

## Basic Life

|  | Policy Year Ending December 31, |            |
|--|---------------------------------|------------|
|  | 2016                            | 2015       |
| 1.) Premium Earned.....                        | \$ 524,558                      | \$ 511,765 |
| 2.) Benefits Paid.....                         | 766,048                         | 596,730    |
| 3.) Interest Paid to Beneficiaries.....        | 238                             | 77         |
| 4.) Conversions Charges.....                   | 83,165                          | 56,558     |
| 5.) Pending Claim Liability                    |                                 |            |
| -Beginning of Year                             | 81,270                          | 0          |
| -End of Year                                   | 57,750                          | 81,270     |
| Net Change.....                                | (23,520)                        | 81,270     |
| 6.) Open & Unreported Claim Liability          |                                 |            |
| -Beginning of Year                             | 0                               | 0          |
| -End of Year                                   | 0                               | 0          |
| Net Change.....                                | 0                               | 0          |
| 7.) Total Claims Incurred (sum of 2 through 6) | 825,931                         | 734,635    |

## Optional Life

|  | Policy Year Ending December 31, |               |
|--|---------------------------------|---------------|
|  | 2016                            | 2015          |
| 1.) Premium Earned.....                        | \$ 31,242,349                   | \$ 30,065,380 |
| 2.) Benefits Paid.....                         | 24,446,206                      | 17,905,122    |
| 3.) Interest Paid to Beneficiaries.....        | 122                             | 467           |
| 4.) Conversions Charges.....                   | 829,598                         | 485,878       |
| 5.) Pending Claim Liability                    |                                 |               |
| -Beginning of Year                             | 2,583,000                       | 0             |
| -End of Year                                   | 2,544,967                       | 2,583,000     |
| Net Change.....                                | (38,033)                        | 2,583,000     |
| 6.) Open & Unreported Claim Liability          |                                 |               |
| -Beginning of Year                             | 0                               | 0             |
| -End of Year                                   | 0                               | 0             |
| Net Change.....                                | 0                               | 0             |
| 7.) Total Claims Incurred (sum of 2 through 6) | 25,237,893                      | 20,974,467    |

## Retiree Optional Life

|  | Policy Year Ending December 31, |               |
|--|---------------------------------|---------------|
|  | 2016                            | 2015          |
| 1.) Premium Earned.....                        | \$ 11,050,725                   | \$ 10,732,882 |
| 2.) Benefits Paid.....                         | 17,660,500                      | 18,786,574    |
| 3.) Interest Paid to Beneficiaries.....        | 1,925                           | 479           |
| 4.) Conversions Charges.....                   | 0                               | 0             |
| 5.) Pending Claim Liability                    |                                 |               |
| -Beginning of Year                             | 1,579,000                       | 0             |
| -End of Year                                   | 413,250                         | 1,579,000     |
| Net Change.....                                | (1,165,750)                     | 1,579,000     |
| 6.) Open & Unreported Claim Liability          |                                 |               |
| -Beginning of Year                             | 0                               | 0             |
| -End of Year                                   | 0                               | 0             |
| Net Change.....                                | 0                               | 0             |
| 7.) Total Claims Incurred (sum of 2 through 6) | 16,496,675                      | 20,366,053    |

## Spouse Life

|  | Policy Year Ending December 31, |              |
|--|---------------------------------|--------------|
|  | 2016                            | 2015         |
| 1.) Premium Earned.....                        | \$ 3,639,205                    | \$ 3,701,552 |
| 2.) Benefits Paid.....                         | 9,820,760                       | 8,619,792    |
| 3.) Interest Paid to Beneficiaries.....        | 85                              | 157          |
| 4.) Conversions Charges.....                   | 384,670                         | 204,252      |
| 5.) Pending Claim Liability                    |                                 |              |
| -Beginning of Year                             | 850,000                         | 0            |
| -End of Year                                   | 306,000                         | 850,000      |
| Net Change.....                                | (544,000)                       | 850,000      |
| 6.) Open & Unreported Claim Liability          |                                 |              |
| -Beginning of Year                             | 0                               | 0            |
| -End of Year                                   | 0                               | 0            |
| Net Change.....                                | 0                               | 0            |
| 7.) Total Claims Incurred (sum of 2 through 6) | 9,661,515                       | 9,674,201    |

## Child Life

|  | Policy Year Ending December 31, |            |
|--|---------------------------------|------------|
|  | 2016                            | 2015       |
| 1.) Premium Earned.....                        | \$ 825,199                      | \$ 808,006 |
| 2.) Benefits Paid.....                         | 690,000                         | 405,000    |
| 3.) Interest Paid to Beneficiaries.....        | 0                               | 0          |
| 4.) Conversions Charges.....                   | 40,800                          | 31,500     |
| 5.) Pending Claim Liability                    |                                 |            |
| -Beginning of Year                             | 90,000                          | 0          |
| -End of Year                                   | 45,000                          | 90,000     |
| Net Change.....                                | (45,000)                        | 90,000     |
| 6.) Open & Unreported Claim Liability          |                                 |            |
| -Beginning of Year                             | 0                               | 0          |
| -End of Year                                   | 0                               | 0          |
| Net Change.....                                | 0                               | 0          |
| 7.) Total Claims Incurred (sum of 2 through 6) | 685,800                         | 526,500    |

## Basic AD&D

|  | Policy Year Ending December 31, |           |
|--|---------------------------------|-----------|
|  | 2016                            | 2015      |
| 1.) Premium Earned.....                        | \$ 102,187                      | \$ 99,694 |
| 2.) Benefits Paid.....                         | 67,050                          | 63,300    |
| 3.) Interest Paid to Beneficiaries.....        | 149                             | 11        |
| 4.) Conversions Charges.....                   | 0                               | 0         |
| 5.) Pending Claim Liability                    |                                 |           |
| -Beginning of Year                             | 30,900                          | 0         |
| -End of Year                                   | 14,250                          | 30,900    |
| Net Change.....                                | (16,650)                        | 30,900    |
| 6.) Open & Unreported Claim Liability          |                                 |           |
| -Beginning of Year                             | 0                               | 0         |
| -End of Year                                   | 0                               | 0         |
| Net Change.....                                | 0                               | 0         |
| 7.) Total Claims Incurred (sum of 2 through 6) | 50,549                          | 94,211    |

## Optional AD&D

|  | Policy Year Ending December 31, |              |
|--|---------------------------------|--------------|
|  | 2016                            | 2015         |
| 1.) Premium Earned.....                        | \$ 3,667,219                    | \$ 3,529,141 |
| 2.) Benefits Paid.....                         | 1,332,500                       | 2,390,000    |
| 3.) Interest Paid to Beneficiaries.....        | 0                               | 456          |
| 4.) Conversions Charges.....                   | 0                               | 0            |
| 5.) Pending Claim Liability                    |                                 |              |
| -Beginning of Year                             | 338,000                         | 0            |
| -End of Year                                   | 627,500                         | 338,000      |
| Net Change.....                                | 289,500                         | 338,000      |
| 6.) Open & Unreported Claim Liability          |                                 |              |
| -Beginning of Year                             | 0                               | 0            |
| -End of Year                                   | 0                               | 0            |
| Net Change.....                                | 0                               | 0            |
| 7.) Total Claims Incurred (sum of 2 through 6) | 1,622,000                       | 2,728,456    |

## Spouse AD&D

|  | Policy Year Ending December 31, |            |
|--|---------------------------------|------------|
|  | 2016                            | 2015       |
| 1.) Premium Earned.....                        | \$ 346,154                      | \$ 352,084 |
| 2.) Benefits Paid.....                         | 470,000                         | 240,000    |
| 3.) Interest Paid to Beneficiaries.....        | 0                               | 313        |
| 4.) Conversions Charges.....                   | 0                               | 0          |
| 5.) Pending Claim Liability                    |                                 |            |
| -Beginning of Year                             | 120,000                         | 0          |
| -End of Year                                   | 60,000                          | 120,000    |
| Net Change.....                                | (60,000)                        | 120,000    |
| 6.) Open & Unreported Claim Liability          |                                 |            |
| -Beginning of Year                             | 0                               | 0          |
| -End of Year                                   | 0                               | 0          |
| Net Change.....                                | 0                               | 0          |
| 7.) Total Claims Incurred (sum of 2 through 6) | 410,000                         | 360,313    |