

A STORY OF STRENGTH 2015 FINANCIALS



Dollars in Thousands

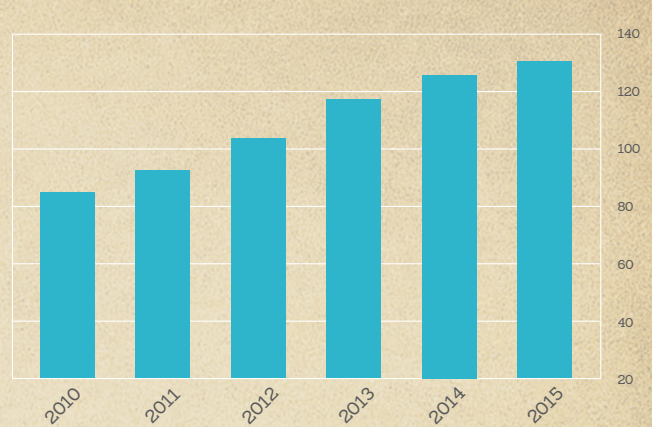
ASSETS

Year Ended December 31

	2015	2014
Bonds	\$91,781	\$83,348
Preferred Stocks	0	0
Common Stocks	968	487
Policy Loans	26,997	25,576
Cash & Short Term Securities	1,486	5,746
Premiums Deferred and Uncollected	4,167	4,416
Other Assets	4,982	4,481
TOTAL ADMITTED ASSETS	\$130,381	\$124,054

Dollars in Millions

ASSETS



Dollars in Thousands

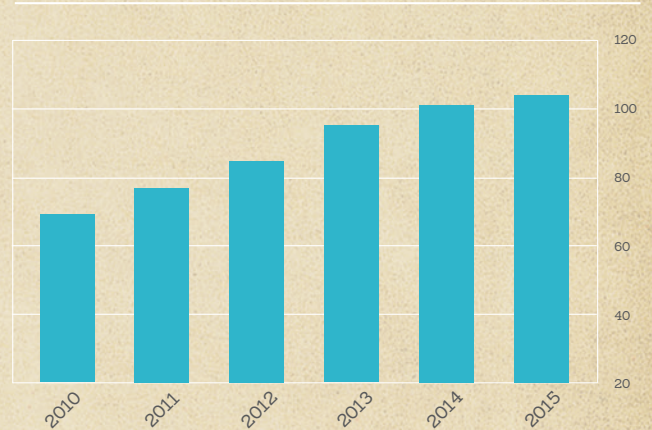
LIABILITIES

Year Ended December 31

	2015	2014
Policy Reserves	\$99,286	\$94,951
Policy & Contract Claims	1,052	1,229
Other Liabilities	3,491	3,958
TOTAL LIABILITIES	103,829	100,138
Stockholder's Equity	26,552	23,916
TOTAL LIABILITIES & STOCKHOLDER'S EQUITY	\$130,381	\$124,054

Dollars in Millions

LIABILITIES



Dollars in Thousands

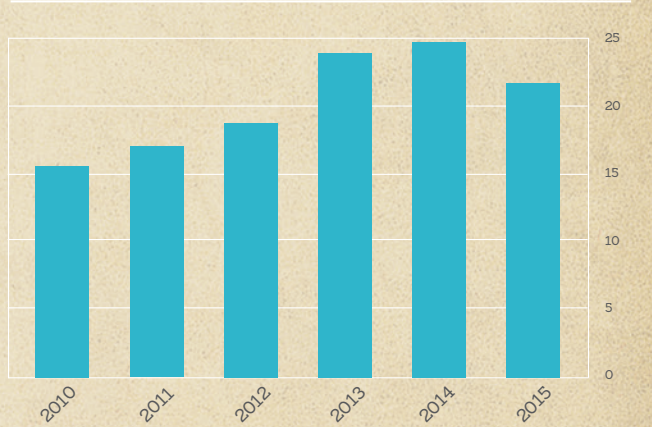
INCOME

Year Ended December 31

	2015	2014
Premium Income	\$21,495	\$24,763
Net Investment Income	5,857	5,537
Other Income	1,602	1,842
TOTAL INCOME	28,954	32,142

Dollars in Millions

PREMIUM INCOME

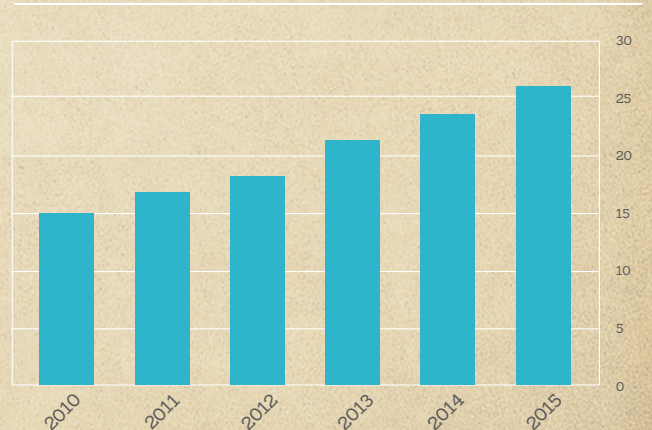


POLICYHOLDER BENEFITS AND EXPENSES

Life Insurance Benefits	2,371	3,142
Accident & Health Benefits	4,556	6,275
Other Policy Benefits	4,820	4,497
Increase in Reserves	4,335	5,421
Commissions	4,106	5,458
General Expenses	3,093	3,189
Taxes Other Than Federal Income Taxes	852	928
TOTAL BENEFITS & EXPENSES	24,133	28,910
GAIN FROM OPERATIONS	4,821	3,232
Federal Income Tax Expense	1,494	1,429
NET GAIN FROM OPERATIONS	\$3,327	\$1,803

Dollars in Millions

STOCKHOLDER'S EQUITY



Dollars in Thousands

STOCKHOLDER'S EQUITY

Year Ended December 31

	2015	2014
NET GAIN FROM OPERATIONS	\$3,327	\$1,803
Net Realized Capital Gains Trans to IMR	(1)	0
Increase in Asset Valuation Reserve	(66)	(75)
Change in Non-admitted Assets	(697)	124
Change in Deferred Federal Income Tax	116	243
Change in Net Unrealized Capital Gains	(43)	10
Capital Contribution	0	0
Stockholder's Equity Beginning of Year	23,916	21,811
STOCKHOLDER'S EQUITY AT END OF YEAR	\$26,552	\$23,916