to policyholders	3	3	10	(4)	5
6.	Reserve adjustments on reinsurance ceded	(4,802)	(6,157)	(5,830)	25,661	(6,596)
7.	Increase in aggregate reserves for life and accident and health contracts	1,006,653	2,419,201	(3,381,996)	1,144,976	4,606,205
B.	**BALANCE SHEET ITEMS**					
8.	Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	(21,082)	(14,961)	(21,780)	76,256	110,742
9.	Aggregate reserves for life and accident and health contracts	15,847,823	14,841,170	12,421,969	15,803,965	14,739,068
10.	Liability for deposit-type contracts	47	56	57	115	150
11.	Contract claims unpaid	62,847	43,510	61,483	69,017	47,037
12.	Amounts recoverable on reinsurance	131,106	101,017	172,330	107,858	82,340
13.	Experience rating refunds due or unpaid	181	193	188	34,912	1,596
14.	Policyholders' dividends (not included in Line 10)	3	3	3	(4)	5
15.	Commissions and reinsurance expense allowances due	5,916	6,230	6,408	6,253	6,763
16.	Unauthorized reinsurance offset	56,474	1,151	1,264	1,318	83,463
17.	Offset for reinsurance with certified reinsurers	0	0	0	0	XXX
C.	**UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)**					
18.	Funds deposited by and withheld from (F)	0	0	0	0	0
19.	Letters of credit (L)	3,342,470	3,154,725	2,948,220	2,883,785	2,176,052
20.	Trust agreements (T)	9,428,754	9,118,395	7,119,754	10,037,235	9,288,728
21.	Other (O)	0	0	0	0	0
D.	**REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)**					
22.	Multiple beneficiary trust	0	0	0	0	XXX
23.	Funds deposited by and withheld from (F)	0	0	0	0	XXX
24.	Letters of credit (L)	0	0	0	0	XXX
25.	Trust agreements (T)	76,950	58,547	52,885	62,045	XXX
26.	Other (O)	0	0	0	0	XXX

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)	47,864,906,087	1,509,323	47,866,415,410
2.	Reinsurance (Line 16)	153,529,691	(137,325,860)	16,203,831
3.	Premiums and considerations (Line 15)	221,226,993	(20,901,516)	200,325,477
4.	Net credit for ceded reinsurance	XXX	16,010,673,606	16,010,673,606
5.	All other admitted assets (balance)	1,876,702,078	0	1,876,702,078
6.	Total assets excluding Separate Accounts (Line 26)	50,116,364,849	15,853,955,553	65,970,320,402
7.	Separate Account Assets (Line 27)	114,551,217,708	0	114,551,217,708
8.	Total assets (Line 28)	164,667,582,557	15,853,955,553	180,521,538,110
	LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9.	Contract reserves (Lines 1 and 2)	41,012,675,967	15,847,823,024	56,860,498,991
10.	Liability for deposit-type contracts (Line 3)	1,243,927,559	47,334	1,243,974,893
11.	Claim reserves (Line 4)	450,378,950	62,847,062	513,226,012
12.	Policyholder dividends/reserves (Lines 5 through 7)	229,360,245	2,781	229,363,026
13.	Premium & annuity considerations received in advance (Line 8)	5,806,052	790,146	6,596,198
14.	Other contract liabilities (Line 9)	81,700,374	(1,080,745)	80,619,629
15.	Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	56,474,049	(56,474,049)	0
16.	Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17.	Reinsurance with certified reinsurers (Line 24.02 inset amount)	0	0	0
18.	Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount)	0	0	0
19.	All other liabilities (balance)	1,717,219,097	0	1,717,219,097
20.	Total liabilities excluding Separate Accounts (Line 26)	44,797,542,293	15,853,955,553	60,651,497,846
21.	Separate Account liabilities (Line 27)	114,447,477,041	0	114,447,477,041
22.	Total liabilities (Line 28)	159,245,019,334	15,853,955,553	175,098,974,887
23.	Capital & surplus (Line 38)	5,422,563,223	XXX	5,422,563,223
24.	Total liabilities, capital & surplus (Line 39)	164,667,582,557	15,853,955,553	180,521,538,110

	NET CREDIT FOR CEDED REINSURANCE	
25.	Contract reserves	15,847,823,024
26.	Claim reserves	62,847,062
27.	Policyholder dividends/reserves	2,781
28.	Premium & annuity considerations received in advance	790,146
29.	Liability for deposit-type contracts	47,334
30.	Other contract liabilities	(1,080,745)
31.	Reinsurance ceded assets	137,325,860
32.	Other ceded reinsurance recoverables	(1,509,323)
33.	Total ceded reinsurance recoverables	16,046,246,139
34.	Premiums and considerations	(20,901,516)
35.	Reinsurance in unauthorized companies	56,474,049
36.	Funds held under reinsurance treaties with unauthorized reinsurers	0
37.	Reinsurance with certified reinsurers	0
38.	Funds held under reinsurance treaties with certified reinsurers	0
39.	Other ceded reinsurance payables/offsets	0
40.	Total ceded reinsurance payables/offsets	35,572,533
41.	Total net credit for ceded reinsurance	16,010,673,606

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Active Status	Direct Business Only					
		Life Contracts		4	5	6	7
		2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama AL	L	23,037,732	104,232,031	830,193	1,151,698	129,251,655	0
2. Alaska AK	L	1,394,474	9,138,202	162,011	52,211	10,746,899	0
3. Arizona AZ	L	24,063,191	160,534,840	558,672	373,014	185,529,717	250,000
4. Arkansas AR	L	9,936,200	34,780,445	238,391	467,890	45,422,927	0
5. California CA	L	230,762,140	1,062,171,001	5,560,723	12,074,207	1,310,568,072	0
6. Colorado CO	L	27,885,663	181,524,077	392,555	2,143,411	211,945,706	0
7. Connecticut CT	L	32,742,981	270,374,601	1,003,037	14,763	304,135,383	0
8. Delaware DE	L	32,616,136	43,793,855	75,380	125,438	76,610,808	0
9. District of Columbia DC	L	7,920,951	24,179,844	184,114	988,751	33,273,660	0
10. Florida FL	L	168,742,734	824,067,206	4,343,080	9,028,116	1,006,181,136	0
11. Georgia GA	L	41,138,306	154,415,478	2,328,927	3,446,986	201,329,697	0
12. Hawaii HI	L	8,633,634	58,244,550	255,614	146,908	67,280,705	0
13. Idaho ID	L	3,955,461	24,132,084	63,329	42,517	28,193,391	0
14. Illinois IL	L	96,927,486	502,275,173	2,446,561	5,388,919	607,038,139	0
15. Indiana IN	L	16,917,560	88,377,324	393,957	2,594,460	108,283,301	0
16. Iowa IA	L	9,621,063	92,569,820	128,836	187,677	102,507,396	0
17. Kansas KS	L	13,474,049	61,637,768	223,039	1,360,329	76,695,184	0
18. Kentucky KY	L	9,733,365	41,052,130	134,206	527,369	51,447,071	0
19. Louisiana LA	L	13,626,213	96,334,495	735,372	152,328	110,848,408	0
20. Maine ME	L	2,514,515	24,356,896	86,436	35,549	26,993,396	0
21. Maryland MD	L	41,428,308	183,704,678	1,067,853	572,571	226,773,411	0
22. Massachusetts MA	L	29,477,476	200,731,873	761,073	342,733	231,313,155	0
23. Michigan MI	L	68,127,563	343,199,327	1,586,170	1,327,232	414,240,292	0
24. Minnesota MN	L	144,351,124	173,090,886	304,486	2,700,610	320,447,106	0
25. Mississippi MS	L	11,396,329	25,226,377	429,581	269,411	37,321,698	0
26. Missouri MO	L	28,607,384	105,749,201	382,859	196,171	134,935,616	0
27. Montana MT	L	1,707,836	5,541,540	19,008	60,900	7,329,285	0
28. Nebraska NE	L	7,938,453	36,182,831	89,784	394,900	44,605,968	0
29. Nevada NV	L	9,911,803	58,203,425	73,258	284,563	68,473,049	0
30. New Hampshire NH	L	3,077,361	25,665,626	124,134	8,887,071	37,754,192	0
31. New Jersey NJ	L	145,629,866	887,029,671	5,379,871	12,346,408	1,050,385,816	0
32. New Mexico NM	L	5,228,347	22,975,546	175,777	132,324	28,511,994	0
33. New York NY	L	416,935,903	1,192,809,493	14,983,054	195,170,452	1,819,898,902	6,000,000,000
34. North Carolina NC	L	50,913,052	228,639,732	766,716	24,166,780	304,486,280	0
35. North Dakota ND	L	3,849,096	24,331,517	50,535	15,152	28,246,300	0
36. Ohio OH	L	47,204,060	442,825,175	602,415	1,228,687	491,860,337	0
37. Oklahoma OK	L	13,931,033	65,717,714	364,784	186,474	80,200,006	0
38. Oregon OR	L	8,498,465	51,399,648	133,323	448,717	60,480,154	0
39. Pennsylvania PA	L	103,768,554	527,930,578	5,555,136	119,261	637,373,529	0
40. Rhode Island RI	L	4,662,693	32,561,265	55,295	63,656	37,342,909	0
41. South Carolina SC	L	16,272,745	117,885,262	553,300	514,069	135,225,377	0
42. South Dakota SD	L	6,891,510	16,240,510	114,820	5,697,796	28,944,635	0
43. Tennessee TN	L	31,839,416	110,173,452	1,128,150	438,411	143,579,430	0
44. Texas TX	L	118,742,559	679,592,294	1,634,767	2,268,034	802,237,653	0
45. Utah UT	L	22,279,793	61,621,106	65,812	227,324	84,194,035	0
46. Vermont VT	L	1,621,441	9,674,461	18,911	55,388	11,370,201	0
47. Virginia VA	L	49,414,806	202,127,218	1,197,709	8,899,120	261,638,853	0
48. Washington WA	L	26,844,614	119,202,885	208,131	127,010	146,382,639	0
49. West Virginia WV	L	8,714,910	33,631,353	326,124	140,847	42,813,234	0
50. Wisconsin WI	L	34,905,420	157,051,139	661,743	989,881	193,608,183	0
51. Wyoming WY	L	5,357,557	19,904,002	64,668	4,901,220	30,227,447	0
52. American Samoa AS	N	0	0	0	0	0	0
53. Guam GU	N	55,690	0	0	0	55,690	0
54. Puerto Rico PR	L	32,283,087	55,957,895	1,428,217	0	89,669,200	0
55. US Virgin Islands VI	L	621,308	11,796	2,723	0	635,827	0
56. Northern Mariana Islands MP	N	14,823	0	0	0	14,823	0
57. Canada CAN	L	256,359	54,790	4,907	116	316,172	0
58. Aggregate Other Alien OT	XXX	34,421,592	79,248	1,040,798	1,513	35,543,152	0
59. Subtotal	(a) 53	2,312,826,195	10,074,915,332	61,500,327	313,477,347	12,762,719,200	6,000,250,000
90. Reporting entity contributions for employee benefit plans	XXX	0	1,376	0	107,646	109,022	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	112,219,864	22,231	0	0	112,242,095	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	10,211,957	0	4,842,818	0	15,054,776	0
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	2,435,258,016	10,074,938,939	66,343,145	313,584,993	12,890,125,093	6,000,250,000
96. Plus reinsurance assumed	XXX	194,084,215	7,257,282	10,334,602	0	211,676,100	0
97. Totals (All Business)	XXX	2,629,342,231	10,082,196,221	76,677,747	313,584,993	13,101,801,193	6,000,250,000
98. Less reinsurance ceded	XXX	423,561,352	409,743,137	44,523,937	0	877,828,426	0
99. Totals (All Business) less reinsurance ceded	XXX	2,205,780,879	9,672,453,084	(b) 32,153,811	313,584,993	12,223,972,767	6,000,250,000
DETAILS OF WRITE-INS							
58001. Canal Zone	XXX	74,952	0	0	0	74,952	0
58002. Mexico	XXX	1,061,704	0	669,973	0	1,731,677	0
58003. Phillippines	XXX	30,180	0	0	0	30,180	0
58998. Summ. of remaining write-ins for line 58 from overflow page	XXX	33,254,756	79,248	370,825	1,513	33,706,343	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX	34,421,592	79,248	1,040,798	1,513	35,543,152	0
9401.	XXX	0	0	0	0	0	0
9402.	XXX	0	0	0	0	0	0
9403.	XXX	0	0	0	0	0	0
9498. Summ. of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

Premiums and annuity considerations received under individual policies allocated to the state of residence of the insured or annuitant, except for a few policies and contracts still allocated to the address designated by the policyholder for premium notice purposes. Individual immediate annuity products are allocated to the state where the contract was signed.

Group annuity considerations received are allocated to the employer's principal location. Annuity considerations applied from deposit administration funds are allocated to the state of residence of the retiring employee.

(a) Insert the number of "L" responses except for Canada and Other Alien.

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

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Direct Business Only					
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama AL	23,037,732	104,232,031	714,518	0	0	127,984,282
2. Alaska AK	1,394,474	9,138,202	115,661	0	0	10,648,337
3. Arizona AZ	24,063,191	160,534,840	421,713	0	250,000	185,269,744
4. Arkansas AR	9,936,200	34,780,445	203,536	0	0	44,920,181
5. California CA	230,762,140	1,062,171,001	4,223,070	0	0	1,297,156,211
6. Colorado CO	27,885,663	181,524,077	262,581	0	0	209,672,321
7. Connecticut CT	32,742,981	270,374,601	481,833	0	0	303,599,415
8. Delaware DE	32,616,136	43,793,855	63,462	0	0	76,473,453
9. District of Columbia DC	7,920,951	24,179,844	131,337	0	0	32,232,132
10. Florida FL	168,742,734	824,067,206	2,325,453	0	0	995,135,394
11. Georgia GA	41,138,306	154,415,478	2,030,566	0	0	197,584,350
12. Hawaii HI	8,633,634	58,244,550	194,515	0	0	67,072,699
13. Idaho ID	3,955,461	24,132,084	11,346	0	0	28,098,891
14. Illinois IL	96,927,486	502,275,173	1,898,858	0	0	601,101,516
15. Indiana IN	16,917,560	88,377,324	287,439	0	0	105,582,323
16. Iowa IA	9,621,063	92,569,820	79,177	0	0	102,270,060
17. Kansas KS	13,474,049	61,637,768	185,691	0	0	75,297,508
18. Kentucky KY	9,733,365	41,052,130	84,729	0	0	50,870,225
19. Louisiana LA	13,626,213	96,334,495	562,785	0	0	110,523,493
20. Maine ME	2,514,515	24,356,896	24,565	0	0	26,895,976
21. Maryland MD	41,428,308	183,704,678	880,579	0	0	226,013,566
22. Massachusetts MA	29,477,476	200,731,873	593,063	0	0	230,802,411
23. Michigan MI	68,127,563	343,199,327	1,404,494	0	0	412,731,384
24. Minnesota MN	144,351,124	173,090,886	284,528	0	0	317,726,539
25. Mississippi MS	11,396,329	25,226,377	350,363	0	0	36,973,068
26. Missouri MO	28,607,384	105,749,201	313,957	0	0	134,670,542
27. Montana MT	1,707,836	5,541,540	3,462	0	0	7,252,838
28. Nebraska NE	7,938,453	36,182,831	65,650	0	0	44,186,934
29. Nevada NV	9,911,803	58,203,425	16,328	0	0	68,131,556
30. New Hampshire NH	3,077,361	25,665,626	21,072	0	0	28,764,059
31. New Jersey NJ	145,629,866	887,029,671	3,840,071	0	0	1,036,499,608
32. New Mexico NM	5,228,347	22,975,546	90,222	0	0	28,294,116
33. New York NY	416,935,903	1,192,809,493	8,099,463	0	6,000,000,000	7,617,844,859
34. North Carolina NC	50,913,052	228,639,732	559,101	0	0	280,111,885
35. North Dakota ND	3,849,096	24,331,517	34,271	0	0	28,214,884
36. Ohio OH	47,204,060	442,825,175	502,980	0	0	490,532,215
37. Oklahoma OK	13,931,033	65,717,714	310,973	0	0	79,959,720
38. Oregon OR	8,498,465	51,399,648	103,818	0	0	60,001,932
39. Pennsylvania PA	103,768,554	527,930,578	5,104,576	0	0	636,803,708
40. Rhode Island RI	4,662,693	32,561,265	25,594	0	0	37,249,552
41. South Carolina SC	16,272,745	117,885,262	454,576	0	0	134,612,584
42. South Dakota SD	6,891,510	16,240,510	92,464	0	0	23,224,484
43. Tennessee TN	31,839,416	110,173,452	960,688	0	0	142,973,556
44. Texas TX	118,742,559	679,592,294	780,004	0	0	799,114,856
45. Utah UT	22,279,793	61,621,106	29,942	0	0	83,930,841
46. Vermont VT	1,621,441	9,674,461	1,906	0	0	11,297,808
47. Virginia VA	49,414,806	202,127,218	963,947	0	0	252,505,971
48. Washington WA	26,844,614	119,202,885	119,413	0	0	146,166,912
49. West Virginia WV	8,714,910	33,631,353	237,869	0	0	42,584,132
50. Wisconsin WI	34,905,420	157,051,139	574,264	0	0	192,530,824
51. Wyoming WY	5,357,557	19,904,002	36,960	0	0	25,298,518
52. American Samoa AS	0	0	0	0	0	0
53. Guam GU	55,690	0	0	0	0	55,690
54. Puerto Rico PR	32,283,087	55,957,895	1,395,554	0	0	89,636,536
55. US Virgin Islands VI	621,308	11,796	2,002	0	0	635,106
56. Northern Mariana Islands MP	14,823	0	0	0	0	14,823
57. Canada CAN	256,359	54,790	0	0	0	311,149
58. Aggregate Other Alien OT	34,421,592	79,248	0	0	0	34,500,840
59. Totals	2,312,826,195	10,074,915,332	42,556,992	0	6,000,250,000	18,430,548,518

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA Assistance SA	100.00			
AXA Inter Partner Assistance - Belgium	98.75			
AXA Corporate Solutions Assurance - France	100.00			
MATRIX	100.00			
AXA Group Solutions - France	100.00			
AXA Assistance Inc. USA	73.77			
AXA Investment Managers	100.00			
AXA Investment Managers - France	100.00			
AXA Rosenberg Group LLC	100.00			
AXA IM Rose Inc	100.00	22-3624513		
AllianceBernstein LP	14.67	13-4064930		
AXA Mediterranean Holdings, S.A.U	100.00			
AXA Millésimes	42.34			
AXA Real Estate Investment Managers	100.00			
AXA Technology Services	100.00			
AXA Belgium	100.00			
AXA Financial, Inc.	0.46	13-3623351		
AXA Life Insurance Company Ltd. - Hong Kong	100.00			
AXA General Ins. Hong Kong Ltd.- Hong Kong	100.00			
AXA General Insurance China Ltd	100.00			
AXA China - France	51.00			
AXA-Minmentals Assurance Company Limited	51.00			
AXA Societe Beaujon	100.00			
AXA Pojistovna a.s.	100.00			
AXA Zivtni Pojistonva a.s.	100.00			
AXA Penzijni Fond a.s.	99.98			
AXA Biztosito Zrt.	100.00			
AXA Zycie Towarzystwo Ubezieczen S.A.	90.24			
AXA Powszechne Towarzstwo Emerytalne S.A.	100.00			
AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.	100.00			
AXA Life Insurance SA	99.90			
AXA Business Services Private Limited	99.99			
Compagnie Financiere de Paris	100.00			
AXA France Assurance	100.00			
AXA Corporate Solutions Assurance	98.75			
AXA Global Life	100.00			
AXA Global P&C	100.00			
AXA Liabilities Managers - France	99.90			
AXA Liabilities Managers - US	100.00			
AXA DBIO GP S.à.r.l.	100.00			
AXA DBIO S.C.A.	9.74			
GLOBALE Ruckversicherungs-AG	100.00			
GLOBAL Group of Australia Pty. Ltd.	100.00			
GLOBAL Life Reinsurance Company of Australia	100.00			
GLOBAL U.S. Holdings, Inc.	100.00	13-3907460		
GLOBAL Reinsurance Corporation of America	100.00	13-5009848	21032	NY
GLOBAL Reinsurance Canada Holdings Inc.	100.00			
GLOBAL Reinsurance Company	100.00			
Colisee Re - France	99.90	AA-1320035		
AXA DBIO S.C.A.	21.67			
AXA America Corporate Solutions, Inc.	21.01	36-3044045		

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA Konzern AG	100.00			
AXA Investment Managers	5.20			
WinCom Versicherungs-Holding AG	100.00			
DBV Deutsche Beamtenversicherung Leben AG	94.90			
DBV Deutsche Beamtenversicherung AG	100.00			
DBV Deutsche Lebensversicherung AG	100.00			
AXA Versichenung AG	100.00	AA-1340055		
AXA ART Versicherung AG - Clologne	100.00			
AXA Art Holdings Inc.	100.00			
Fine Art Service International Inc.	100.00			
AXA Art Insurance Corporation	100.00	13-3368745	29530	NY
AXA Szolgaltato Kft.	100.00			
AXA India Holdings	100.00			
Bharti AXA Life Insurance Company	22.22			
Bharti AXA General Insurance	100.00			
National Mutual International Pty Limited	100.00			
AXA-AFFIN Life Insurance Berhad	49.00			
AXA Financial Services (Singapore) Pte Ltd.	100.00			
Ipac financial planning Taiwan Limited	100.00			
AXA Insurance Singapore Pte Ltd	100.00			
AXA Asia Regional Centre Pte Ltd	100.00			
P.T. Asuransi AXA Indonesia	80.00			
P.T. Life Indonesia	80.00			
AXA Financial Services (Singapore) Pte Ltd.	100.00			
AXA Life Europe	100.00			
AXA Global Distributors (Ireland) Limited	100.00			
AXA Ireland Limited	100.00			
AXA mps Financial Ltd.	100.00			
AXA Italia S.p.A.	98.24			
AXA Assicurazioni S.p.A.	98.11			
AXA Japan Holding Co., Ltd	78.67			
AXA Life Insurance Co.,	100.00			
AXA General Insurance Co., Ltd	100.00			
AXA Collection Services Co. Ltd	100.00			
Nextia Life Insurance Co., Ltd	97.25			
AXA Seguros, S.A. de CV	99.94			
Voltaire Participacoes	100.00			
AXA Luxembourg SA	99.99			
Finance Solutions S.ar.l. ("Finso")	100.00			
Matignon Finance S.A.	100.00			
AXA-AFFIN General Insurance Berhad	42.40			
Philippine AXA Life Insurance Corporation	45.00			
AXA Middle East SAL Lebanon	49.00			
AXA Holding SAL	100.00			
AXA Gulf Holding W.L.L.	95.00			
AXA Holding Maroc	100.00			
AXA Assurance Maroc	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
Seguro Directo Gere Compania de Seguros SA	100.00			
AXA Portugal Companhia de Seguros SA	83.02			
AXA Portugal Companhia de Seguros Vida SA	87.63			
AXA Services s.r.o.	100.00			
EX-SR a.s. v likvdacii	100.00			
AXA d.s.s., a.s.	100.00			
AXA d.d.s., a.s.	100.00			
AXA General Insurance	94.13			
AXA Mediterraenan Holding, S.A.U	100.00			
Hilo Direct, Seguros y Reaseguros S.A.	99.99			
AXA MEDLA IT & Local Support Services, S.A.	100.00			
AXA Regional Services, S.A.	100.00			
AXA Seguros Generales, S.A. de Seguros y Reaseguros	99.89			
AXA Pensiones, S.A. E.G.F.P.	100.00			
AXA Tigris, S.A.	100.00			
AXA Vida, S.A.de Seguros y Reaseguros	99.80			
AXA Senegal	51.53			
AXA Cote d'Ivoire	78.64			
AXA Cameroun ©	99.90			
AXA Gabon	86.49			
AXA Versicherungen AG	100.00			
AXA Leben AG	100.00			
Rechtsschutz AG	66.67			
AXA Insurance Public Co. Ltd	24.99			
ASM Holdings Limited	48.80			
Krungthai-AXA Life Insurance Company Limited	25.00			
AXA Hayat ve Emeklilik A.S.	100.00			
AXA Sigorta A.S.	72.55			
AXA Insurance	50.29			
AXA Ukraine	50.00			
AXA Global Risks (Uk) Limited	100.00			
Hordel FV	100.00			
AXA Equity & Law Plc	99.90			
AXA UK PLC	46.90			
AXA UK PLC	53.10			
Bluefin Group Limited	100.00			
GBI Holdings Limited	100.00			
Guardian Royal Exchange PLC	100.00			
Architas Advisory Services Limited	100.00			
Architas Multi-Manager Limited	100.00			
AXA Sun Direct Limited	100.00			
Oudinot Participations France	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA America Holdings, Inc	100.00	90-0226248		
AXA Technology Services America Inc.	100.00	30-0011728		
AXA Corporate Solutions Life Reinsurance Company	100.00	04-2729166	68365	DE
CS Life Re Company	100.00	46-5697182	15502	AZ
AXA America Corporate Solutions, Inc.	78.99	36-3044045		
Coliseum Reinsurance Company	100.00	36-2994662	36552	DE
AllianceBernstein LP	2.97	13-4064930		
Mosaic Insurance Company	100.00	04-2482364	16187	DE
AXA Delaware LLC	100.00	13-4177328		
AXA Financial, Inc.	0.03	13-3623351		
AXA Insurance Company	100.00	13-3594502	33022	NY
AXA Financial, Inc.	99.49	13-3623351		
787 Holdings, LLC	100.00	27-0294443		
1285 Holdings, LLC	100.00	46-1106388		
AllianceBernstein LP	15.65	13-4064930		
AXA Strategic Ventures US, LLC	100.00	47-2605009		
AXA Equitable Financial Services, LLC	100.00	52-2197822		
AXA Distribution Holding Corporation	100.00	13-4078005		
AXA Advisors, LLC	100.00	13-4071393		
AXA Network, LLC	100.00	06-1555494		
PlanConnect, LLC	100.00	27-1540220		
AXA RE Arizona Company	100.00	14-1903564	14355	AZ
AXA Equitable Life Insurance Company	100.00	13-5570651	62944	NY
AXA Equitable Funds Management Group, LLC	100.00	27-5373651		
EVSA, Inc	100.00	23-2671508		
Equitable Holdings, LLC	100.00	22-2766036		
Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
ECMC, LLC	100.00	13-3266813		
AllianceBernstein Corporation	100.00	13-3633538		
AXA Distributors, LLC	100.00	52-2233674		
JMR Reality services, Inc	100.00	13-3813232		
ACMC, LLC.	100.00	13-2677213		
AllianceBernstein LP	28.61	13-4064930		
AXA Equitable Life and Annuity Company	100.00	13-3198083	62880	CO
MONY Life Insurance Company of America	100.00	86-0222062	78077	AZ
AllianceBernstein LP	0.94	13-4064930		
U.S. Financial Life Insurance Company	100.00	38-2046096	84530	OH
MONY International Holdings, LLC	100.00	13-3790446		
MONY Life Insurance Company of the Americas, Ltd.	100.00	98-0152046		
MONY Financial Services, Inc	100.00	11-3722370		
Financial Marketing Agency, Inc.	100.00	31-1465146		
1740 Advisors, Inc.	100.00	13-2645490		
Trusted Insurance Advisers General Agency Corp.	100.00	41-1941465		
Trusted Investment Advisers Corp.	100.00	41-1941464		

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
Members														
0968	AXA	00000	00-0000000	0000898427	0000898427	Paris Stock Exchange	AXA SA	FRA	UIP			0.000		0
0000		00000		0	0		AXA Assistance SA	FRA	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Inter Partner Assistance - Belgium	BEL	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Corporate Solutions Assurance - France	FRA	NIA	AXA	Ownership	98.750	AXA	0
0000		00000		0	0		MATRIX	USA	IA	AXA Corporate Solutions Assurance - Fr	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Group Solutions - France	FRA	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Assistance Inc. USA	USA	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Investment Managers	FRA	NIA	AXA	Ownership	73.770	AXA	0
0000		00000		0	0		AXA Investment Managers	FRA	NIA	AXA Konzern AG	Ownership	5.200	AXA	0
0000		00000		0	0		AXA Investment Managers - France	FRA	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Investment Managers Holdings US	USA	NIA	AXA Investment Managers - France	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Rosenberg Group LLC	USA	NIA	AXA Investment Managers	Ownership	75.000	AXA	0
0000		00000	22-3624513	0001459848	0001459848		AXA IM Rose Inc.	USA	NIA	AXA Investment Managers	Ownership	100.000	AXA	0
0000		00000	13-4064930	0001109448	0001109448		AllianceBernstein LP	USA	NIA	AXA IM Rose Inc.	Ownership	14.670	AXA	0
0000		00000		0	0		AXA Mediterranean Holdings, S.A.U.	ESP	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Millésimes	PRT	NIA	AXA	Ownership	42.340	AXA	0
0000		00000		0	0		AXA Real Estate Investment Managers	FRA	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Technology Services	FRA	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Belgium	BEL	IA	AXA	Ownership	100.000	AXA	0
0000		00000	13-3623351	0	0000888002		AXA Financial, Inc.	USA	UIP	AXA Belgium	Ownership	0.460	AXA	0
0000		00000		0	0		AXA Life Insurance Company Ltd. - Hong Kong	CHN	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA General Ins. Hong Kong Ltd.- Hong Kong	CHN	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA General Insurance China Ltd	CHN	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA China - France	FRA	NIA	AXA	Ownership	51.000	AXA	0
0000		00000		0	0		AXA-Mimentals Assurance Company Limited	CHN	IA	AXA China - France	Ownership	51.000	AXA	0
0000		00000		0	0		AXA Societe Beaujon	FRA	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Pojistovna a.s.	CZE	IA	AXA Societe Beaujon	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Zivtni Pojistonva a.s.	CZE	IA	AXA Societe Beaujon	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Penzijni Fond a.s.	CZE	IA	AXA Societe Beaujon	Ownership	99.980	AXA	0
0000		00000		0	0		Compagnie Financiere de Paris	FRA	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA France Assurance	FRA	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Corporate Solutions Assurance	FRA	IA	AXA France Assurance	Ownership	98.750	AXA	0
0000		00000		0	0		AXA Global Life	FRA	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Global P&C	FRA	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Liabilities Managers- France	FRA	IA	AXA	Ownership	99.900	AXA	0
0000		00000		0	0		AXA Liabilities Managers-US	USA	IA	AXA Liabilities Managers- France	Ownership	100.000	AXA	0

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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0000		00000		0	0		AXA DBIO GP S.à.r.l.	LUX	IA	AXA Liabilities Managers- France	Ownership	100.000	AXA	0
0000		00000		0	0		AXA DBIO S.C.A.	LUX	IA	AXA DBIO GP S.à.r.l.	Ownership	9.740	AXA	0
0000		00000	13-3907460	0	0		GLOBAL U.S. Holdings, Inc.	USA	NIA	AXA DBIO S.C.A.	Ownership	100.000	AXA	0
0968		21032	13-5009848	0	0		GLOBAL Reinsurance Corporation of America	USA	IA	GLOBAL U.S. Holdings, Inc.	Ownership	100.000	AXA	0
0000		00000		0	0		GLOBALE Ruckversicherungs-AG	CHE	IA	AXA DBIO S.C.A.	Ownership	100.000	AXA	0
0000		00000		0	0		GLOBAL Group of Australia Pty. Ltd.	AUS	IA	AXA DBIO S.C.A.	Ownership	100.000	AXA	0
0000		00000		0	0		GLOBAL Life Reinsurance Company of Australia	AUS	IA	GLOBAL Group of Australia Pty. Ltd.	Ownership	100.000	AXA	0
0000		00000		0	0		GLOBAL Reinsurance Canada Holdings Inc.	CAN	NIA	AXA DBIO S.C.A.	Ownership	100.000	AXA	0
0000		00000		0	0		GLOBAL Reinsurance Company	CAN	IA	GLOBAL Reinsurance Canada Holdings Inc.	Ownership	100.000	AXA	0
0000		00000	AA-1320035	0	0		Colisee Re - France	FRA	IA	AXA	Ownership	99.900	AXA	0
0000		00000		0	0		AXA DBIO S.C.A.	LUX	NIA	Colisee Re - France	Ownership	21.670	AXA	0
0000		00000	36-3044045	0	0001456276		AXA America Corporate Solutions, Inc.	USA	NIA	Colisee Re - France	Ownership	21.006	AXA	0
0000		00000		0	0		AXA Konzern AG	DEU	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		WinCom Versicherungs-Holding AG	DEU	NIA	AXA Konzern AG	Ownership	100.000	AXA	0
0000		00000		0	0		DBV Deutsche Beamtenversicherung Leben AG	DEU	IA	WinCom Versicherungs-Holding AG	Ownership	94.900	AXA	0
0000		00000		0	0		DBV Deutsche Beamtenversicherung AG	DEU	IA	WinCom Versicherungs-Holding AG	Ownership	100.000	AXA	0
0000		00000		0	0		DBV Deutsche Lebensversicherung AG	DEU	IA	WinCom Versicherungs-Holding AG	Ownership	100.000	AXA	0
0000		00000	AA-1340055	0	0		AXA Versicherung AG	DEU	IA	AXA Konzern AG	Ownership	100.000	AXA	0
0000		00000		0	0		AXA ART Versicherung AG - Clologne	DEU	IA	AXA Konzern AG	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Art Holdings Inc.	USA	NIA	AXA ART Versicherung AG - Clologne	Ownership	100.000	AXA	0
0000		00000		0	0		Fine Art Service International Inc.	USA	NIA	AXA Art Holdings Inc.	Ownership	100.000	AXA	0
0000		29530	13-3368745	0	0		AXA Art Insurance Corporation	USA	IA	AXA Art Holdings Inc.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Biztosito Zrt.	HUN	IA	AXA Societe Beaujon	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Szolgaltato Kft.	HUN	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA India Holdings	IND	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		Bharti AXA Life Insurance Company	IND	IA	AXA India Holdings	Ownership	22.220	AXA	0
0000		00000		0	0		AXA Business Services Private Limited	IND	NIA	AXA	Ownership	99.900	AXA	0
0000		00000		0	0		Bharti AXA General Insurance	IND	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		National Mutual International Pty Limited	AUS	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		P.T. Asuransi AXA Indonesia	IDN	IA	AXA	Ownership	80.000	AXA	0
0000		00000		0	0		P.T. Life Indonesia	IDN	IA	AXA	Ownership	80.000	AXA	0
0000		00000		0	0		AXA Financial Services (Singapore) Pte Ltd.	SGP	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Life Europe	IRL	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Global Distributors (Ireland) Limited	IRL	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Ireland Limited	IRL	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA mps Financial Ltd.	IRL	IA	AXA	Ownership	100.000	AXA	0

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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0000		00000		0	0		AXA Italia S.p.A.	ITA	NIA	AXA	Ownership	98.240	AXA	0
0000		00000		0	0		AXA Assicurazioni S.p.A.	ITA	IA	AXA Italia S.p.A.	Ownership	98.110	AXA	0
0000		00000		0	0		AXA Japan Holding Co., Ltd.	JPN	NIA	AXA	Ownership	78.670	AXA	0
0000		00000		0	0		AXA Life Insurance Co.,	JPN	IA	AXA Japan Holding Co., Ltd.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA General Insurance Co., Ltd.	JPN	IA	AXA Japan Holding Co., Ltd.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Collection Services Co. Ltd.	JPN	IA	AXA Japan Holding Co., Ltd.	Ownership	100.000	AXA	0
0000		00000		0	0		Nextia Life Insurance Co., Ltd.	JPN	IA	AXA Japan Holding Co., Ltd.	Ownership	97.250	AXA	0
0000		00000		0	0		AXA Seguros, S.A. de CV	MEX	IA	AXA	Ownership	99.940	AXA	0
0000		00000		0	0		Voltaire Participacoes	BRA	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Luxembourg SA	LUX	IA	AXA	Ownership	99.990	AXA	0
0000		00000		0	0		Finance Solutions S.ar.l. ("Finso")	LUX	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		Matignon Finance S.A.	LUX	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA-AFFIN General Insurance Berhad	MYS	IA	AXA	Ownership	42.400	AXA	0
0000		00000		0	0		AXA-AFFIN Life Insurance Berhad	MYS	IA	National Mutual International Pty Limited	Ownership	49.000	AXA	0
0000		00000		0	0		Philippine AXA Life Insurance Corporation	MYS	IA	AXA	Ownership	45.000	AXA	0
0000		00000		0	0		AXA Middle East SAL Lebanon	LBN	NIA	AXA	Ownership	49.000	AXA	0
0000		00000		0	0		AXA Holding SAL	LBN	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Gulf Holding W.L.L.	BHR	NIA	AXA	Ownership	95.000	AXA	0
0000		00000		0	0		AXA Holding Maroc	MAR	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Assurance Maroc	MAR	IA	AXA Holding Maroc	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Zycie Towarzystwo Ubezieczen S.A.	POL	IA	AXA Societe Beaujon	Ownership	90.240	AXA	0
0000		00000		0	0		AXA Powszechne Towarzstwo Emerytalne S.A.	POL	IA	AXA Societe Beaujon	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.	POL	IA	AXA Societe Beaujon	Ownership	100.000	AXA	0
0000		00000		0	0		Seguro Directo Gere Compania de Seguros SA	PRT	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Portugal Companhia de Seguros SA	PRT	IA	AXA	Ownership	83.020	AXA	0
0000		00000		0	0		AXA Portugal Companhia de Seguros Vida SA	PRT	IA	AXA	Ownership	87.630	AXA	0
0000		00000		0	0		AXA Life Insurance SA	ROU	IA	AXA Societe Beaujon	Ownership	99.900	AXA	0
0000		00000		0	0		AXA Financial Services (Singapore) Pte Ltd.	SGP	NIA	National Mutual International Pty Limited	Ownership	100.000	AXA	0
0000		00000		0	0		ipac financial planning Taiwan Limited	TWN	NIA	National Mutual International Pty Limited	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Insurance Singapore Pte Ltd.	SGP	IA	National Mutual International Pty Limited	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Asia Regional Centre Pte Ltd.	SGP	IA	National Mutual International Pty Limited	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Services s.r.o.	SVK	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		EX-SR a.s. v likvdacii	SVK	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA d.s.s., a.s.	SVK	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA d.d.s., a.s.	SVK	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA General Insurance	KOR	IA	AXA	Ownership	94.130	AXA	0

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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0000		00000		0	0		AXA Mediterraenan Holding, S.A.U.	ESP	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		Hilo Direct, Seguros y Reaseguros S.A.	ESP	IA	AXA Mediterraenan Holding, S.A.U.	Ownership	99.990	AXA	0
0000		00000		0	0		AXA MEDLA IT & Local Support Services, S.A.	ESP	NIA	AXA Mediterraenan Holding, S.A.U.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Regional Services, S.A.	ESP	NIA	AXA Mediterraenan Holding, S.A.U.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Seguros Generales, S.A. de Seguros y Reaseguros	ESP	IA	AXA Mediterraenan Holding, S.A.U.	Ownership	99.890	AXA	0
0000		00000		0	0		AXA Pensiones, S.A. E.G.F.P.	ESP	IA	AXA Mediterraenan Holding, S.A.U.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Tigris, S.A.	ESP	IA	AXA Mediterraenan Holding, S.A.U.	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Vida, S.A.de Seguros y Reaseguros	ESP	IA	AXA Mediterraenan Holding, S.A.U.	Ownership	99.800	AXA	0
0000		00000		0	0		AXA Senegal	SEN	IA	AXA	Ownership	51.530	AXA	0
0000		00000		0	0		AXA Cote d'Ivoire	CIV	IA	AXA	Ownership	78.640	AXA	0
0000		00000		0	0		AXA Cameroun ©	CMR	IA	AXA	Ownership	99.900	AXA	0
0000		00000		0	0		AXA Gabon	GAB	IA	AXA	Ownership	86.490	AXA	0
0000		00000		0	0		AXA Versicherungen AG	CHE	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Leben AG	CHE	IA	AXA Versicherungen AG	Ownership	100.000	AXA	0
0000		00000		0	0		Rechtsschutz AG	CHE	IA	AXA Versicherungen AG	Ownership	66.670	AXA	0
0000		00000		0	0		AXA Insurance Public Co. Ltd	THA	IA	AXA	Ownership	24.990	AXA	0
0000		00000		0	0		ASM Holdings Limited	THA	NIA	AXA	Ownership	48.800	AXA	0
0000		00000		0	0		Krungthai-AXA Life Insurance Company Limited	THA	IA	AXA	Ownership	25.000	AXA	0
0000		00000		0	0		AXA Hayat ve Emeklilik A.S.	TUR	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Sigorta A.S.	TUR	IA	AXA	Ownership	72.550	AXA	0
0000		00000		0	0		AXA Insurance	UKR	IA	AXA	Ownership	50.290	AXA	0
0000		00000		0	0		AXA Ukraine	UKR	IA	AXA	Ownership	50.000	AXA	0
0000		00000		0	0		AXA Global Risks (Uk) Limited	GBR	IA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		Hordel FV	GBR	NIA	AXA	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Equity & Law Plc	GBR	IA	AXA	Ownership	99.900	AXA	0
0000		00000		0	0		AXA UK PLC	GBR	IA	AXA Equity & Law Plc	Ownership	46.900	AXA	0
0000		00000		0	0		AXA UK PLC	GBR	IA	AXA	Ownership	53.100	AXA	0
0000		00000		0	0		Bluefin Group Limited	GBR	IA	AXA UK PLC	Ownership	100.000	AXA	0
0000		00000		0	0		GBI Holdings Limited	GBR	IA	AXA UK PLC	Ownership	100.000	AXA	0
0000		00000		0	0		Guardian Royal Exchange PLC	GBR	NIA	AXA UK PLC	Ownership	100.000	AXA	0
0000		00000		0	0		Architas Advisory Services Limited	GBR	NIA	AXA UK PLC	Ownership	100.000	AXA	0
0000		00000		0	0		Architas Multi-Manager Limited	GBR	NIA	AXA UK PLC	Ownership	100.000	AXA	0
0000		00000		0	0		AXA Sun Direct Limited	GBR	IA	AXA UK PLC	Ownership	100.000	AXA	0
0000		00000		0	0		Oudinot Participations (France)	USA	UIP	AXA	Ownership	100.000	AXA	0
0000		00000	90-0226248	0	0001333986		AXA America Holdings, Inc.	USA	UIP	Oudinot Participation France	Ownership	100.000	AXA	0
0000		00000	30-0011728	0	0		AXA Technology Services America Inc.	USA	NIA	AXA America Holdings, Inc.	Ownership	100.000	AXA	0

SCHEDULE Y

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0000		00000	36-3044045	0	0001456276		AXA America Corporate Solutions, Inc.	USA	NIA	AXA America Holdings, Inc.	Ownership	78.994	AXA	0
0968		36552	36-2994662	0	0001456280		Coliseum Reinsurance Company	USA	IA	AXA America Corporate Solutions, Inc.	Ownership	100.000	AXA	0
0000		00000	13-3623351	0	0000888002		AXA Financial, Inc.	USA	UIP	Coliseum Reinsurance Company	Ownership	0.030	AXA	0
0000		00000	13-4064930	0	0001109448		AllianceBernstein LP	USA	NIA	Coliseum Reinsurance Company	Ownership	2.970	AXA	0
0968		16187	04-2482364	0	0		Mosaic Insurance Company	USA	IA	Coliseum Reinsurance Company	Ownership	100.000	AXA	0
0968		68365	04-2729166	0	0		AXA Corporate Solutions Life Reinsurance Company	USA	IA	AXA America Holdings, Inc.	Ownership	100.000	AXA	0
0968		15502	46-5697182	0	0		CS Life Re Company	USA	IA	AXA Corporate Solutions Life Reinsurance Company	Ownership	100.000	AXA	0
0000		00000	13-4177328	0	0		AXA Delaware LLC	USA	NIA	Coliseum Reinsurance Company	Ownership	100.000	AXA	0
0968		33022	13-3594502	0	0		AXA Insurance Company	USA	IA	AXA Delaware LLC	Ownership	100.000	AXA	0
0000		00000	13-3623351	0	0000888002		AXA Financial, Inc.	USA	UIP	AXA America Holdings, Inc.	Ownership	99.490	AXA	0
0000		00000	27-0294443	0	0		787 Holdings, LLC	USA	NIA	AXA Financial, Inc.	Ownership	100.000	AXA	0
0000		00000	46-1106388	0	0		1285 Holdings, LLC	USA	NIA	AXA Financial, Inc.	Ownership	100.000	AXA	0
0000		00000	13-4064930	0	0001109448		AllianceBernstein LP	USA	NIA	AXA Financial, Inc.	Ownership	15.650	AXA	0
0000		00000	47-2605009	0	0		AXA Strategic Ventures US, LLC	USA	NIA	AXA Financial, Inc.	Ownership	100.000	AXA	0
0000		00000	52-2197822	0	0001257148		AXA Equitable Financial Services, LLC	USA	UDP	AXA Financial, Inc.	Ownership	100.000	AXA	0
0000		00000	13-4078005	0	0		AXA Distribution Holding Corporation	USA	NIA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA	0
0000		00000	13-4071393	0	0000033179		AXA Advisors, LLC	USA	NIA	AXA Distribution Holding Corporation	Ownership	100.000	AXA	0
0000		00000	06-1555494	0	0001292309		AXA Network, LLC	USA	NIA	AXA Distribution Holding Corporation	Ownership	100.000	AXA	0
0000		00000	27-1540220	0	0		PlanConnect, LLC	USA	NIA	AXA Distribution Holding Corporation	Ownership	100.000	AXA	0
0968		14355	14-1903564	0	0001450152		AXA RE Arizona Company	USA	IA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA	0
0968		62944	13-5570651	0	0000727920		AXA Equitable Life Insurance Company	USA	RE	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA	0
0000		00000	27-5373651	0	0		AXA Equitable Funds Management Group, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA	0
0000		00000	23-2671508	0	0		EVSA, Inc.	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA	0
0000		00000	22-2766036	0	0001257149		Equitable Holdings, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA	0
0000		00000	13-2677213	0	0000003798		ACMC, LLC	USA	DS	AXA Equitable Life Insurance Company	Ownership	100.000	AXA	0
0000		00000	13-4064930	0	0001109448		AllianceBernstein LP	USA	NIA	ACMC, LLC	Ownership	28.610	AXA	0
0968		10589	06-1166226	0	0		Equitable Casualty Insurance Company	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA	0
0000		00000	13-3266813	0	0000842885		ECMC, LLC	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA	0
0000		00000	13-3633538	0	0		AllianceBernstein Corporation	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA	0
0000		00000	52-2233674	0	0000858875		AXA Distributors, LLC	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA	0
0000		00000	13-3813232	0	0		JMR Reality services, Inc.	USA	DS	Equitable Holdings, LLC	Ownership	100.000	AXA	0
0968		62880	13-3198083	0	0001342913		AXA Equitable Life and Annuity Company	USA	IA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA	0
0000		00000	13-3790446	0	0		MONY International Holdings, LLC	USA	NIA	AXA Equitable Financial Services, LLC	Ownership	100.000	AXA	0
0000		00000	98-0152046	0	0		MONY Life Insurance Company of the Americas, Ltd.	USA	IA	MONY International Holdings, LLC	Ownership	100.000	AXA	0

SCHEDULE Y

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0968.....	.....	78077...	86-0222062..	0.....	0000835357	.....	MONY Life Insurance Company of America.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....	.....	00000...	13-4064930..	0.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	MONY Life Insurance Company of America.....	Ownership.....	.....0.940	AXA.....	0.....
0968.....	.....	84530...	38-2046096..	0.....	0.....	.....	U.S. Financial Life Insurance Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....	.....	00000...	11-3722370..	0.....	0.....	.....	MONY Financial Services, Inc.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000.....	.....	00000...	31-1465146..	0.....	0.....	.....	Financial Marketing Agency, Inc.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....	.....	00000...	13-2645490..	0.....	0.....	.....	1740 Advisors, Inc.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....	.....	00000...	41-1941465..	0.....	0.....	.....	Trusted Insurance Advisors General Agency Corp..	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000.....	.....	00000...	41-1941464..	0.....	0.....	.....	Trusted Insurance Advisors Corp.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....

SCHEDULE Y

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
00000	00-0000000	AXA SA	0	0	0	0	0	0		(38,967,838)	(38,967,838)	0
00000	00-0000000	AXA Business Services Private Limited	0	0	0	0	11,923,436	0		0	11,923,436	0
00000	90-0226248	AXA America Holdings, Inc.	0	241,900,000	0	0	(536,293)	0		(47,305,604)	194,058,103	0
00000	13-3623351	AXA Financial, Inc.	1,012,100,000	(113,330,541)	(400,000,000)	0	(106,798,535)	0		1,312,556	393,283,480	0
00000	AA-1580027	AXA Life Insurance Co LTD (Japan)	0	0	0	0	0	(7,006,710)		0	(7,006,710)	27,433,974
00000	30-0011728	AXA Technology Services America Inc.	0	0	0	0	91,200,000	0		0	91,200,000	0
00000	52-2197822	AXA Equitable Financial Services, LLC	0	0	0	0	0	0		0	0	0
00000	06-1555494	AXA Network, LLC	0	0	0	0	746,280,240	0		0	746,280,240	0
62944	13-5570651	AXA Equitable LIfe Insurance Company	(317,000,000)	138,330,541	(300,000,000)	0	(977,460,124)	(207,784,801)		76,685,558	(1,587,228,826)	12,382,622,635
00000	27-5373651	AXA Equitable Funds Management Group, LLC	(350,000,000)	0	300,000,000	0	(183,942,561)	0		(4,920,750)	(238,863,311)	0
62880	13-3198083	AXA Equitable Life and Annuity Company	0	0	0	0	(2,552,198)	(4,401,180)		0	(6,953,378)	0
10589	06-1166226	Equitable Casualty Insurance Company	0	0	0	0	0	0		0	0	0
00000	22-2766036	EHLLC	0	0	0	0	3,813,530	0		0	3,813,530	0
00000	13-3434400	AllianceBernstein L.P.	(23,429,489)	0	0	0	50,760,288	0		0	27,330,799	0
00000	13-2677213	ACMC, LLC	(345,100,000)	0	0	0	(19,221,637)	0		(17,500,000)	(381,821,637)	0
00000	13-3633538	Alliance Bernstein Corporation	0	0	0	0	(2,159,783)	0		0	(2,159,783)	0
00000	58-1538468	AXA Advisors, LLC	0	0	0	0	0	0		0	0	0
00000	13-3266813	ECMC, LLC	0	0	0	0	0	0		0	0	0
00000	13-3350365	AXA Distributors, LLC	0	0	0	0	551,184,476	0		0	551,184,476	0
14355	14-1903564	AXA RE Arizona Company	0	0	400,000,000	0	0	141,019,154		(1,312,556)	539,706,598	(13,387,250,123)
78077	86-0222062	MONY Life Insurance Company of America	5,640,689	0	0	0	(149,315,297)	(2,533,530)		0	(146,208,138)	36,095,831
84530	38-2046096	U.S. Financial Life Insurance Company	0	(25,000,000)	0	0	(8,662,860)	80,500,684		0	46,837,824	940,441,980
00000	27-0294443	787 Holdings, LLC	0	0	0	0	0	0		(15,296,970)	(15,296,970)	0
68365	04-2729166	AXA Corporate Solutions Life Re Co	0	(191,900,000)	0	0	(218,756)	4,453,199		(8,955,396)	(196,620,953)	593,140,731
36552	36-2994662	Coliseum Reinsurance Company	(12,211,200)	9,278,589	0	0	6,771,120	(6,884,444)		0	(3,045,935)	(22,027,975)
00000	AA-1320035	Colisee Re Paris	0	0	0	0	0	0		(14,955,000)	(14,955,000)	0
00000	AA-1320097	AXA Global Life	0	0	0	0	0	(95,474)		0	(95,474)	2,869,293
00000	22-3492811	ESSCO	0	0	0	0	9,800	0		0	9,800	0
00000	36-3044045	AXA America Corporate Solutions, Inc.	30,000,000	0	0	0	0	0		71,216,000	101,216,000	0
00000	13-3813232	JMR Reality	0	0	0	0	(432,692)	0		0	(432,692)	0
33022	13-3594502	AXA Insurance Company	0	(9,278,589)	0	0	(5,500,824)	0		0	(14,779,413)	0
16187	04-2482364	Mosaic Insurance Company	0	0	0	0	(734,003)	6,884,444		0	6,150,441	22,027,975
15502	46-5697182	CS Life Re Company	0	(50,000,000)	0	0	(4,407,327)	(4,151,342)		0	(58,558,669)	(595,354,321)
21032	13-5009848	GLOBAL Reinsurance Corporation of America	0	(36,000,000)	0	0	(2,633,475)	0		0	(38,633,475)	0
00000	00-0000000	AXA DBIO S.C.A.	0	29,000,000	0	0	0	0		0	29,000,000	0
00000	00-0000000	AXA Investment Managers	0	0	0	0	446,223	0		0	446,223	0
00000	13-3907460	Global US Holdings Inc.	0	7,000,000	0	0	2,187,252	0		0	9,187,252	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

		Responses
	MARCH FILING	
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed with this statement by March 1?	YES
	APRIL FILING	
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7.	Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?	YES
8.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
	JUNE FILING	
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
	AUGUST FILING	
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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

	MARCH FILING	
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	YES
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	YES
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES
27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	YES
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?	YES
	APRIL FILING	
41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	YES
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	YES
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
	AUGUST FILING	
51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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EXPLANATIONS:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12. The data for this supplement is not required to be filed.
13. The data for this supplement is not required to be filed.
14. The data for this supplement is not required to be filed.
15.
16.
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18.
19. 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.
23. The data for this supplement is not required to be filed.
24.
25.
26.
27. The data for this supplement is not required to be filed.
28. The data for this supplement is not required to be filed.
29.
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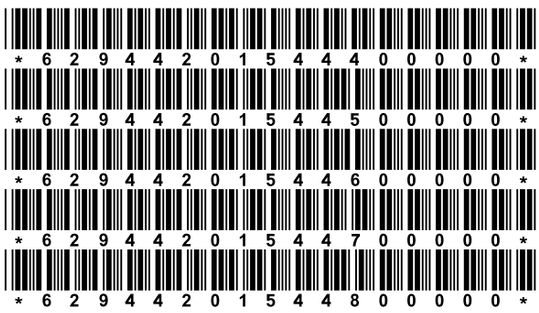
33. The data for this supplement is not required to be filed.
34.

BAR CODE:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

35.

36. The data for this supplement is not required to be filed.

37. The data for this supplement is not required to be filed.

38. The data for this supplement is not required to be filed.

39. The data for this supplement is not required to be filed.

40.

41. The data for this supplement is not required to be filed.

42.

43. The data for this supplement is not required to be filed.

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48.

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50.

51.

Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Statement Date			4
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31, Prior Year Net Admitted Assets
2504. Other assets non-admitted	72,859,393	72,859,393	0	0
2505. Corporate-owned life insurance	855,634,962	0	855,634,962	860,325,359
2597. Summary of remaining write-ins for Line 25	928,494,355	72,859,393	855,634,962	860,325,359

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31 Prior Year
2504. Miscellaneous liabilities	95,346,305	74,272,067
2597. Summary of remaining write-ins for Line 25	95,346,305	74,272,067

Additional Write-ins for Summary of Operations:

	1 Current Year	2 Prior Year
2704. Fines & penalties of reg authorities	2,969	74,188
2797. Summary of remaining write-ins for Line 27	2,969	74,188

Additional Write-Ins for Schedule T:

	1	Direct Business Only					
		Life Contracts		4	5	6	7
States, Etc.	Active Status	2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
58004. United Kingdom	...XXX...	138,423	1	32,152	1,135	171,711	0
58005. Other Foreign	...XXX...	33,116,333	79,248	338,674	378	33,534,633	0
58997. Summary of remaining write-ins for line 58	...XXX...	33,254,756	79,248	370,825	1,513	33,706,343	0

Overflow Page for Write-Ins

Additional Write-ins for Analysis of Operations:

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance(a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Fines & penalties of reg authorities	2,969	0	1,723	0	0	0	0	1,246	0	0	0	0
2797. Summary of remaining write-ins for Line 27	2,969	0	1,723	0	0	0	0	1,246	0	0	0	0

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	Gross Investment Holdings 2 Percentage	Admitted Assets as Reported in the Annual Statement 3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	7,622,956,701	15.9	7,622,956,701	0	7,622,956,701	15.9
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	0	0.0	0	0	0	0.0
1.22 Issued by U.S. government sponsored agencies	1,061,380,065	2.2	1,061,380,065	0	1,061,380,065	2.2
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)	377,809,599	0.8	377,809,599	0	377,809,599	0.8
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	89,605,000	0.2	89,605,000	0	89,605,000	0.2
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	134,197,000	0.3	134,197,000	0	134,197,000	0.3
1.43 Revenue and assessment obligations	160,354,559	0.3	160,354,559	0	160,354,559	0.3
1.44 Industrial development and similar obligations	0	0.0	0	0	0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	57,223,085	0.1	57,223,085	0	57,223,085	0.1
1.512 Issued or guaranteed by FNMA and FHLMC	412,991,437	0.9	412,991,437	0	412,991,437	0.9
1.513 All other	0	0.0	0	0	0	0.0
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	48,542,199	0.1	48,542,199	0	48,542,199	0.1
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-based securities issued or guaranteed by agencies shown in Line 1.521	322,775	0.0	322,775	0	322,775	0.0
1.523 All other	561,977,297	1.2	561,977,297	0	561,977,297	1.2
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	14,036,713,007	29.3	14,036,713,007	0	14,036,713,007	29.3
2.2 Unaffiliated non-U.S. securities (including Canada)	5,406,015,444	11.3	5,406,015,444	0	5,406,015,444	11.3
2.3 Affiliated securities	1,504,301,911	3.1	1,504,301,911	0	1,504,301,911	3.1
3. Equity interests:						
3.1 Investments in mutual funds	0	0.0	0	0	0	0.0
3.2 Preferred stocks:						
3.21 Affiliated	0	0.0	0	0	0	0.0
3.22 Unaffiliated	408,364,458	0.9	408,364,458	0	408,364,458	0.9
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated	0	0.0	0	0	0	0.0
3.32 Unaffiliated	347,114	0.0	347,114	0	347,114	0.0
3.4 Other equity securities:						
3.41 Affiliated	759,317,680	1.6	759,317,680	0	759,317,680	1.6
3.42 Unaffiliated	31,370,100	0.1	31,370,100	0	31,370,100	0.1
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated	0	0.0	0	0	0	0.0
3.52 Unaffiliated	0	0.0	0	0	0	0.0
4. Mortgage loans:						
4.1 Construction and land development	372,031,626	0.8	372,031,626	0	372,031,626	0.8
4.2 Agricultural	2,323,775,919	4.9	2,323,775,919	0	2,323,775,919	4.9
4.3 Single family residential properties	0	0.0	0	0	0	0.0
4.4 Multifamily residential properties	1,242,174,964	2.6	1,242,174,964	0	1,242,174,964	2.6
4.5 Commercial loans	3,597,402,462	7.5	3,597,402,462	0	3,597,402,462	7.5
4.6 Mezzanine real estate loans	0	0.0	0	0	0	0.0
5. Real estate investments:						
5.1 Property occupied by company	0	0.0	0	0	0	0.0
5.2 Property held for production of income (including $.....0 of property acquired in satisfaction of debt)	1	0.0	1	0	1	0.0
5.3 Property held for sale (including $.....0 property acquired in satisfaction of debt)	0	0.0	0	0	0	0.0
6. Contract loans	3,386,358,946	7.1	3,386,358,946	0	3,386,358,946	7.1
7. Derivatives	518,256,815	1.1	518,256,815	0	518,256,815	1.1
8. Receivables for securities	63,819,439	0.1	63,819,439	0	63,819,439	0.1
9. Securities lending (Line 10, Asset Page reinvested collateral)	0	0.0	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	2,244,789,279	4.7	2,244,789,279	0	2,244,789,279	4.7
11. Other invested assets	1,442,507,205	3.0	1,442,507,205	0	1,442,507,205	3.0
12. Total invested assets	47,864,906,087	100.0	47,864,906,087	0	47,864,906,087	100.0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		1
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	0	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	0	0
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13	0	
	3.2 Totals, Part 3, Column 11	0	0
4.	Total gain (loss) on disposals, Part 3, Column 18		0
5.	Deduct amounts received on disposals, Part 3, Column 15		0
6.	Total foreign exchange change in book/adjusted carrying value:		
	6.1 Totals, Part 1, Column 15	0	
	6.2 Totals, Part 3, Column 13	0	0
7.	Deduct current year's other-than-temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12	0	
	7.2 Totals, Part 3, Column 10	0	0
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11	0	
	8.2 Totals, Part 3, Column 9	0	0
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8)		1
10.	Deduct total nonadmitted amounts		0
11.	Statement value at end of current period (Line 9 minus Line 10)		1

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		6,827,280,324
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	1,378,017,787	
	2.2 Additional investment made after acquisition (Part 2, Column 8)	190,658,574	1,568,676,361
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12	0	
	3.2 Totals, Part 3, Column 11	0	0
4.	Accrual of discount		258,374
5.	Unrealized valuation increase (decrease):		
	5.1 Totals, Part 1, Column 9	816,385	
	5.2 Totals, Part 3, Column 8	0	816,385
6.	Total gain (loss) on disposals, Part 3, Column 18		0
7.	Deduct amounts received on disposals, Part 3, Column 15		858,894,381
8.	Deduct amortization of premium and mortgage interest points and commitment fees		896,409
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13	0	
	9.2 Totals, Part 3, Column 13	0	0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11	1,855,683	
	10.2 Totals, Part 3, Column 10	0	1,855,683
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		7,535,384,971
12.	Total valuation allowance		0
13.	Subtotal (Line 11 plus Line 12)		7,535,384,971
14.	Deduct total nonadmitted amounts		0
15.	Statement value at end of current period (Line 13 minus Line 14)		7,535,384,971

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		1,582,988,862
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	35,446,518	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	85,656,343	121,102,861
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16	0	
	3.2 Totals, Part 3, Column 12	0	0
4.	Accrual of discount		10,398
5.	Unrealized valuation increase (decrease):		
	5.1 Totals, Part 1, Column 13	(4,033,916)	
	5.2 Totals, Part 3, Column 9	(49,670,393)	(53,704,309)
6.	Total gain (loss) on disposals, Part 3, Column 19		8,551
7.	Deduct amounts received on disposals, Part 3, Column 16		191,442,753
8.	Deduct amortization of premium and depreciation		633,716
9.	Total foreign exchange change in book/adjusted carrying value:		
	9.1 Totals, Part 1, Column 17	0	
	9.2 Totals, Part 3, Column 14	0	0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 15	9,985,005	
	10.2 Totals, Part 3, Column 11	15,201,924	25,186,929
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		1,433,142,965
12.	Deduct total nonadmitted amounts		30,303,914
13.	Statement value at end of current period (Line 11 minus Line 12)		1,402,839,051

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		32,083,723,205
2.	Cost of bonds and stocks acquired, Part 3, Column 7		13,889,521,680
3.	Accrual of discount		166,609,219
4.	Unrealized valuation increase (decrease):		
	4.1 Part 1, Column 12	52,033,042	
	4.2 Part 2, Section 1, Column 15	0	
	4.3 Part 2, Section 2, Column 13	(284,693,178)	
	4.4 Part 4, Column 11	4,472,835	(228,187,301)
5.	Total gain (loss) on disposals, Part 4, Column 19		23,798,940
6.	Deduct consideration for bonds and stocks disposed of, Part 4, Column 7		13,177,813,681
7.	Deduct amortization of premium		35,356,765
8.	Total foreign exchange change in book/adjusted carrying value:		
	8.1 Part 1, Column 15	(8,927,904)	
	8.2 Part 2, Section 1, Column 19	0	
	8.3 Part 2, Section 2, Column 16	0	
	8.4 Part 4, Column 15	1,661,561	(7,266,343)
9.	Deduct current year's other-than-temporary impairment recognized:		
	9.1 Part 1, Column 14	39,256,521	
	9.2 Part 2, Section 1, Column 17	0	
	9.3 Part 2, Section 2, Column 14	313,009	
	9.4 Part 4, Column 13	1,669,993	41,239,523
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		32,673,789,431
11.	Deduct total nonadmitted amounts		0
12.	Statement value at end of current period (Line 10 minus Line 11)		32,673,789,431

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1. United States	8,741,559,851	8,722,761,729	8,480,043,182	14,738,802,435
Governments (Including all obligations	2. Canada	120,849,688	143,216,751	135,714,010	118,275,999
guaranteed by governments)	3. Other Countries	256,959,911	262,037,609	260,854,110	248,337,694
	4. Totals	9,119,369,450	9,128,016,089	8,876,611,302	15,105,416,128
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	113,997,000	131,940,864	114,201,704	113,560,000
U.S. Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions	7. Totals	731,693,207	801,613,717	716,831,478	735,927,740
Industrial and Miscellaneous and Hybrid	8. United States	14,532,451,618	15,077,739,773	14,608,266,023	14,864,460,056
Securities (Unaffiliated)	9. Canada	1,191,383,276	1,147,495,826	1,200,205,053	1,185,358,000
	10. Other Countries	4,281,193,629	4,401,243,420	4,287,361,713	4,274,352,429
	11. Totals	20,005,028,523	20,626,479,019	20,095,832,789	20,324,170,485
Parent, Subsidiaries and Affiliates	12. Totals	1,504,301,911	1,504,301,911	1,506,030,000	1,500,000,000
	13. Total Bonds	31,474,390,091	32,192,351,600	31,309,507,273	37,779,074,353
PREFERRED STOCKS	14. United States	408,364,458	446,639,041	318,204,374	
Industrial and Miscellaneous (Unaffiliated)	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	408,364,458	446,639,041	318,204,374	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	408,364,458	446,639,041	318,204,374	
COMMON STOCKS	20. United States	31,717,214	31,717,214	31,720,733	
Industrial and Miscellaneous (Unaffiliated)	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	31,717,214	31,717,214	31,720,733	
Parent, Subsidiaries and Affiliates	24. Totals	759,317,680	759,317,680	449,829,324	
	25. Total Common Stocks	791,034,894	791,034,894	481,550,057	
	26. Total Stocks	1,199,399,352	1,237,673,935	799,754,431	
	27. Total Bonds and Stocks	32,673,789,443	33,430,025,535	32,109,261,704	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. **U.S. Governments**											
1.1 NAIC 1	489,512,236	97,695,758	938,473,933	556,468,348	7,128,036,371	9,210,186,646	27.5	6,668,347,793	20.9	9,210,186,646	0
1.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	489,512,236	97,695,758	938,473,933	556,468,348	7,128,036,371	9,210,186,646	27.5	6,668,347,793	20.9	9,210,186,646	0
2. **All Other Governments**											
2.1 NAIC 1	14,792,634	142,281,093	128,490,338	15,774,706	15,935,440	317,274,211	0.9	347,340,412	1.1	285,023,655	32,250,556
2.2 NAIC 2	0	5,894,628	48,228,555	2,324,459	4,087,746	60,535,388	0.2	47,073,542	0.1	28,221,103	32,314,285
2.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	14,792,634	148,175,721	176,718,893	18,099,165	20,023,186	377,809,599	1.1	394,413,954	1.2	313,244,758	64,564,841
3. **U.S. States, Territories and Possessions, etc., Guaranteed**											
3.1 NAIC 1	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. **U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed**											
4.1 NAIC 1	0	0	2,439,107	111,557,893	0	113,997,000	0.3	114,041,251	0.4	113,997,000	0
4.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	2,439,107	111,557,893	0	113,997,000	0.3	114,041,251	0.4	113,997,000	0
5. **U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed**											
5.1 NAIC 1	100,510,987	208,785,822	177,668,917	163,992,613	59,934,367	710,892,706	2.1	844,363,887	2.7	710,892,706	0
5.2 NAIC 2	0	0	2,574,510	17,625,490	0	20,200,000	0.1	0	0.0	20,200,000	0
5.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	600,490	0	0	0	600,490	0.0	0	0.0	600,490	0
5.7 Totals	100,510,987	209,386,312	180,243,427	181,618,103	59,934,367	731,693,196	2.2	844,363,887	2.7	731,693,196	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. **Industrial and Miscellaneous (unaffiliated)**											
6.1 NAIC 1	2,645,689,920	3,056,820,147	4,090,203,354	800,218,325	175,439,298	10,768,371,044	32.1	11,265,644,959	35.4	7,283,268,158	3,485,102,886
6.2 NAIC 2	509,447,515	3,280,756,565	4,951,399,746	998,558,529	55,051,481	9,795,213,836	29.2	9,915,729,419	31.1	6,214,614,053	3,580,599,784
6.3 NAIC 3	29,732,517	363,491,094	118,499,126	45,130,910	0	556,853,647	1.7	753,904,669	2.4	299,312,009	257,541,638
6.4 NAIC 4	86,599,011	50,066,844	2,835,476	0	0	139,501,331	0.4	105,220,355	0.3	94,612,336	44,888,995
6.5 NAIC 5	28,831,159	50,387,489	16,786,608	0	0	96,005,256	0.3	93,955,669	0.3	27,791,417	68,213,839
6.6 NAIC 6	8,510,112	6,783,858	7,265,420	24,234	0	22,583,624	0.1	70,335,033	0.2	2,010,623	20,573,001
6.7 Totals	3,308,810,234	6,808,305,997	9,186,989,730	1,843,931,998	230,490,779	21,378,528,738	63.8	22,204,790,104	69.7	13,921,608,596	7,456,920,143
7. **Hybrid Securities**											
7.1 NAIC 1	16,500,000	0	0	0	0	16,500,000	0.0	54,893,298	0.2	16,500,000	0
7.2 NAIC 2	25,403,396	0	0	97,815,763	19,400,295	142,619,454	0.4	138,036,202	0.4	135,702,331	6,917,123
7.3 NAIC 3	29,003,834	0	0	0	0	29,003,834	0.1	165,978,254	0.5	29,003,834	0
7.4 NAIC 4	0	0	0	0	0	0	0.0	65,236,676	0.2	0	0
7.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	70,907,230	0	0	97,815,763	19,400,295	188,123,288	0.6	424,144,430	1.3	181,206,165	6,917,123
8. **Parent, Subsidiaries and Affiliates**											
8.1 NAIC 1	500,000,000	1,004,301,911	0	0	0	1,504,301,911	4.5	1,205,084,073	3.8	0	1,504,301,911
8.2 NAIC 2	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	500,000,000	1,004,301,911	0	0	0	1,504,301,911	4.5	1,205,084,073	3.8	0	1,504,301,911

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. **Total Bonds Current Year**											
9.1 NAIC 1	(d)3,767,005,777	4,509,884,731	5,337,275,649	1,648,011,885	7,379,345,476	22,641,523,518	67.6	XXX	XXX	17,619,868,165	5,021,655,353
9.2 NAIC 2	(d)534,850,911	3,286,651,193	5,002,202,811	1,116,324,241	78,539,522	10,018,568,678	29.9	XXX	XXX	6,398,737,487	3,619,831,192
9.3 NAIC 3	(d)58,736,351	363,491,094	118,499,126	45,130,910	0	585,857,481	1.7	XXX	XXX	328,315,843	257,541,638
9.4 NAIC 4	(d)86,599,011	50,066,844	2,835,476	0	0	139,501,331	0.4	XXX	XXX	94,612,336	44,888,995
9.5 NAIC 5	(d)28,831,159	50,387,489	16,786,608	0	0	(c)96,005,256	0.3	XXX	XXX	27,791,417	68,213,839
9.6 NAIC 6	(d)8,510,112	7,384,348	7,265,420	24,234	0	(c)23,184,114	0.1	XXX	XXX	2,611,113	20,573,001
9.7 Totals	4,484,533,321	8,267,865,699	10,484,865,090	2,809,491,270	7,457,884,998	(b)33,504,640,378	100.0	XXX	XXX	24,471,936,361	9,032,704,018
9.8 Line 9.7 as a % of Col. 6	13.4	24.7	31.3	8.4	22.3	100.0	XXX	XXX	XXX	73.0	27.0
10. **Total Bonds Prior Year**											
10.1 NAIC 1	2,699,911,150	4,059,966,191	5,966,156,542	1,734,341,361	6,039,340,429	XXX	XXX	20,499,715,673	64.4	15,551,457,628	4,948,258,045
10.2 NAIC 2	1,040,695,108	2,695,833,718	5,067,698,098	1,188,076,280	108,535,959	XXX	XXX	10,100,839,163	31.7	6,442,785,484	3,658,053,678
10.3 NAIC 3	230,250,873	411,810,261	99,424,580	168,158,982	10,238,227	XXX	XXX	919,882,923	2.9	629,029,386	290,853,537
10.4 NAIC 4	71,416,162	39,975,956	10,233,578	25,829,869	23,001,466	XXX	XXX	170,457,031	0.5	97,568,727	72,888,305
10.5 NAIC 5	20,053,166	47,085,784	14,795,385	12,021,334	0	XXX	XXX	(c)93,955,669	0.3	12,021,334	81,934,335
10.6 NAIC 6	14,977,801	40,615,472	14,664,618	77,142	0	XXX	XXX	(c)70,335,033	0.2	10,213,660	60,121,373
10.7 Totals	4,077,304,260	7,295,287,382	11,172,972,801	3,128,504,968	6,181,116,081	XXX	XXX	(b)31,855,185,492	100.0	22,743,076,219	9,112,109,273
10.8 Line 10.7 as a % of Col. 8	12.8	22.9	35.1	9.8	19.4	XXX	XXX	100.0	XXX	71.4	28.6
11. **Total Publicly Traded Bonds**											
11.1 NAIC 1	2,695,558,445	2,318,412,905	3,887,535,399	1,378,971,199	7,339,390,216	17,619,868,164	52.6	15,551,457,628	48.8	17,619,868,164	XXX
11.2 NAIC 2	255,935,662	1,961,991,451	3,277,680,969	835,589,884	67,539,522	6,398,737,488	19.1	6,442,785,484	20.2	6,398,737,488	XXX
11.3 NAIC 3	53,704,204	165,095,483	81,000,838	28,515,319	0	328,315,844	1.0	629,029,386	2.0	328,315,844	XXX
11.4 NAIC 4	68,104,212	25,585,320	922,803	0	0	94,612,335	0.3	97,568,727	0.3	94,612,335	XXX
11.5 NAIC 5	15,000,000	725,000	12,066,417	0	0	27,791,417	0.1	12,021,334	0.0	27,791,417	XXX
11.6 NAIC 6	1,138,124	1,472,990	0	0	0	2,611,114	0.0	10,213,660	0.0	2,611,114	XXX
11.7 Totals	3,089,440,647	4,473,283,149	7,259,206,426	2,243,076,402	7,406,929,738	24,471,936,362	73.0	22,743,076,219	71.4	24,471,936,362	XXX
11.8 Line 11.7 as a % of Col. 6	12.6	18.3	29.7	9.2	30.3	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	9.2	13.4	21.7	6.7	22.1	73.0	XXX	XXX	XXX	73.0	XXX
12. **Total Privately Placed Bonds**											
12.1 NAIC 1	1,071,447,332	2,191,471,826	1,449,740,249	269,040,686	39,955,260	5,021,655,353	15.0	4,948,258,045	15.5	XXX	5,021,655,353
12.2 NAIC 2	278,915,249	1,324,659,743	1,724,521,842	280,734,358	11,000,000	3,619,831,192	10.8	3,658,053,678	11.5	XXX	3,619,831,192
12.3 NAIC 3	5,032,147	198,395,611	37,498,288	16,615,592	0	257,541,638	0.8	290,853,537	0.9	XXX	257,541,638
12.4 NAIC 4	18,494,799	24,481,523	1,912,672	0	0	44,888,994	0.1	72,888,305	0.2	XXX	44,888,994
12.5 NAIC 5	13,831,159	49,662,489	4,720,191	0	0	68,213,839	0.2	81,934,335	0.3	XXX	68,213,839
12.6 NAIC 6	7,371,989	5,911,358	7,265,420	24,234	0	20,573,001	0.1	60,121,373	0.2	XXX	20,573,001
12.7 Totals	1,395,092,675	3,794,582,550	3,225,658,662	566,414,870	50,955,260	9,032,704,017	27.0	9,112,109,273	28.6	XXX	9,032,704,017
12.8 Line 12.7 as a % of Col. 6	15.4	42.0	35.7	6.3	0.6	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	4.2	11.3	9.6	1.7	0.2	27.0	XXX	XXX	XXX	XXX	27.0

(a) Includes $.....3,397,273,742 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $.....313,000,000 current year, $.....432,119,743 prior year of bonds with Z designations and $.....0 current year, $.....747,469,348 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes $.....5,467,056 current year, $.....6,301,944 prior year of bonds with 5* designations and $.....0 current year, $.....0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 $.....0; NAIC 2 $.....0; NAIC 3 $.....0; NAIC 4 $.....0; NAIC 5 $.....0; NAIC 6 $.....0.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. **U.S. Governments**											
1.1 Issuer Obligations	470,339,177	67,765,979	929,515,827	553,254,076	7,127,816,937	9,148,691,996	27.3	6,590,146,710	20.7	9,148,691,996	0
1.2 Residential Mortgage-Backed Securities	18,580,616	27,261,688	7,947,075	3,214,272	219,434	57,223,085	0.2	73,365,095	0.2	57,223,085	0
1.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Other Loan-Backed and Structured Securities	592,443	2,668,090	1,011,031	0	0	4,271,564	0.0	4,835,988	0.0	4,271,564	0
1.5 Totals	489,512,236	97,695,757	938,473,933	556,468,348	7,128,036,371	9,210,186,645	27.5	6,668,347,793	20.9	9,210,186,645	0
2. **All Other Governments**											
2.1 Issuer Obligations	14,792,634	148,175,721	176,718,893	18,099,165	20,023,185	377,809,598	1.1	394,413,954	1.2	313,244,758	64,564,841
2.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Totals	14,792,634	148,175,721	176,718,893	18,099,165	20,023,185	377,809,598	1.1	394,413,954	1.2	313,244,758	64,564,841
3. **U.S. States, Territories and Possessions, Guaranteed**											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
3.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. **U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed**											
4.1 Issuer Obligations	0	0	2,439,107	111,557,893	0	113,997,000	0.3	114,041,252	0.4	113,997,000	0
4.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Totals	0	0	2,439,107	111,557,893	0	113,997,000	0.3	114,041,252	0.4	113,997,000	0
5. **U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed**											
5.1 Issuer Obligations	0	4,515,816	84,284,001	115,244,048	50,112,544	254,156,409	0.8	254,156,966	0.8	254,156,409	0
5.2 Residential Mortgage-Backed Securities	96,097,372	193,280,962	95,959,425	66,374,055	9,821,823	461,533,637	1.4	571,191,684	1.8	461,533,637	0
5.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Other Loan-Backed and Structured Securities	4,413,615	11,589,534	0	0	0	16,003,149	0.0	19,015,236	0.1	16,003,149	0
5.5 Totals	100,510,987	209,386,312	180,243,426	181,618,103	59,934,367	731,693,195	2.2	844,363,886	2.7	731,693,195	0
6. **Industrial and Miscellaneous (unaffiliated)**											
6.1 Issuer Obligations	2,945,147,809	6,404,478,373	9,006,006,095	1,736,389,249	229,967,388	20,321,988,914	60.7	20,870,609,814	65.5	13,677,193,585	6,644,795,329
6.2 Residential Mortgage-Backed Securities	862,722	538,861	123,623	19,982	0	1,545,188	0.0	11,218,536	0.0	1,496,150	49,038
6.3 Commercial Mortgage-Backed Securities	318,190,372	199,274,695	20,426,135	62,621	514	537,954,337	1.6	745,288,153	2.3	128,947,561	409,006,776
6.4 Other Loan-Backed and Structured Securities	44,609,331	204,014,069	160,433,876	107,460,148	522,876	517,040,300	1.5	577,673,599	1.8	113,971,301	403,068,999
6.5 Totals	3,308,810,234	6,808,305,998	9,186,989,729	1,843,932,000	230,490,778	21,378,528,739	63.8	22,204,790,102	69.7	13,921,608,597	7,456,920,142
7. **Hybrid Securities**											
7.1 Issuer Obligations	70,907,230	0	0	97,815,763	19,400,295	188,123,288	0.6	371,077,143	1.2	181,206,166	6,917,123
7.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	53,067,287	0.2	0	0
7.5 Totals	70,907,230	0	0	97,815,763	19,400,295	188,123,288	0.6	424,144,430	1.3	181,206,166	6,917,123
8. **Parent, Subsidiaries and Affiliates**											
8.1 Issuer Obligations	500,000,000	1,004,301,911	0	0	0	1,504,301,911	4.5	1,205,084,073	3.8	0	1,504,301,911
8.2 Residential Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Totals	500,000,000	1,004,301,911	0	0	0	1,504,301,911	4.5	1,205,084,073	3.8	0	1,504,301,911

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. **Total Bonds Current Year**											
9.1 Issuer Obligations	4,001,186,850	7,629,237,800	10,198,963,923	2,632,360,194	7,447,320,349	31,909,069,116	95.2	XXX	XXX	23,688,489,914	8,220,579,204
9.2 Residential Mortgage-Backed Securities	115,540,710	221,081,511	104,030,123	69,608,309	10,041,257	520,301,910	1.6	XXX	XXX	520,252,872	49,038
9.3 Commercial Mortgage-Backed Securities	318,190,372	199,274,695	20,426,135	62,621	514	537,954,337	1.6	XXX	XXX	128,947,561	409,006,776
9.4 Other Loan-Backed and Structured Securities	49,615,389	218,271,693	161,444,907	107,460,148	522,876	537,315,013	1.6	XXX	XXX	134,246,014	403,068,999
9.5 Totals	4,484,533,321	8,267,865,699	10,484,865,088	2,809,491,272	7,457,884,996	33,504,640,376	100.0	XXX	XXX	24,471,936,361	9,032,704,017
9.6 Line 9.5 as a % of Col. 6	13.4	24.7	31.3	8.4	22.3	100.0	XXX	XXX	XXX	73.0	27.0
10. **Total Bonds Prior Year**											
10.1 Issuer Obligations	3,462,391,384	6,497,045,954	10,774,684,651	2,921,749,225	6,143,658,698	XXX	XXX	29,799,529,912	93.5	21,647,723,532	8,151,806,382
10.2 Residential Mortgage-Backed Securities	149,846,969	272,555,649	127,280,094	92,274,396	13,818,207	XXX	XXX	655,775,315	2.1	655,484,188	291,126
10.3 Commercial Mortgage-Backed Securities	383,711,238	295,669,469	65,707,371	189,085	10,990	XXX	XXX	745,288,153	2.3	245,394,521	499,893,631
10.4 Other Loan-Backed and Structured Securities	81,354,670	230,016,309	205,300,684	114,292,261	23,628,186	XXX	XXX	654,592,110	2.1	194,473,977	460,118,133
10.5 Totals	4,077,304,261	7,295,287,381	11,172,972,800	3,128,504,967	6,181,116,081	XXX	XXX	31,855,185,490	100.0	22,743,076,218	9,112,109,272
10.6 Line 10.5 as a % of Col. 8	12.8	22.9	35.1	9.8	19.4	XXX	XXX	100.0	XXX	71.4	28.6
11. **Total Publicly Traded Bonds**											
11.1 Issuer Obligations	2,833,922,786	4,180,612,625	7,129,813,927	2,147,252,095	7,396,888,480	23,688,489,913	70.7	21,647,723,532	68.0	23,688,489,913	XXX
11.2 Residential Mortgage-Backed Securities	115,540,711	221,081,511	103,981,085	69,608,308	10,041,257	520,252,872	1.6	655,484,188	2.1	520,252,872	XXX
11.3 Commercial Mortgage-Backed Securities	122,528,688	6,418,873	0	0	0	128,947,561	0.4	245,394,521	0.8	128,947,561	XXX
11.4 Other Loan-Backed and Structured Securities	17,448,462	65,170,139	25,411,414	26,215,998	0	134,246,013	0.4	194,473,977	0.6	134,246,013	XXX
11.5 Totals	3,089,440,647	4,473,283,148	7,259,206,426	2,243,076,401	7,406,929,737	24,471,936,359	73.0	22,743,076,218	71.4	24,471,936,359	XXX
11.6 Line 11.5 as a % of Col. 6	12.6	18.3	29.7	9.2	30.3	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	9.2	13.4	21.7	6.7	22.1	73.0	XXX	XXX	XXX	73.0	XXX
12. **Total Privately Placed Bonds**											
12.1 Issuer Obligations	1,167,264,063	3,448,625,174	3,069,149,996	485,108,100	50,431,870	8,220,579,203	24.5	8,151,806,382	25.6	XXX	8,220,579,203
12.2 Residential Mortgage-Backed Securities	0	0	49,038	0	0	49,038	0.0	291,126	0.0	XXX	49,038
12.3 Commercial Mortgage-Backed Securities	195,661,684	192,855,822	20,426,135	62,621	514	409,006,776	1.2	499,893,631	1.6	XXX	409,006,776
12.4 Other Loan-Backed and Structured Securities	32,166,927	153,101,554	136,033,492	81,244,149	522,876	403,068,998	1.2	460,118,133	1.4	XXX	403,068,998
12.5 Totals	1,395,092,674	3,794,582,550	3,225,658,661	566,414,870	50,955,260	9,032,704,015	27.0	9,112,109,272	28.6	XXX	9,032,704,015
12.6 Line 12.5 as a % of Col. 6	15.4	42.0	35.7	6.3	0.6	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	4.2	11.3	9.6	1.7	0.2	27.0	XXX	XXX	XXX	XXX	27.0

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	1,252,834,127	1,252,834,127	0	0	0
2. Cost of short-term investments acquired	24,847,765,861	24,847,765,861	0	0	0
3. Accrual of discount	25,543	25,543	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	24,070,374,971	24,070,374,971	0	0	0
7. Deduct amortization of premium	263	263	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,030,250,297	2,030,250,297	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,030,250,297	2,030,250,297	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/Adjusted Carrying Value, December 31, prior year (Line 9, prior year)			1,134,337,050
2.	Cost paid/(consideration received) on additions:			
	2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12		(12,557,412)	
	2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14		(1,937,539)	(14,494,951)
3.	Unrealized valuation increase/(decrease):			
	3.1 Section 1, Column 17		(192,251,035)	
	3.2 Section 2, Column 19		(384,621,754)	(576,872,789)
4.	Total gain (loss) on termination recognized, Section 2, Column 22			262,430,741
5.	Considerations received/(paid) on terminations, Section 2, Column 15			303,357,441
6.	Amortization:			
	6.1 Section 1, Column 19		(3,047,036)	
	6.2 Section 2, Column 21		(11,594)	(3,058,630)
7.	Adjustment to the Book/Adjusted Carrying Value of hedged item:			
	7.1 Section 1, Column 20		0	
	7.2 Section 2, Column 23		0	0
8.	Total foreign exchange change in Book/Adjusted Carrying Value:			
	8.1 Section 1, Column 18		0	
	8.2 Section 2, Column 20		0	0
9.	Book/Adjusted Carrying Value at end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 + 7 + 8)			498,983,979
10.	Deduct nonadmitted assets			0
11.	Statement value at end of current period (Line 9 minus Line 10)			498,983,979

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Futures Contracts

1.	Book/Adjusted Carrying Value, December 31, prior year (Line 6 prior year)				0
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)				19,272,836
3.1	Add:				
	Change in variation margin on open contracts - highly effective hedges:				
	3.11 Section 1, Column 15, current year minus	0			
	3.12 Section 1, Column 15, prior year	0	0		
	Change in the valuation margin on open contracts - all other:				
	3.13 Section 1, Column 18, current year minus	(32,471,124)			
	3.14 Section 1, Column 18, prior year	(53,489,194)	21,018,071	21,018,071	
3.2	Add:				
	Change in adjustment to basis of hedged item:				
	3.21 Section 1, Column 17, current year to date minus	0			
	3.22 Section 1, Column 17, prior year	0	0		
	Change in amount recognized:				
	3.23 Section 1, Column 19, current year to date minus	(32,471,124)			
	3.24 Section 1, Column 19, prior year	(53,489,194)	21,018,071	21,018,071	
3.3	Subtotal (Line 3.1 minus Line 3.2)				0
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)		(193,964,020)		
4.2	Less:				
	4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)	0			
	4.22 Amount recognized (Section 2, Column 16)	(193,964,020)	(193,964,020)		
4.3	Subtotal (Line 4.1 minus Line 4.2)				0
5.	Dispositions gains (losses) on contracts terminated in prior year:				
	5.1 Total gain (loss) recognized for terminations in prior year				0
	5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year				0
6.	Book/Adjusted Carrying Value at end of current period (Lines 1 + 2 + 3.3 - 4.3 - 5.1 - 5.2)				19,272,836
7.	Deduct nonadmitted assets				0
8.	Statement value at end of current period (Line 6 minus Line 7)				19,272,836

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic) Asset Transactions								Components of the Replication (Synthetic Asset) Transactions							
								Derivative Instrument(s) Open			Cash Instrument(s) Held				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Desig. or Other Description	Book/Adjusted Carrying Value	Fair Value
Replicated Assets Open															
341027	PORTFOLIO HEDGE..	1	10,000,000	10,116,058	10,111,516	04/05/2012	02/15/2042	341027 AXA TIP SWAP GA CPI	0	864,390	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	10,116,058	9,247,126
432346	PORTFOLIO HEDGE..	1	25,000,000	21,137,459	22,982,511	07/10/2013	02/15/2043	432346 AXA TIP SWAP GA CPI	0	1,096,582	912810R	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	21,137,459	21,885,929
528823	PORTFOLIO HEDGE..	1	55,000,000	51,481,303	53,063,344	10/01/2014	02/15/2043	528823 AXA TIP SWAP GA CPI	0	4,914,300	912810R	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	51,481,303	48,149,044
530441	PORTFOLIO HEDGE..	1	80,000,000	74,844,768	76,736,771	10/07/2014	02/15/2043	530441 AXA TIP SWAP GA CPI	0	6,701,798	912810R	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	74,844,768	70,034,973
540807	PORTFOLIO HEDGE..	1	25,000,000	23,486,156	23,135,214	12/02/2014	02/15/2043	540807 AXA TIP SWAP GA CPI	0	1,249,284	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	23,486,156	21,885,929
540808	PORTFOLIO HEDGE..	1	25,000,000	23,530,607	23,117,100	12/02/2014	02/15/2043	540808 AXA TIP SWAP GA CPI	0	1,231,171	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	23,530,607	21,885,929
540809	PORTFOLIO HEDGE..	1	50,000,000	47,053,131	46,452,164	12/02/2014	02/15/2043	540809 AXA TIP SWAP GA CPI	0	2,680,306	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	47,053,131	43,771,858
558181	PORTFOLIO HEDGE..	1	75,000,000	80,188,390	71,742,527	02/23/2015	02/15/2042	558181 AXA TIP SWAP GA CPI	0	2,389,084	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	80,188,390	69,353,444
559222	PORTFOLIO HEDGE..	1	50,000,000	54,595,127	48,065,400	02/26/2015	02/15/2042	559222 AXA TIP SWAP GA CPI	0	1,829,771	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	54,595,127	46,235,629
561123	PORTFOLIO HEDGE..	1	30,000,000	31,532,994	28,472,754	03/06/2015	02/15/2042	561123 AXA TIP SWAP GA CPI	0	731,377	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	31,532,994	27,741,377
566680	PORTFOLIO HEDGE..	1	50,000,000	54,318,840	47,096,224	03/30/2015	02/15/2042	566680 AXA TIP SWAP GA CPI	0	860,595	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	54,318,840	46,235,629
568087	PORTFOLIO HEDGE..	1FE	5,000,000	5,297,060	5,137,832	04/07/2015	07/25/2040	568087 AXA TIP SWAP GA CPTFEMU	0	823,691	EG24068	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1FE	5,297,060	4,314,140
607588	PORTFOLIO HEDGE..	1	50,000,000	55,911,349	44,832,220	09/18/2015	02/15/2042	607588 AXA TIP SWAP GA CPI	0	(1,403,409)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	55,911,349	46,235,629
608144	PORTFOLIO HEDGE..	1	42,000,000	45,811,472	37,264,391	09/21/2015	02/15/2042	608144 AXA TIP SWAP GA CPI	0	(1,573,538)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	45,811,472	38,837,928
608326	PORTFOLIO HEDGE..	1	25,000,000	35,936,242	30,995,106	09/22/2015	02/15/2041	608326 AXA TIP SWAP GA CPI	0	(1,153,134)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	35,936,242	32,148,240
609270	PORTFOLIO HEDGE..	1	50,000,000	72,725,084	61,717,537	09/25/2015	02/15/2041	609270 AXA TIP SWAP GA CPI	0	(2,578,942)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	72,725,084	64,296,479
609776	PORTFOLIO HEDGE..	1	50,000,000	72,156,613	60,896,699	09/28/2015	02/15/2041	609776 AXA TIP SWAP GA CPI	0	(3,399,780)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	72,156,613	64,296,479
610645	PORTFOLIO HEDGE..	1	50,000,000	67,862,729	60,359,491	09/30/2015	02/15/2041	610645 AXA TIP SWAP GA CPI	0	(3,936,988)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	67,862,729	64,296,479
612607	PORTFOLIO HEDGE..	1	25,000,000	35,293,844	31,567,001	10/08/2015	02/15/2041	612607 AXA TIP SWAP GA CPI	0	(581,238)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	35,293,844	32,148,240
615125	PORTFOLIO HEDGE..	1	20,000,000	27,561,216	24,658,067	10/14/2015	02/15/2041	615125 AXA TIP SWAP GA CPI	0	(1,060,524)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	27,561,216	25,718,592
615626	PORTFOLIO HEDGE..	1	50,000,000	67,637,006	62,022,501	10/15/2015	02/15/2041	615626 AXA TIP SWAP GA CPI	0	(2,273,978)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	67,637,006	64,296,479
616276	PORTFOLIO HEDGE..	1	50,000,000	67,862,729	62,011,821	10/20/2015	02/15/2041	616276 AXA TIP SWAP GA CPI	0	(2,284,658)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	67,862,729	64,296,479
617604	PORTFOLIO HEDGE..	1	20,000,000	28,371,928	25,097,797	10/26/2015	02/15/2041	617604 AXA TIP SWAP GA CPI	0	(620,795)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	28,371,928	25,718,592
617688	PORTFOLIO HEDGE..	1	10,000,000	14,429,156	12,465,833	10/27/2015	02/15/2041	617688 AXA TIP SWAP GA CPI	0	(393,463)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	14,429,156	12,859,296
618589	PORTFOLIO HEDGE..	1	35,000,000	48,942,056	44,087,679	10/29/2015	02/15/2041	618589 AXA TIP SWAP GA CPI	0	(919,856)	912810Q	U.S. TREASURY INFLATION INDEX Bonds/Swaps	1	48,942,056	45,007,535
420285	PORTFOLIO HEDGE..	1	5,000,000	4,899,102	5,003,074	04/24/2013	06/20/2018	420285 CDS GE-CapCorp 5.625 15Sep17	95,154	96,542	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
421431	PORTFOLIO HEDGE..	1	5,000,000	4,899,102	5,003,074	05/02/2013	06/20/2018	421431 CDS GE-CapCorp 5.625 15Sep17	95,154	96,542	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
422260	PORTFOLIO HEDGE..	1	5,000,000	3,811,391	3,915,364	05/08/2013	06/20/2018	422260 CDS FCX 3.55 01Mar22	(992,557)	(991,168)	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
422261	PORTFOLIO HEDGE..	1	5,000,000	4,899,102	5,003,074	05/08/2013	06/20/2018	422261 CDS GE-CapCorp 5.625 15Sep17	95,154	96,542	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
422265	PORTFOLIO HEDGE..	1	5,000,000	4,879,909	4,983,882	05/08/2013	06/20/2018	422265 CDS VRZN 5.5 01Apr17 BondCall	75,961	77,350	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
422331	PORTFOLIO HEDGE..	1	5,000,000	4,899,102	5,003,074	05/09/2013	06/20/2018	422331 CDS GE-CapCorp 5.625 15Sep17	95,154	96,542	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
422400	PORTFOLIO HEDGE..	1	5,000,000	4,895,752	4,999,724	05/09/2013	06/20/2018	422400 CDS JCI 7.125 15Jul17	91,803	93,192	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
422434	PORTFOLIO HEDGE..	1	10,000,000	9,786,251	9,994,195	05/10/2013	06/20/2018	422434 CDS DOW 7.375 01Nov29	178,354	181,132	912810Q	U.S. TREASURY BOND	1	9,607,897	9,813,064
422610	PORTFOLIO HEDGE..	1	10,000,000	9,763,716	9,971,661	05/13/2013	06/20/2018	422610 CDS VLOC 8.75 15Jun30	155,819	158,597	912810Q	U.S. TREASURY BOND	1	9,607,897	9,813,064
422682	PORTFOLIO HEDGE..	1	15,000,000	14,697,439	15,009,356	05/14/2013	06/20/2018	422682 CDS CBSCOR 4.625 15May18	285,594	289,760	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
422736	PORTFOLIO HEDGE..	1	15,000,000	14,714,476	15,026,393	05/15/2013	06/20/2018	422736 CDS TSN 6.6 01Apr16 Struc	302,630	306,797	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
423245	PORTFOLIO HEDGE..	1	15,000,000	16,046,113	16,374,696	05/16/2013	06/20/2018	423245 CDS F 6.5 01Aug18	1,634,267	1,655,101	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
423472	PORTFOLIO HEDGE..	1	5,000,000	4,893,125	4,997,098	05/17/2013	06/20/2018	423472 CDS DOW 7.375 01Nov29	89,177	90,566	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic) Asset Transactions								Components of the Replication (Synthetic Asset) Transactions							
								Derivative Instrument(s) Open			Cash Instrument(s) Held				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Desig. or Other Description	Book/Adjusted Carrying Value	Fair Value
423473	PORTFOLIO HEDGE..	1	5,000,000	4,881,858	4,985,830	05/17/2013	06/20/2018	423473 CDS VLOC 8.75 15Jun30	77,909	79,298	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
423604	PORTFOLIO HEDGE..	1	10,000,000	7,622,783	7,830,727	05/20/2013	06/20/2018	423604 CDS FCX 3.55 01Mar22	(1,985,114)	(1,982,337)	912810Q	U.S. TREASURY BOND	1	9,607,897	9,813,064
423899	PORTFOLIO HEDGE..	1	15,000,000	14,115,722	14,427,639	05/22/2013	06/20/2018	423899 CDS KMP 3.95 01Sep22	(296,124)	(291,957)	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
425457	PORTFOLIO HEDGE..	1	15,000,000	14,751,960	15,063,877	05/29/2013	06/20/2018	425457 CDS HOT 6.75 15May18	340,115	344,281	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
425481	PORTFOLIO HEDGE..	1	15,000,000	14,701,309	15,013,226	05/29/2013	06/20/2018	425481 CDS LUV 5.125 01Mar17	289,463	293,630	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
426034	PORTFOLIO HEDGE..	1	15,000,000	14,680,771	14,992,687	05/31/2013	06/20/2018	426034 CDS JWN 6.95 15Mar28	268,925	273,092	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
426312	PORTFOLIO HEDGE..	1	15,000,000	14,727,298	15,039,215	06/04/2013	06/20/2018	426312 CDS KR 6.15 15Jan20	315,452	319,619	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
426432	PORTFOLIO HEDGE..	1	15,000,000	13,845,956	14,157,872	06/05/2013	06/20/2018	426432 CDS ECACN 6.5 15May19	(565,890)	(561,723)	912810Q	U.S. TREASURY BOND	1	14,411,846	14,719,596
427254	PORTFOLIO HEDGE..	1	10,000,000	11,928,565	12,104,884	06/11/2013	06/20/2018	427254 CDS JCI 7.125 15Jul17	183,606	186,384	912810Q	U.S. TREASURY BOND	1	11,744,958	11,918,500
427443	PORTFOLIO HEDGE..	1	10,000,000	11,946,712	12,123,031	06/12/2013	06/20/2018	427443 CDS TSN 6.6 01Apr16 Struc	201,754	204,531	912810Q	U.S. TREASURY BOND	1	11,744,958	11,918,500
429897	PORTFOLIO HEDGE..	1	10,000,000	18,258,599	18,659,195	06/20/2013	09/20/2018	429897 CDS ECACN 6.5 15May19	(488,749)	(485,971)	912810Q	U.S. TREASURY BOND	1	18,747,349	19,145,167
429898	PORTFOLIO HEDGE..	1	10,000,000	16,539,021	16,939,617	06/20/2013	09/20/2018	429898 CDS FCX 3.55 01Mar22	(2,208,328)	(2,205,550)	912810Q	U.S. TREASURY BOND	1	18,747,349	19,145,167
429899	PORTFOLIO HEDGE..	1	10,000,000	18,498,541	18,899,137	06/20/2013	09/20/2018	429899 CDS KMP 3.95 01Sep22	(248,808)	(246,030)	912810Q	U.S. TREASURY BOND	1	18,747,349	19,145,167
440586	PORTFOLIO HEDGE..	1	15,000,000	29,892,521	30,510,081	08/21/2013	09/20/2018	440586 CDS F 6.5 01Aug18	1,771,498	1,792,331	912810Q	U.S. TREASURY BOND	1	28,121,023	28,717,750
576254	PORTFOLIO HEDGE..	1	10,000,000	8,601,869	8,809,814	05/20/2015	06/20/2020	576254 CDS DVN 7.95 15Apr32	(1,006,028)	(1,003,250)	912810Q	U.S. TREASURY BOND	1	9,607,897	9,813,064
576255	PORTFOLIO HEDGE..	1	10,000,000	8,821,805	9,029,749	05/20/2015	06/20/2020	576255 CDS HESS 8.125 15Feb19	(786,092)	(783,315)	912810Q	U.S. TREASURY BOND	1	9,607,897	9,813,064
576256	PORTFOLIO HEDGE..	1	5,000,000	4,853,069	4,957,041	05/20/2015	06/20/2020	576256 CDS HAL-EnSvcs 8.75 15Feb21	49,120	50,509	912810Q	U.S. TREASURY BOND	1	4,803,949	4,906,532
593614	PORTFOLIO HEDGE..	1	6,300,000	6,524,867	5,509,813	08/03/2015	12/20/2020	593614 CDS IP 7.5 15Aug21 Struc	94,370	96,120	912803E	U.S. TREASURY BOND	1	6,430,496	5,413,693
593615	PORTFOLIO HEDGE..	1	4,800,000	4,981,128	4,207,754	08/03/2015	12/20/2020	593615 CDS COX-CommInc 6.8 01Aug28	81,702	83,035	912803E	U.S. TREASURY BOND	1	4,899,426	4,124,718
593616	PORTFOLIO HEDGE..	1	9,600,000	8,956,586	7,409,838	08/03/2015	12/20/2020	593616 CDS CNATUR 5.7 15May17 BondCall	(842,266)	(839,599)	912803E	U.S. TREASURY BOND	1	9,798,851	8,249,437
593617	PORTFOLIO HEDGE..	1	16,800,000	17,393,133	14,686,324	08/03/2015	12/20/2020	593617 CDS JPM 6 15Jan18	245,143	249,809	912803E	U.S. TREASURY BOND	1	17,147,990	14,436,514
593618	PORTFOLIO HEDGE..	1	8,400,000	8,709,242	7,355,837	08/03/2015	12/20/2020	593618 CDS WMI 4.75 30Jun20	135,247	137,580	912803E	U.S. TREASURY BOND	1	8,573,995	7,218,257
593619	PORTFOLIO HEDGE..	1	9,800,000	10,011,899	8,432,927	08/03/2015	12/20/2020	593619 CDS VLOC 8.75 15Jun30	8,905	11,627	912803E	U.S. TREASURY BOND	1	10,002,994	8,421,300
593620	PORTFOLIO HEDGE..	1	8,100,000	7,251,570	5,946,502	08/03/2015	12/20/2020	593620 CDS DVN 7.95 15Apr32	(1,016,211)	(1,013,961)	912803E	U.S. TREASURY BOND	1	8,267,781	6,960,462
593621	PORTFOLIO HEDGE..	1	7,300,000	7,290,313	6,114,140	08/03/2015	12/20/2020	593621 CDS KSS 6.25 15Dec17	(160,897)	(158,869)	912803E	U.S. TREASURY BOND	1	7,451,210	6,273,009
593622	PORTFOLIO HEDGE..	1	9,600,000	10,163,753	8,617,005	08/03/2015	12/20/2020	593622 CDS HOT 6.75 15May18	364,902	367,568	912803E	U.S. TREASURY BOND	1	9,798,851	8,249,437
593623	PORTFOLIO HEDGE..	1	9,400,000	8,742,604	7,228,080	08/03/2015	12/20/2020	593623 CDS APC 6.95 15Jun19	(852,104)	(849,493)	912803E	U.S. TREASURY BOND	1	9,594,709	8,077,574
593624	PORTFOLIO HEDGE..	1	4,200,000	4,355,210	3,678,508	08/03/2015	12/20/2020	593624 CDS JCI 7.125 15Jul17	68,212	69,379	912803E	U.S. TREASURY BOND	1	4,286,998	3,609,129
593625	PORTFOLIO HEDGE..	1	4,600,000	4,814,486	4,073,336	08/03/2015	12/20/2020	593625 CDS TSN 4.5 15Jun22	119,203	120,481	912803E	U.S. TREASURY BOND	1	4,695,283	3,952,855
593626	PORTFOLIO HEDGE..	1	8,400,000	8,178,202	6,824,798	08/03/2015	12/20/2020	593626 CDS M (3) 7.45 15Jul17	(395,793)	(393,460)	912803E	U.S. TREASURY BOND	1	8,573,995	7,218,257
593627	PORTFOLIO HEDGE..	1	3,400,000	3,528,083	2,980,277	08/03/2015	12/20/2020	593627 CDS CBSCOR 4.625 15May18	57,657	58,601	912803E	U.S. TREASURY BOND	1	3,470,427	2,921,676
593628	PORTFOLIO HEDGE..	1	30,000,000	31,259,110	26,425,523	08/03/2015	12/20/2020	593628 CDS HNZ 6.375 15Jul28	637,699	646,033	912803E	U.S. TREASURY BOND	1	30,621,411	25,779,490
593912	PORTFOLIO HEDGE..	1	2,100,000	2,179,110	1,840,759	08/06/2015	12/20/2020	593912 CDS CBSCOR 4.625 15May18	35,612	36,195	912803E	U.S. TREASURY BOND	1	2,143,499	1,804,564
593918	PORTFOLIO HEDGE..	1	9,000,000	8,986,408	7,536,332	08/06/2015	12/20/2020	593918 CDS HPQ 5.4 01Mar17 BondCall	(200,015)	(197,515)	912803E	U.S. TREASURY BOND	1	9,186,423	7,733,847
593919	PORTFOLIO HEDGE..	1	8,300,000	8,049,899	6,712,606	08/06/2015	12/20/2020	593919 CDS APA 7 01Feb18	(422,025)	(419,720)	912803E	U.S. TREASURY BOND	1	8,471,924	7,132,326
593920	PORTFOLIO HEDGE..	1	1,400,000	1,452,829	1,227,262	08/06/2015	12/20/2020	593920 CDS COX-CommInc 6.8 01Aug28	23,830	24,219	912803E	U.S. TREASURY BOND	1	1,428,999	1,203,043
593924	PORTFOLIO HEDGE..	1	6,200,000	6,503,770	5,504,828	08/06/2015	12/20/2020	593924 CDS IBM 5.7 14Sep17	175,345	177,067	912803E	U.S. TREASURY BOND	1	6,328,425	5,327,761

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic) Asset Transactions								Components of the Replication (Synthetic Asset) Transactions							
								Derivative Instrument(s) Open			Cash Instrument(s) Held				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Desig. or Other Description	Book/Adjusted Carrying Value	Fair Value
594043	PORTFOLIO HEDGE..	1	4,700,000	4,801,625	4,044,363	08/07/2015	12/20/2020	594043 CDS VLOC 8.75 15Jun30	4,271	5,576	912803E	U.S. TREASURY BOND	1	4,797,354	4,038,787
594048	PORTFOLIO HEDGE..	1	3,100,000	3,095,886	2,596,416	08/07/2015	12/20/2020	594048 CDS KSS 6.25 15Dec17	(68,326)	(67,465)	912803E	U.S. TREASURY BOND	1	3,164,212	2,663,881
594609	PORTFOLIO HEDGE..	1	4,100,000	4,041,678	3,381,088	08/07/2015	12/20/2020	594609 CDS COP 5.9 10/15/32	(143,248)	(142,109)	912803E	U.S. TREASURY BOND	1	4,184,926	3,523,197
594829	PORTFOLIO HEDGE..	1	6,200,000	6,430,307	5,431,365	08/11/2015	12/20/2020	594829 CDS DE 4.375 16Oct19	101,882	103,604	912803E	U.S. TREASURY BOND	1	6,328,425	5,327,761
594831	PORTFOLIO HEDGE..	1	5,400,000	5,257,416	4,387,370	08/11/2015	12/20/2020	594831 CDS M (3) 7.45 15Jul17	(254,438)	(252,938)	912803E	U.S. TREASURY BOND	1	5,511,854	4,640,308
594857	PORTFOLIO HEDGE..	1	4,800,000	4,932,903	4,159,529	08/11/2015	12/20/2020	594857 CDS EMN 7.6 01Feb27	33,477	34,811	912803E	U.S. TREASURY BOND	1	4,899,426	4,124,718
596605	PORTFOLIO HEDGE..	1	6,300,000	6,669,963	5,654,910	08/19/2015	12/20/2020	596605 CDS HOT 6.75 15May18	239,467	241,217	912803E	U.S. TREASURY BOND	1	6,430,496	5,413,693
596606	PORTFOLIO HEDGE..	1	9,000,000	9,389,101	7,939,025	08/19/2015	12/20/2020	596606 CDS COF 5.25 21Feb17	202,678	205,178	912803E	U.S. TREASURY BOND	1	9,186,423	7,733,847
596666	PORTFOLIO HEDGE..	1	2,700,000	2,799,778	2,364,755	08/19/2015	12/20/2020	596666 CDS JCI 7.125 15Jul17	43,851	44,601	912803E	U.S. TREASURY BOND	1	2,755,927	2,320,154
596667	PORTFOLIO HEDGE..	1	4,100,000	4,301,402	3,640,812	08/19/2015	12/20/2020	596667 CDS AMGN 2.2 22May19	116,476	117,615	912803E	U.S. TREASURY BOND	1	4,184,926	3,523,197
596668	PORTFOLIO HEDGE..	1	10,800,000	11,181,299	9,441,208	08/19/2015	12/20/2020	596668 CDS JPM 6 15Jan18	157,592	160,592	912803E	U.S. TREASURY BOND	1	11,023,708	9,280,616
596810	PORTFOLIO HEDGE..	1	9,000,000	9,427,078	7,977,001	08/20/2015	12/20/2020	596810 CDS MAR 3 01Mar19	240,654	243,154	912803E	U.S. TREASURY BOND	1	9,186,423	7,733,847
596819	PORTFOLIO HEDGE..	1	6,200,000	6,560,079	5,561,138	08/20/2015	12/20/2020	596819 CDS OMC 4.45 15Aug20	231,654	233,376	912803E	U.S. TREASURY BOND	1	6,328,425	5,327,761
596820	PORTFOLIO HEDGE..	1	10,400,000	10,963,506	9,287,863	08/20/2015	12/20/2020	596820 CDS CPB 3.05 15Jul17	348,084	350,973	912803E	U.S. TREASURY BOND	1	10,615,422	8,936,890
596821	PORTFOLIO HEDGE..	1	4,100,000	4,246,342	3,585,752	08/20/2015	12/20/2020	596821 CDS IP 7.5 15Aug21 Struc	61,416	62,555	912803E	U.S. TREASURY BOND	1	4,184,926	3,523,197
596990	PORTFOLIO HEDGE..	1	7,600,000	7,978,587	6,754,078	08/21/2015	12/20/2020	596990 CDS KR 6.15 15Jan20	221,163	223,274	912803E	U.S. TREASURY BOND	1	7,757,424	6,530,804
596991	PORTFOLIO HEDGE..	1	9,700,000	10,185,211	8,622,351	08/21/2015	12/20/2020	596991 CDS SPG-LP 4.375 01Mar21	284,288	286,983	912803E	U.S. TREASURY BOND	1	9,900,923	8,335,368
596992	PORTFOLIO HEDGE..	1	9,000,000	9,167,444	7,717,368	08/21/2015	12/20/2020	596992 CDS R 2.55 01Jun19	(18,979)	(16,479)	912803E	U.S. TREASURY BOND	1	9,186,423	7,733,847
596993	PORTFOLIO HEDGE..	1	17,600,000	18,385,346	15,549,642	08/21/2015	12/20/2020	596993 CDS WFC Frn 28Oct15	420,785	425,674	912803E	U.S. TREASURY BOND	1	17,964,561	15,123,968
597602	PORTFOLIO HEDGE..	1	8,300,000	8,740,034	7,402,741	08/24/2015	12/20/2020	597602 CDS MCD 5.8 15Oct17	268,110	270,416	912803E	U.S. TREASURY BOND	1	8,471,924	7,132,326
597603	PORTFOLIO HEDGE..	1	16,600,000	17,314,426	14,639,841	08/24/2015	12/20/2020	597603 CDS LUV 5.125 01Mar17	370,579	375,190	912803E	U.S. TREASURY BOND	1	16,943,847	14,264,651
598484	PORTFOLIO HEDGE..	1	6,900,000	7,288,675	6,176,950	08/24/2015	12/20/2020	598484 CDS GIS 5.7 15Feb17 BondCall	245,751	247,668	912803E	U.S. TREASURY BOND	1	7,042,924	5,929,283
610105	PORTFOLIO HEDGE..	1	10,000,000	10,216,224	8,605,028	09/29/2015	12/20/2020	610105 CDS VLOC 8.75 15Jun30	9,087	11,865	912803E	U.S. TREASURY BOND	1	10,207,137	8,593,163
610106	PORTFOLIO HEDGE..	1	10,000,000	9,300,643	7,689,447	09/29/2015	12/20/2020	610106 CDS APC 6.95 15Jun19	(906,494)	(903,716)	912803E	U.S. TREASURY BOND	1	10,207,137	8,593,163
610107	PORTFOLIO HEDGE..	1	10,000,000	10,353,055	8,741,859	09/29/2015	12/20/2020	610107 CDS JPM 6 15Jan18	145,918	148,696	912803E	U.S. TREASURY BOND	1	10,207,137	8,593,163
610108	PORTFOLIO HEDGE..	1	5,000,000	4,993,365	4,187,767	09/29/2015	12/20/2020	610108 CDS KSS 4 01Nov21	(110,203)	(108,815)	912803E	U.S. TREASURY BOND	1	5,103,568	4,296,582
610109	PORTFOLIO HEDGE..	1	25,000,000	25,739,930	21,711,940	09/29/2015	12/20/2020	610109 CDS GS 5.95 18Jan18	222,088	229,032	912803E	U.S. TREASURY BOND	1	25,517,842	21,482,908
610344	PORTFOLIO HEDGE..	1	5,000,000	5,216,167	4,410,569	09/29/2015	12/20/2020	610344 CDS COF 5.25 21Feb17	112,599	113,988	912803E	U.S. TREASURY BOND	1	5,103,568	4,296,582
610345	PORTFOLIO HEDGE..	1	10,000,000	10,265,334	8,654,139	09/29/2015	12/20/2020	610345 CDS HAL-EnSvcs 8.75 15Feb21	58,197	60,975	912803E	U.S. TREASURY BOND	1	10,207,137	8,593,163
610423	PORTFOLIO HEDGE..	1	10,000,000	9,735,955	8,124,759	09/29/2015	12/20/2020	610423 CDS M (3) 7.45 15Jul17	(471,182)	(468,404)	912803E	U.S. TREASURY BOND	1	10,207,137	8,593,163
621469	PORTFOLIO HEDGE..	1	12,000,000	12,386,904	10,453,469	11/13/2015	12/20/2020	621469 CDS JWN 6.95 15Mar28	138,340	141,673	912803E	U.S. TREASURY BOND	1	12,248,564	10,311,796
621470	PORTFOLIO HEDGE..	1	6,000,000	6,166,129	5,199,412	11/13/2015	12/20/2020	621470 CDS EMN 7.6 01Feb27	41,847	43,514	912803E	U.S. TREASURY BOND	1	6,124,282	5,155,898
621471	PORTFOLIO HEDGE..	1	6,000,000	6,221,728	5,255,011	11/13/2015	12/20/2020	621471 CDS JCI 7.125 15Jul17	97,446	99,113	912803E	U.S. TREASURY BOND	1	6,124,282	5,155,898
621472	PORTFOLIO HEDGE..	1	7,000,000	7,202,649	6,074,812	11/13/2015	12/20/2020	621472 CDS CAT 1.5 26Jun17	57,653	59,598	912803E	U.S. TREASURY BOND	1	7,144,996	6,015,214
621473	PORTFOLIO HEDGE..	1	4,000,000	4,196,490	3,552,011	11/13/2015	12/20/2020	621473 CDS AMGN 2.2 22May19	113,635	114,746	912803E	U.S. TREASURY BOND	1	4,082,855	3,437,265
621474	PORTFOLIO HEDGE..	1	8,000,000	8,285,545	6,996,588	11/13/2015	12/20/2020	621474 CDS IP 7.5 15Aug21 Struc	119,835	122,058	912803E	U.S. TREASURY BOND	1	8,165,710	6,874,531
621475	PORTFOLIO HEDGE..	1	4,000,000	3,581,022	2,936,544	11/13/2015	12/20/2020	621475 CDS DVN 7.95 15Apr32	(501,833)	(500,721)	912803E	U.S. TREASURY BOND	1	4,082,855	3,437,265
621477	PORTFOLIO HEDGE..	1	3,000,000	3,142,359	2,659,000	11/13/2015	12/20/2020	621477 CDS MAR 3 01Mar19	80,218	81,051	912803E	U.S. TREASURY BOND	1	3,062,141	2,577,949
621483	PORTFOLIO HEDGE..	1	12,000,000	12,452,059	10,518,624	11/13/2015	12/20/2020	621483 CDS CBSCOR 4.625 15May18	203,495	206,828	912803E	U.S. TREASURY BOND	1	12,248,564	10,311,796

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic) Asset Transactions								Components of the Replication (Synthetic Asset) Transactions							
								Derivative Instrument(s) Open			Cash Instrument(s) Held				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Number	Description	NAIC Designation or Other Description	Notional Amount	Book/Adjusted Carrying Value	Fair Value	Effective Date	Maturity Date	Description	Book/Adjusted Carrying Value	Fair Value	CUSIP	Description	NAIC Desig. or Other Description	Book/Adjusted Carrying Value	Fair Value
621484.....	PORTFOLIO HEDGE..	1.....	8,000,000	8,391,961	7,103,004	11/13/2015	12/20/2020	621484 CDS IBM 5.7 14Sep17.....	226,251	228,474	912803E.	U.S. TREASURY BOND.....	1.....	8,165,710	6,874,531
624553.....	PORTFOLIO HEDGE..	1.....	3,000,000	3,086,850	2,603,491	11/24/2015	12/20/2020	624553 CDS CAT 1.5 26Jun17.....	24,709	25,542	912803E.	U.S. TREASURY BOND.....	1.....	3,062,141	2,577,949
626225.....	PORTFOLIO HEDGE..	1.....	9,000,000	9,290,178	7,840,102	12/04/2015	12/20/2020	626225 CDS JWN 6.95 15Mar28.....	103,755	106,255	912803E.	U.S. TREASURY BOND.....	1.....	9,186,423	7,733,847
9999999.	Total.....			.1,962,551,090	.1,784,863,381	.....XXX.....	.....XXX.....	.....XXX.....	.....(854,566)	2,593,397	.....XXX.....	.....XXX.....	.....XXX.	.1,963,405,656	.1,782,269,984

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory	30	8,136,639	30	8,375,247	30	7,633,254	80	2,582,283	30	8,136,639
2. Add: Opened or Acquired Transactions	0	0	3	(62,592)	50	28,586	12	705,351	65	671,346
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value	XXX	238,608	XXX	0	XXX	0	XXX	0	XXX	238,608
4. Less: Closed or Disposed of Transactions	0	0	0	0	0	0	0	0	0	0
5. Less: Positions Disposed of for Failing Effectiveness Criteria	0	0	3	537,944	0	0	0	0	3	537,944
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX	0	XXX	141,457	XXX	5,079,558	XXX	4,142,200	XXX	9,363,214
7. Ending inventory	30	8,375,247	30	7,633,254	80	2,582,283	92	(854,565)	92	(854,565)

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

			Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14	498,983,979	
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote-Total Ending Cash Balance	19,272,836	
3.	Subtotal (Line 1 plus Line 2)		518,256,815
4.	Part D, Section 1, Column 5	578,270,896	
5.	Part D, Section 1, Column 6	(60,014,081)	
6.	Total (Line 3 minus Line 4 minus Line 5)		(0)
			Fair Value Check
7.	Part A, Section 1, Column 16	636,580,539	
8.	Part B, Section 1, Column 13	77,100,815	
9.	Total (Line 7 plus Line 8)		713,681,354
10.	Part D, Section 1, Column 8	672,771,585	
11.	Part D, Section 1, Column 9	40,909,769	
12.	Total (Line 9 minus Line 10 minus Line 11)		(0)
			Potential Exposure Check
13.	Part A, Section 1, Column 21	407,408,643	
14.	Part B, Section 1, Column 20	347,672,352	
15.	Part D, Section 1, Column 11	755,080,995	
16.	Total (Line 13 plus Line 14 minus Line 15)		0

SCHEDULE E - VERIFICATION BETWEEN YEARS

Cash Equivalents

	1 Total	2 Bonds	3 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	0	0	0
2. Cost of cash equivalents acquired	0	0	0
3. Accrual of discount	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0
5. Total gain (loss) on disposals	0	0	0
6. Deduct consideration received on disposals	0	0	0
7. Deduct amortization of premium	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0
11. Deduct total nonadmitted amounts	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0

NONE

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:.....

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits for the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusting Carrying Value	4 Fair Value	5 Book/Adjusting Carrying Value	6 Fair Value
1. Alabama AL			0	0	0	0
2. Alaska AK			0	0	0	0
3. Arizona AZ			0	0	0	0
4. Arkansas AR	ST	AR RSD Insurance Law Code 23-63-206	0	0	313,385	315,233
5. California CA			0	0	0	0
6. Colorado CO			0	0	0	0
7. Connecticut CT			0	0	0	0
8. Delaware DE			0	0	0	0
9. District of Columbia DC			0	0	0	0
10. Florida FL			0	0	0	0
11. Georgia GA	B	GA RSD Insurance Law Code 33-2-8/9	0	0	49,259	49,182
12. Hawaii HI			0	0	0	0
13. Idaho ID			0	0	0	0
14. Illinois IL			0	0	0	0
15. Indiana IN			0	0	0	0
16. Iowa IA			0	0	0	0
17. Kansas KS			0	0	0	0
18. Kentucky KY			0	0	0	0
19. Louisiana LA			0	0	0	0
20. Maine ME			0	0	0	0
21. Maryland MD			0	0	0	0
22. Massachusetts MA	B	MA RSD Insurance Law GL Code 175 Section 185	0	0	98,518	98,363
23. Michigan MI			0	0	0	0
24. Minnesota MN			0	0	0	0
25. Mississippi MS			0	0	0	0
26. Missouri MO			0	0	0	0
27. Montana MT			0	0	0	0
28. Nebraska NE			0	0	0	0
29. Nevada NV			0	0	0	0
30. New Hampshire NH			0	0	0	0
31. New Jersey NJ			0	0	0	0
32. New Mexico NM	B	NM RSD Insurance Law GL Code 59A-5-16	0	0	110,027	110,209
33. New York NY	B	NY RSD Insurance Law GL Section 4206	1,703,444	1,706,197	0	0
34. North Carolina NC	B	NC RSD Insurance Law Code 85-5/20	0	0	400,894	401,352
35. North Dakota ND			0	0	0	0
36. Ohio OH			0	0	0	0
37. Oklahoma OK			0	0	0	0
38. Oregon OR			0	0	0	0
39. Pennsylvania PA			0	0	0	0
40. Rhode Island RI			0	0	0	0
41. South Carolina SC			0	0	0	0
42. South Dakota SD			0	0	0	0
43. Tennessee TN			0	0	0	0
44. Texas TX			0	0	0	0
45. Utah UT			0	0	0	0
46. Vermont VT			0	0	0	0
47. Virginia VA	B	VA RSD Insurance Law Code 38.2-1045	0	0	528,985	525,745
48. Washington WA			0	0	0	0
49. West Virginia WV			0	0	0	0
50. Wisconsin WI			0	0	0	0
51. Wyoming WY			0	0	0	0
52. American Samoa AS			0	0	0	0
53. Guam GU			0	0	0	0
54. Puerto Rico PR	B	PR Insurance Law Code Section 3.160	0	0	600,490	650,030
55. US Virgin Islands VI			0	0	0	0
56. Northern Mariana Islands MP			0	0	0	0
57. Canada CAN	B	CN ART 233 of Montreal Act Respecting Insurance Law (Chapter A-32)	0	0	49,676,166	51,630,165
58. Aggregate Alien and Other OT	XXX	XXX	0	0	0	0
59. Total	XXX	XXX	1,703,444	1,706,197	51,777,724	53,780,279
DETAILS OF WRITE-INS						
5801.			0	0	0	0
5802.			0	0	0	0
5803.			0	0	0	0
5898. Summary of remaining write-ins for line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Total (Lines 5801 thru 5803+5898) (Line 58 above)	XXX	XXX	0	0	0	0

2015 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 – Part 2 – Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 – General Expenses	11
Exhibit 3 – Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 – Dividends or Refunds	11
Exhibit 5 – Aggregate Reserve for Life Contracts	12
Exhibit 5 – Interrogatories	13
Exhibit 5A – Changes in Bases of Valuation During The Year	13
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 – Deposit-Type Contracts	15
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 1	16
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	55
Schedule A – Part 1	E01
Schedule A – Part 2	E02
Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12
Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17
Schedule DA – Verification Between Years	SI10
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E19
Schedule DB – Part A – Verification Between Years	SI11
Schedule DB – Part B – Section 1	E20
Schedule DB – Part B – Section 2	E21
Schedule DB – Part B – Verification Between Years	SI11
Schedule DB – Part C – Section 1	SI12
Schedule DB – Part C – Section 2	SI13
Schedule DB – Part D – Section 1	E22
Schedule DB – Part D – Section 2	E23
Schedule DB – Verification	SI14
Schedule DL – Part 1	E24
Schedule DL – Part 2	E25
Schedule E – Part 1 – Cash	E26
Schedule E – Part 2 – Cash Equivalents	E27
Schedule E – Part 3 – Special Deposits	E28
Schedule E – Verification Between Years	SI15
Schedule F	36
Schedule H – Accident and Health Exhibit – Part 1	37
Schedule H – Part 2, Part 3 and Part 4	38
Schedule H – Part 5 – Health Claims	39
Schedule S – Part 1 – Section 1	40
Schedule S – Part 1 – Section 2	41
Schedule S – Part 2	42
Schedule S – Part 3 – Section 1	43
Schedule S – Part 3 – Section 2	44
Schedule S – Part 4	45
Schedule S – Part 5	46
Schedule S – Part 6	47
Schedule S – Part 7	48
Schedule T – Part 2 Interstate Compact	50
Schedule T – Premiums and Annuity Considerations	49
Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y – Part 1A – Detail of Insurance Holding Company System	52
Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54