QUARTERLY STATEMENT

AS OF JUNE 30, 2026

OF THE CONDITION AND AFFAIRS OF THE

CITIZENS SECURITY LIFE INSURANCE COMPANY

NAIC Group Code 0000, 0000 NAIC Company Code 61921 Employer's ID Number 61-0648389
(Current) (Prior)

Organized under the Laws of	KY	State of Domicile or Port of Entry	KY
Country of Domicile	US		
Licensed as business type:	Life, Accident and Health		
Incorporated/Organized	01/28/1965	Commenced Business	10/02/1965
Statutory Home Office	4350 Brownsboro Road Suite 200	Louisville, KY, 40207	
Main Administrative Office	P. O. Box 436149		
	Louisville, KY, 40253	502-244-2420- *(Telephone Number)*	
Mail Address	P. O. Box 436149	Louisville, KY, 40253	
Primary Location of Books and Records	4350 Brownsboro Road Suite 200		
	Louisville, KY, 40207	502-244-2420- *(Telephone Number)*	
Internet Website Address	www.cslico.com		
Statutory Statement Contact	Louis Philpott	502-244-2420 *(Telephone Number)*	
	lphilpott@cslico.com *(E-Mail Address)*	502-254-4062- *(Fax Number)*	

OFFICERS

Nathan T. Bellinger, President/Chief Executive Officer
John O. Dadds, Secretary/Treasurer

OTHER

Joshua Gerdes, Consulting Actuary

DIRECTORS OR TRUSTEES

Darrell Richard Wells	Margaret Ann Wells
Thomas Gerald Ward	Gerald Andrew Wells
Lee A Wells	Laura Lee Wells

State of Kentucky
County of Jefferson SS

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

x	x	x
Nathan T Bellinger President/Chief Executive Officer		John O Dadds Secretary/Treasurer

Subscribed and sworn to before me
this 13th day of
August, 2026

x

Emanuel Louis Philpott
Notary Public, ID KYNP82119
State at Large, Kentucky
My Commission Expires on 11/28/2027

a. Is this an original filing? Yes
b. If no:
1. State the amendment number:
2. Date filed:
3. Number of pages attached:

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	4,255,573		4,255,573	4,244,140
2. Stocks:				
2.1 Preferred stocks				–
2.2 Common stocks	8,799,860		8,799,860	9,451,971
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less $...... encumbrances)				
4.2 Properties held for the production of income (less $...... encumbrances)	3,967,746		3,967,746	4,059,284
4.3 Properties held for sale (less $...... encumbrances)				
5. Cash ($......16,346,110), cash equivalents ($......) and short-term investments ($......)	16,346,110		16,346,110	14,909,263
6. Contract loans (including $...... premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	33,369,289		33,369,289	32,664,658
13. Title plants less $...... charged off (for Title insurers only)				
14. Investment income due and accrued	15,653		15,653	15,158
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	22,074,172	5,670,336	16,403,836	19,239,171
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $...... earned but unbilled premiums)				
15.3 Accrued retrospective premiums ($......) and contracts subject to redetermination ($......)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				88
16.2 Funds held by or deposited with reinsured companies	197,795		197,795	288,056
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit	204,236		204,236	224,271
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets ($......)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				1,819,007
24. Health care ($......) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	115,063	115,063	–	–
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	55,976,208	5,785,399	50,190,809	54,250,409
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	55,976,208	5,785,399	50,190,809	54,250,409
Details of Write-Ins				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Deposits, Prepaids	112,133	112,133	–	–
2502. Other Accounts Receivable	2,930	2,930	–	–
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	115,063	115,063	–	–

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts $......1,169,029 less $...... included in Line 6.3 (including $...... Modco Reserve)	1,169,029	1,219,836
2. Aggregate reserve for accident and health contracts (including $...... Modco Reserve)	258,442	269,567
3. Liability for deposit-type contracts (including $...... Modco Reserve)		–
4. Contract claims:		
4.1 Life	7,500	12,500
4.2 Accident and health	6,605,284	10,354,793
5. Policyholders' dividends/refunds to members $...... and coupons $...... due and unpaid		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year—estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including $...... Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including $...... Modco)		
6.3 Coupons and similar benefits (including $...... Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $...... discount; including $...... accident and health premiums	494,952	311,700
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of $...... accident and health experience rating refunds of which $...... is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including $...... assumed and $...... ceded		
9.4 Interest Maintenance Reserve	352,834	378,557
10. Commissions to agents due or accrued-life and annuity contracts $......, accident and health $...... and deposit-type contract funds $......	4,844,728	6,035,475
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	650,698	843,746
13. Transfers to Separate Accounts due or accrued (net) (including $...... accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	374,874	976,762
15.1 Current federal and foreign income taxes, including $...... on realized capital gains (losses)		
15.2 Net deferred tax liability	907,105	912,094
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	303,302	311,998
18. Amounts held for agents' account, including $...... agents' credit balances		
19. Remittances and items not allocated	4,782,373	4,948,794
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money $...... and interest thereon $......		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	1,524,717	1,568,542
24.02 Reinsurance in unauthorized and certified ($......) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified ($......) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	606,129	
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes $...... and interest thereon $......		
25. Aggregate write-ins for liabilities	40,981	21,791
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	22,922,948	28,166,155
27. From Separate Accounts statement		
28. Total liabilities (Lines 26 and 27)	22,922,948	28,166,155
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	9,278,805	9,278,805
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	15,489,056	14,305,449
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 $......)		
36.2 shares preferred (value included in Line 30 $......)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $...... in Separate Accounts Statement)	24,767,861	23,584,254
38. Totals of Lines 29, 30 and 37	27,267,861	26,084,254
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	50,190,809	54,250,409
Details of Write-Ins		
2501. Unearned rental, security deposits	40,981	21,791
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	40,981	21,791
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. ACA fee payable		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)		

SUMMARY OF OPERATIONS

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1.	Premiums and annuity considerations for life and accident and health contracts	67,041,601	80,287,249	164,562,249
2.	Considerations for supplementary contracts with life contingencies			
3.	Net investment income	259,475	249,621	475,686
4.	Amortization of Interest Maintenance Reserve (IMR)	25,723	28,875	57,749
5.	Separate Accounts net gain from operations excluding unrealized gains or losses			
6.	Commissions and expense allowances on reinsurance ceded			
7.	Reserve adjustments on reinsurance ceded			
8.	Miscellaneous Income:			
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
	8.2 Charges and fees for deposit-type contracts			
	8.3 Aggregate write-ins for miscellaneous income	505,329	508,007	515,142
9.	Totals (Lines 1 to 8.3)	67,832,128	81,073,752	165,610,826
10.	Death benefits	73,126	96,642	198,377
11.	Matured endowments (excluding guaranteed annual pure endowments)			
12.	Annuity benefits			–
13.	Disability benefits and benefits under accident and health contracts	39,916,974	45,798,346	103,238,552
14.	Coupons, guaranteed annual pure endowments and similar benefits			
15.	Surrender benefits and withdrawals for life contracts			
16.	Group conversions			
17.	Interest and adjustments on contract or deposit-type contract funds			
18.	Payments on supplementary contracts with life contingencies			
19.	Increase in aggregate reserves for life and accident and health contracts	(61,932)	(440,363)	(527,189)
20.	Totals (Lines 10 to 19)	39,928,168	45,454,625	102,909,740
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	12,186,374	14,868,519	30,260,458
22.	Commissions and expense allowances on reinsurance assumed	339,918	359,955	697,757
23.	General insurance expenses and fraternal expenses	9,892,090	10,481,225	21,407,925
24.	Insurance taxes, licenses and fees, excluding federal income taxes	2,206,972	1,684,351	3,717,511
25.	Increase in loading on deferred and uncollected premiums	24	24	
26.	Net transfers to or (from) Separate Accounts net of reinsurance			
27.	Aggregate write-ins for deductions			
28.	Totals (Lines 20 to 27)	64,553,546	72,848,699	158,993,391
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	3,278,582	8,225,053	6,617,435
30.	Dividends to policyholders and refunds to members			
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	3,278,582	8,225,053	6,617,435
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	705,830	1,822,404	1,312,064
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,572,752	6,402,649	5,305,371
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $......60,105 (excluding taxes of $...... transferred to the IMR)	226,110	42,223	584,961
35.	Net income (Line 33 plus Line 34)	2,798,862	6,444,872	5,890,332
	Capital and Surplus Account			
36.	Capital and surplus, December 31, prior year	26,084,254	28,829,242	28,829,242
37.	Net income (Line 35)	2,798,862	6,444,872	5,890,332
38.	Change in net unrealized capital gains (losses) less capital gains tax of $......	49,997	575,955	453,938
39.	Change in net unrealized foreign exchange capital gain (loss)			
40.	Change in net deferred income tax	4,989	(113,077)	(156,066)
41.	Change in nonadmitted assets	785,933	(730,049)	(1,414,527)
42.	Change in liability for reinsurance in unauthorized and certified companies			
43.	Change in reserve on account of change in valuation basis, (increase) or decrease			
44.	Change in asset valuation reserve	43,825	(97,251)	(18,667)
45.	Change in treasury stock			
46.	Surplus (contributed to) withdrawn from Separate Accounts during period			
47.	Other changes in surplus in Separate Accounts Statement			
48.	Change in surplus notes			
49.	Cumulative effect of changes in accounting principles			
50.	Capital changes:			
	50.1 Paid in			
	50.2 Transferred from surplus (stock dividend)			
	50.3 Transferred to surplus			
51.	Surplus adjustment:			
	51.1 Paid in	–		
	51.2 Transferred to capital (stock dividend)			
	51.3 Transferred from capital			
	51.4 Change in surplus as a result of reinsurance			
52.	Dividends to stockholders	(2,500,000)	(2,500,000)	(7,500,000)
53.	Aggregate write-ins for gains and losses in surplus			
54.	Net change in capital and surplus (Lines 37 through 53)	1,183,606	3,580,450	(2,744,990)
55.	Capital and surplus as of statement date (Lines 36 + 54)	27,267,860	32,409,692	26,084,252
Details of Write-Ins				
08.301.	Miscellaneous Income	505,329	508,007	515,142
08.302.	Administration Fees			
08.303.				
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page			
08.399	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	505,329	508,007	515,142
2701.				
2702.				
2703.				
2798.	Summary of remaining write-ins for Line 27 from overflow page			
2799.	Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)			
5301.	Ceding Commission transferred to Summary of Operations			
5302.				
5303.				
5398.	Summary of remaining write-ins for Line 53 from overflow page			
5399.	Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)			

CASH FLOW

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
	Cash from Operations			
1.	Premiums collected net of reinsurance	70,855,613	78,979,233	160,399,390
2.	Net investment income	368,522	409,567	709,295
3.	Miscellaneous income	595,590	508,007	468,408
4.	Total (Lines 1 to 3)	71,819,725	79,896,807	161,577,093
5.	Benefit and loss related payments	43,744,521	45,400,440	94,500,043
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	26,591,002	27,863,994	55,992,623
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of $...... tax on capital gains (losses)	765,935	1,833,627	1,467,560
10.	Total (Lines 5 through 9)	71,101,458	75,098,061	151,960,226
11.	Net cash from operations (Line 4 minus Line 10)	718,267	4,798,746	9,616,867
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	237,547	1,460,299	1,872,225
	12.2 Stocks	950,776	101,648	1,888,701
	12.3 Mortgage loans			
	12.4 Real estate			
	12.5 Other invested assets			
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
	12.7 Miscellaneous proceeds	–		–
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,188,323	1,561,947	3,760,926
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	209,032	3,005,560	3,214,682
	13.2 Stocks		136,198	594,159
	13.3 Mortgage loans			
	13.4 Real estate	20,407		56,955
	13.5 Other invested assets			
	13.6 Miscellaneous applications	–		–
	13.7 Total investments acquired (Lines 13.1 to 13.6)	229,439	3,141,758	3,865,796
14.	Net increase/(decrease) in contract loans and premium notes			
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	958,884	(1,579,811)	(104,870)
	Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):			
	16.1 Surplus notes, capital notes			
	16.2 Capital and paid in surplus, less treasury stock	–		–
	16.3 Borrowed funds			
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	–		–
	16.5 Dividends to stockholders	2,500,000	2,500,000	7,500,000
	16.6 Other cash provided (applied)	2,259,700	(816,473)	(507,418)
17.	Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(240,300)	(3,316,473)	(8,007,418)
	Reconciliation of Cash, Cash Equivalents and Short-Term Investments			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,436,851	(97,538)	1,504,579
19.	Cash, cash equivalents and short-term investments:			
	19.1 Beginning of year	14,909,259	13,404,680	13,404,680
	19.2 End of period (Line 18 plus Line 19.1)	16,346,110	13,307,142	14,909,259

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

20.0001.			

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1.	Individual life	1,187,714	1,309,188	2,412,639
2.	Group life	8	216	563
3.	Individual annuities	1,574	4,163	6,213
4.	Group annuities			
5.	Accident & health	69,416,954	77,502,567	161,668,161
6.	Fraternal			
7.	Other lines of business			
8.	Subtotal (Lines 1 through 7)	70,606,250	78,816,134	164,087,576
9.	Deposit-type contracts			
10.	Total (Lines 8 and 9)	70,606,250	78,816,134	164,087,576

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Kentucky.

The Kentucky Department of Insurance ("KDI") recognizes only statutory accounting practices prescribed or permitted by the state of Kentucky for determining and reporting the financial condition and results of operations of an insurance company for determining its solvency under the Kentucky Insurance Law. The National Association of Insurance Commissioners' (NAIC)*Accounting Practices and Procedures* manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Kentucky.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the KDI is shown below:

	SSAP #	F/S Page	F/S Line #	06/30/2026	12/31/2025
Net Income					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	$ 2,798,862	$ 5,890,332
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ 2,798,862	$ 5,890,332
Surplus					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 27,267,861	$ 26,084,254
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 27,267,861	$ 26,084,254

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

The preparation of financial statements in conformity with Statutory Accounting Principles 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 amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred, except for commissions paid in advance, which are amortized over a period not exceeding 12 months. Unamortized commissions are treated as non-admitted assets.

The amount of dividends to be paid to policyholders is determined by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgement as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

(1) Short term investments are stated at cost.

(2) Bonds are stated at amortized cost using the scientific interest method, with NAIC Class "6" bonds stated at lower of amortized cost or market.

(3) Common stocks are stated at market, except that investments in stocks of unconsolidated subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.

(4) Preferred stocks are stated at cost, with NAIC Class "4" and below preferred stocks stated at the lower of cost or market.

(5) The Company has no mortgage loans on real estate.

(6) Loan-backed securities are stated at amortized cost using the scientific interest method.

(7) The Company holds no interest in subsidiaries.

(8) The Company holds no interest in limited partnerships.

(9) Derivatives are stated at market.

(10) The Company does not use investment income as a factor in the premium deficiency calculation.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

(12) The Company has made no changes to its capitalization policy and resultant predefined thresholds.

(13) Pharmaceutical rebate receivables - None

D. Going Concern - None

2. Accounting Changes and Corrections of Errors - None

3. Business Combinations and Goodwill

A. Statutory Purchase Method - None

B. Statutory Merger - None

C. Assumption Reinsurance - None

D. Impairment Loss - None

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill - None

4. Discontinued Operations

A. Discontinued Operation Disposed of or Classified as Held for Sale - None

B. Change in Plan of Sale of Discontinued Operation - None

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal - None

D. Equity Interest Retained in the Discontinued Operation After Disposal - None

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans - None

B. Debt Restructuring - None

C. Reverse Mortgages - None

D. Asset-Backed Securities

(1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from Interactive Data Pricing and Reference Data, LLC.

(2) Asset-backed securities with a recognized other-than-temporary impairment (OTTI) - None

(3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities

(1) CUSIP	(2) Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	(3) Present Value of Projected Cash Flows	(4) Recognized OTTI	(5) Amortized Cost After OTTI	(6) Fair Value at Time of OTTI	(7) Date of Financial Statement Where Reported
50011RAC6	$ 500,000	$	$ 500,000	$ —	$	09/30/2010
89412KAN0	1,000,000		1,000,000	—		09/30/2010
Total			$ 1,500,000			

(4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss

All impaired securities (fair value is less than cost or amortized cost) 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):

a. The aggregate amount of unrealized losses:

1. Less than 12 months	$ 289,308
2. 12 months or longer	93,500

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

1. Less than 12 months	$ 246,722
2. 12 months or longer	160,760

(5) Support for concluding impairments are not other-than-temporary - None

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) Policy for requiring collateral or security - No Significant Changes

(2) Carrying amount and classification of assets pledged as collateral and not reclassified and separately reported - None

(3) Collateral received - None

(4) Securities lending transactions administered by an affiliated agent - None

(5) Collateral reinvestment - None

(6) Collateral not permitted by contract or custom to sell or repledge - None

Notes to the Financial Statements

5. Investments (Continued)

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date - None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

H. Repurchase Agreements Transactions Accounted for as a Sale - None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None

J. Real Estate - None

K. Investments in Tax Credit Structures (tax credit investments) - None

L. Restricted Assets

(1) Restricted assets (including pledged)

	Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
		Current Year						
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)
a.	Subject to contractual obligation for which liability is not shown	$	$	$	$	$	$	$
b.	Collateral held under security lending agreements							
c.	Subject to repurchase agreements							
d.	Subject to reverse repurchase agreements							
e.	Subject to dollar repurchase agreements							
f.	Subject to dollar reverse repurchase agreements							
g.	Placed under option contracts							
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock							
i.	FHLB capital stock							
j.	On deposit with states	4,363,741				4,363,741	4,309,725	54,016
k.	On deposit with other regulatory bodies							
l.	Pledged as collateral to FHLB (including assets backing funding agreements)							
m.	Pledged as collateral not captured in other categories							
n.	Other restricted assets							
o.	Collateral assets received and on balance sheet							
p.	Assets held under modco reinsurance agreements							
q.	Assets held under funds withheld reinsurance agreements							
r.	Total restricted assets (Sum of a through q)	$ 4,363,741	$	$	$	$ 4,363,741	$ 4,309,725	$ 54,016

	Restricted Asset Category	Current Year						
		(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Total Nonadmitted Restricted	Total Admitted Restricted (5 - 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %	Amount Reported in General Interrogatories	Difference from Note and Annual GI	Annual GI Ref
a.	Subject to contractual obligation for which liability is not shown	$	$	%	%	XXX	XXX	XXX
b.	Collateral held under security lending agreements					XXX	XXX	25.04+25.05
c.	Subject to repurchase agreements					XXX	XXX	26.21
d.	Subject to reverse repurchase agreements					XXX	XXX	26.22
e.	Subject to dollar repurchase agreements					XXX	XXX	26.23
f.	Subject to dollar reverse repurchase agreements					XXX	XXX	26.24
g.	Placed under option contracts					XXX	XXX	26.25
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock					XXX	XXX	26.26
i.	FHLB capital stock					XXX	XXX	26.27
j.	On deposit with states		4,363,741	7.796	8.694	XXX	XXX	26.28
k.	On deposit with other regulatory bodies					XXX	XXX	26.29
l.	Pledged as collateral to FHLB (including assets backing funding agreements)					XXX	XXX	26.31
m.	Pledged as collateral not captured in other categories					XXX	XXX	26.30
n.	Other restricted assets					XXX	XXX	26.32
o.	Collateral assets received and on balance sheet					XXX	XXX	XXX
p.	Assets held under modco reinsurance agreements					XXX	XXX	XXX
q.	Assets held under funds withheld reinsurance agreements					XXX	XXX	XXX
r.	Total restricted assets (Sum of a through q)	$	$ 4,363,741	7.796 %	8.694 %	XXX	XXX	XXX

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance (excluding Modco/FWH) and derivatives, are reported in the aggregate) - None

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance (excluding Modco/FWH) and derivatives, are reported in the aggregate) - None

(4) Collateral received and assets held under Modco/Funds Withheld (FWH) reinsurance agreements reflected as assets within the reporting entity's financial statements - None

(5) Assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements that have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer) - Not Applicable

M. Working Capital Finance Investments - None

N. Offsetting and Netting of Assets and Liabilities - None

O. 5GI Securities - None

P. Short Sales - None

Notes to the Financial Statements

5. Investments (Continued)

Q. Prepayment Penalty and Acceleration Fees - None

R. Reporting Entity's Share of Cash Pool by Asset Type - None

S. Aggregate Collateral Loans by Qualifying Investment Collateral - None

6. Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that Exceed 10% of Admitted Assets - None

B. Impaired Investments in Joint Ventures, Partnerships and Limited Liability Companies - None

7. Investment Income

A. Due and Accrued Income Excluded from Surplus - No Significant Changes

B. Total Amount Excluded - None

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

Interest Income Due and Accrued	Amount
1. Gross	$ 15,653
2. Nonadmitted	$
3. Admitted	$ 15,653

D. The aggregate deferred interest - None

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - None

8. Derivative Instruments

A. Derivatives under SSAP No. 86 - Derivatives - None

B. Derivatives under SSAP No. 108 - Derivative Hedging Variable Annuity Guarantees (Life/Fraternal Only) - None

9. Income Taxes

A. Components of the net deferred tax asset/(liability)

The components of the net deferred tax asset/(liability) at June 30th are as follows:

(1) Change between years by tax character

	06/30/2026			12/31/2025			Change		
	(1) Ordinary	(2) Capital	(3) Total (Col 1+2)	(4) Ordinary	(5) Capital	(6) Total (Col 4+5)	(7) Ordinary (Col 1-4)	(8) Capital (Col 2-5)	(9) Total (Col 7+8)
(a) Gross deferred tax assets	$ 114,766	$	$ 114,766	$ 100,585	$	$ 100,585	$ 14,181	$	$ 14,181
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	114,766		114,766	100,585		100,585	14,181		14,181
(d) Deferred tax assets nonadmitted									
(e) Subtotal net admitted deferred tax asset (1c - 1d)	$ 114,766	$	$ 114,766	$ 100,585	$	$ 100,585	$ 14,181	$	$ 14,181
(f) Deferred tax liabilities	287,422	734,449	1,021,871	296,906	715,773	1,012,679	(9,484)	18,676	9,192
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	$ (172,656)	$ (734,449)	$ (907,105)	$ (196,321)	$ (715,773)	$ (912,094)	$ 23,665	$ (18,676)	$ 4,989

(2) Admission calculation components SSAP No. 101

	06/30/2026			12/31/2025			Change		
	(1) Ordinary	(2) Capital	(3) Total (Col 1+2)	(4) Ordinary	(5) Capital	(6) Total (Col 4+5)	(7) Ordinary (Col 1-4)	(8) Capital (Col 2-5)	(9) Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	$	$	$	$	$	$	$	$	$
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	4,983	406,318	411,301	5,947	414,495	420,442	(964)	(8,177)	(9,141)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	4,983	406,318	411,301	5,947	414,495	420,442	(964)	(8,177)	(9,141)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	4,346,085	XXX	XXX	5,137,782	XXX	XXX	(791,697)
(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	287,422	734,450	1,021,872	296,907	715,773	1,012,680	(9,485)	18,677	9,192
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	$ 292,405	$ 1,140,768	$ 1,433,173	$ 302,854	$ 1,130,268	$ 1,433,122	$ (10,449)	$ 10,500	$ 51

(3) Ratio used as basis of admissibility

	06/30/2026	12/31/2025
(a) Ratio percentage used to determine recovery period and threshold limitation amount	950.410 %	907.070 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	$ 28,973,897	$ 27,652,795

Notes to the Financial Statements

9. Income Taxes (Continued)

(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

	06/30/2026		12/31/2025		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	$ 114,766	$	$ 100,585	$	$ 14,181	$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	100.000 %	100.000 %	100.000 %	%	– %	100.000 %
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	$ 114,766	$	$ 100,585	$	$ 14,181	$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	100.000 %	100.000 %	100.000 %	%	– %	100.000 %

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? NO

B. Regarding deferred tax liabilities that are not recognized - None

C. Major components of current income taxes incurred

Current income taxes incurred consist of the following major components:

Current income taxes incurred consist of the following major components:	(1) 06/30/2026	(2) 12/31/2025	(3) Change (1-2)
1. Current Income Tax			
(a) Federal	$ 714,007	$ 1,373,148	$ (659,141)
(b) Foreign			
(c) Subtotal (1a+1b)	$ 714,007	$ 1,373,148	$ (659,141)
(d) Federal income tax on net capital gains	51,928	94,412	(42,484)
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	$ 765,935	$ 1,467,560	$ (701,625)

	(1) 06/30/2026	(2) 12/31/2025	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	$ 21,779	$ 14,215	$ 7,564
(2) Unearned premium reserve			
(3) Policyholder reserves	7,920	3,332	4,588
(4) Investments	304	265	39
(5) Deferred acquisition costs	5,695	5,840	(145)
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual	80,689	76,276	4,413
(9) Pension accrual			
(10) Receivables - nonadmitted			
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	(1,621)	657	(2,278)
(99) Subtotal (Sum of 2a1 through 2a13)	$ 114,766	$ 100,585	$ 14,181
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$ 114,766	$ 100,585	$ 14,181
(e) Capital			
(1) Investments	$	$	$
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	$	$	$
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	$ 114,766	$ 100,585	$ 14,181

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 06/30/2026	(2) 12/31/2025	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	$	$	$
(2) Fixed assets	209,660	214,937	(5,277)
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other	77,762	81,969	(4,207)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	$ 287,422	$ 296,906	$ (9,484)
(b) Capital			
(1) Investments	$ 734,449	$ 715,773	$ 18,676
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	$ 734,449	$ 715,773	$ 18,676
(c) Deferred tax liabilities (3a99 + 3b99)	$ 1,021,871	$ 1,012,679	$ 9,192
4. Net deferred tax assets/liabilities (2i - 3c)	$ (907,105)	$ (912,094)	$ 4,989

D. Among the more significant book to tax adjustments

The provision for Federal Income Taxes incurred is different from that which would be obtained by applying the statutory Federal Income Tax rate to income before income taxes. The significant items causing this difference are as follows:

	06/30/2026	Effective Tax Rate
Provision computed at statutory rate	$ 748,607	21.000 %
IMR Amortization	(5,402)	-0.152
Dividends received Deduction	(2,159)	-0.061
50% Meals	1,526	0.043
Property & Equipment	5,277	0.148
Payroll Adjustments	4,413	0.124
Guaranty Fund	4,207	0.118
Depreciation	9,485	0.266
DAC Amortization	(106)	-0.003
Unrealized Gains (Losses)	(18,637)	-0.523
A&H Allowance	7,563	0.212
Accrued Commission on Due Premium	4,413	0.124
Other	11,736	0.329
Total	$ 770,923	21.626 %

	06/30/2026	Effective Tax Rate
Federal Income Taxes Incurred	$ 714,007	20.029 %
Realized Capital Gains (losses) tax	51,928	1.457
Change In Admitted Net Deferred Income Taxes	4,989	0.140
Total statutory income taxes	$ 770,924	21.626 %

E. Operating loss and tax credit carryforwards - None

F. Consolidated federal income tax return

(1) The Company is included in a consolidated federal income tax return with its parent company Citizens Financial Corporation (CFC). The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes.

(2) The consolidated tax liability of the consolidated group shall be determined pursuant to Treasury Regulation Section 1.1502. Tax imposed on the consolidated group is allocated ratably based on stand alone net taxable income or loss.

G. Federal or foreign income tax loss contingencies - None

H. Repatriation Transition Tax (RTT) - None

I. Alternative Minimum Tax (AMT) Credit - None

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

A. , B., & C.

The Company declared and paid dividends totaling $2,500,000 for 2026 and $7,500,000 for 2025.

The Company has a management agreement with CFC under which it paid $7,111,890 in 2026 and $8,956,204, in 2025.

Notes to the Financial Statements

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)

D. At June 30, 2026 the company reported $606,129 payable to CFC and at December 31, 2025, the company reported $1,819,005 receivable due from CFC for current charges for general insurance expenses paid on behalf of the Company and due and declared dividends not yet paid. The terms of the settlement require that these amounts are settled within 30 days.

E. Management Service Contracts and Cost Sharing Arrangements - None

F. Guarantees or Contingencies - No Significant Changes

G. All outstanding shares of the Company are owned by CFC, an insurance holding company domiciled in the state of Kentucky. Mr. Darrell R. Wells controls 69.9% of CFC and is deemed the ultimate controlling person of the company.

H. Amount Deducted for Investment in Upstream Company - None

I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - None

J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - No Significant Changes

K. Foreign Subsidiary Value Using CARVM - None

L. Downstream Holding Company Value Using Look-Through Method - None

M. All SCA Investments - None

N. Investment in Insurance SCAs - None

O. SCA and SSAP No. 48 Entity Loss Tracking - None

11. Debt

A. Debt, Including Capital Notes - None

B. FHLB (Federal Home Loan Bank) Agreements - None

C. Unused commitments and lines of credit for financing arrangements: - None

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

A. Defined Benefit Plan - None

B. Investment Policies and Strategies of Plan Assets - None

C. Fair Value of Each Class of Plan Assets - None

D. Expected Long-Term Rate of Return for the Plan Assets - No Significant Changes

E. Defined Contribution Plans - No Significant Changes

F. Multiemployer Plans - None

G. Consolidated/Holding Company Plans - None

H. Postemployment Benefits and Compensated Absences - No Significant Changes

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - None

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

A. The Company has 2,500,000 shares authorized, issued and outstanding at June 30, 2026, and at December 31, 2025. All Shares are Class A Shares.

B. Dividend Rate of Preferred Stock - None

C. Regulatory approval is required before a dividend can be paid which exceeds the lesser of (a) 10% of statutory shareholder's surplus as of the preceding June 30, or (b) the statutory net gain from operations for the preceding year. Statutory surplus as of June 30, 2026 was $27,267,861.

D. The Company paid extraordinary dividends to the sole shareholder in the amount of $7,500,000 in 2025 and $2,500,000 in 2026. Dividend declarations were approved by regulators prior to payment.

E. Company Profits Paid as Ordinary Dividends - None

F. Surplus Restrictions - None

G. Surplus Advances - None

H. Stock Held for Special Purposes - None

I. Changes in Special Surplus Funds - None

J. Unassigned Funds (Surplus)

The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

1. Unrealized gains and losses: $5,609,436
2. Non-admitted asset values: ($5,785,399)
3. Separate account business: N/A
4. Asset valuation reserves ($1,524,718)

Notes to the Financial Statements

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations (Continued)

5. Reinsurance in unauthorized companies: N/A

K. Company-Issued Surplus Debentures or Similar Obligations - None

L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - None

M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - None

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments - None

B. Assessments - None

C. Gain Contingencies - None

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - None

E. Joint and Several Liabilities - None

F. All Other Contingencies - None

15. Leases

A. Lessee Operating Lease - None

B. Lessor Leases

(1) Operating leases

(a) Lessor's leasing arrangements - No Significant Changes

(b) Cost and carrying amount of leased property - None

(c) Future minimum lease payment receivables under non-cancelable leasing arrangements

Future minimum lease payment receivables under noncancelable leasing arrangements as of December 31, 2025 2025 are as follows:

	Year Ending December 31	Operating Leases
1.	2026	$ 590,991
2.	2027	401,000
3.	2028	212,633
4.	2029	156,844
5.	2030	95,863
6.	Thereafter	103,492
7.	Total (sum of 1 through 6)	$ 1,560,823

(d) Total contingent rentals included in income - None

(2) Leveraged leases - None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

1. Face Amount of the Company's Financial Instruments with Off-Balance-Sheet Risk - None

2. Nature of Terms - None

3. Exposure to Credit Related Losses - None

4. Collateral Policy - None

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

A. Transfers of Receivables Reported as Sales - None

B. Transfer and Servicing of Financial Assets - None

C. Wash Sales

(1) In the course of the Company’s asset management, securities may be sold and reacquired within 30 days of the sale date to enhance the Company’s yield on its investment portfolio.

(2) Details by NAIC designation 3 or below, or unrated of securities sold during the quarter and reacquired within 30 days of the sale date - None

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

A. ASO Plans - None

B. ASC Plans - None

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract - None

Notes to the Financial Statements

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

The Company entered an administration agreement with SDC TPA, LLC to provide billing and premium collection services.

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premium Written / Produced By
Aria Care TPA, LLC	47-2896515	YES	A & H	P	$ 36,110,220
Total					$ 36,110,220

20. Fair Value Measurements

A. Fair Value Measurement

(1) Fair value measurements at reporting date

	Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a.	Assets at fair value					
	Common stock	$ 8,799,860	$	$	$	$ 8,799,860
	Total assets at fair value/NAV	$ 8,799,860	$	$	$	$ 8,799,860
b.	Liabilities at fair value					
	Total liabilities at fair value	$	$	$	$	$

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Policy on transfers into and out of Level 3 - None

(4) Inputs and techniques used for Level 2 and Level 3 fair values - None

(5) Derivatives - None

B. Other Fair Value Disclosures - None

C. Fair Values or NAV for All Financial Instruments - None

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items

A. Unusual or Infrequent Items - None

B. Troubled Debt Restructuring - None

C. Other Disclosures - None

D. Business Interruption Insurance Recoveries - None

E. State and Federal Tax Credits - None

F. Subprime-Mortgage-Related Risk Exposure - None

G. Retained Assets - None

H. Insurance-Linked Securities (ILS) Contracts - None

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - None

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR) - None

22. Events Subsequent - None

23. Reinsurance

A. Ceded Reinsurance Report - No Significant Changes

B. Uncollectible Reinsurance - None

C. Commutation of Ceded Reinsurance - None

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer - None

F. Reinsurance Agreement with an Affiliated Captive Reinsurer - None

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework - None

H. Reinsurance Credit - None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate - None

B. Method Used to Record - None

C. Amount and Percent of Net Retrospective Premiums - None

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - None

E. Risk-Sharing Provisions of the Affordable Care Act (ACA) - None

Notes to the Financial Statements

25. Change in Incurred Losses and Loss Adjustment Expenses - None

26. Intercompany Pooling Arrangements

A. Entities Participating in Pool - None

B. Lines and Types of Business Subject to Pooling Agreement - None

C. None

D. None

E. None

F. None

G. None

27. Structured Settlements

A. Reserves Eliminated by Annuities and Unrecorded Loss Contingencies - None

B. Aggregate Statement Value of Annuities Due from Life Insurers Equaling or Exceeding 1% of Policyholders' Surplus - None

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables - None

B. Risk-Sharing Receivables - None

C. Medicare Prescription Payment Plan Receivables - None

29. Participating Policies - No Significant Changes

30. Premium Deficiency Reserves - None

31. Reserves for Life Contracts and Annuity Contracts

1. Description of reserve practices - No Significant Changes
2. Methods employed in the valuation of substandard policies - No Significant Changes
3. Amount of insurance for which gross premiums are less than net premiums - No Significant Changes
4. Method used to determine tabular interest, reserves released and cost - No Significant Changes
5. Method of determination of tabular interest on funds not involving life contingencies - No Significant Changes
6. Details for Other Changes - No Significant Changes

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

A. Individual Annuities

			General Account	Separate Account With Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1)	Subject to discretionary withdrawal						
	a.	With market value adjustment	$	$	$	$	%
	b.	At book value less current surrender charge of 5% or more					
	c.	At fair value					
	d.	Total with market value adjustment or at fair value (total of a through c)					
	e.	At book value without adjustment (minimal or no charge or adjustment)	3,054,148			3,054,148	98.739
(2)	Not subject to discretionary withdrawal		39,006			39,006	1.261
(3)	Total (gross: direct + assumed)		$ 3,093,154	$	$	$ 3,093,154	100.000 %
(4)	Reinsurance ceded		3,093,154			3,093,154	
(5)	Total (net) (3 - 4)		$ –	$	$	$ –	
(6)	Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:		$	$	$	$	

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

B. Group Annuities - None

C. Deposit-Type Contracts (no life contingencies) - None

D. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities Amounts - None

Notes to the Financial Statements

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

A. General Account

			Account Value	Cash Value	Reserve
(1)		Subject to discretionary withdrawal, surrender values or policy loans:			
	a.	Term Policies with Cash Value	$	$	$
	b.	Universal Life	2,352,621	2,328,088	2,360,304
	c.	Universal Life with Secondary Guarantees			
	d.	Indexed Universal Life			
	e.	Indexed Universal Life with Secondary Guarantees			
	f.	Indexed Life			
	g.	Other Permanent Cash Value Life Insurance			
	h.	Variable Life			
	i.	Variable Universal Life			
	j.	Miscellaneous Reserves	60,406,739	55,802,103	60,110,175
(2)		Not subject to discretionary withdrawal or no cash values			
	a.	Term Policies without Cash Value	XXX	XXX	23,243
	b.	Accidental Death Benefits	XXX	XXX	59,674
	c.	Disability – Active Lives	XXX	XXX	46,034
	d.	Disability – Disabled Lives	XXX	XXX	46,746
	e.	Miscellaneous Reserves	XXX	XXX	
(3)		Total (gross: direct + assumed)	62,759,360	58,130,191	62,646,176
(4)		Reinsurance Ceded	61,293,767	56,664,598	61,477,147
(5)		Total (net) (3) - (4)	$ 1,465,593	$ 1,465,593	$ 1,169,029

B. Separate Account with Guarantees - None

C. Separate Account Nonguaranteed - None

D. Reconciliation of Total Life Insurance Reserves

		Amount
	Life & Accident & Health Annual Statement:	
1.	Exhibit 5, Life Insurance Section, Total (net)	$ 1,168,367
2.	Exhibit 5, Accidental Death Benefits Section, Total (net)	
3.	Exhibit 5, Disability – Active Lives Section, Total (net)	
4.	Exhibit 5, Disability – Disabled Lives Section, Total (net)	662
5.	Exhibit 5, Miscellaneous Reserves Section, Total (net)	
6.	Subtotal (1+2+3+4+5)	$ 1,169,029
	Separate Accounts Annual Statement:	
7.	Exhibit 3, Line 0199999, Column 2	
8.	Exhibit 3, Line 0499999, Column 2	
9.	Exhibit 3, Line 0599999, Column 2	
10.	Subtotal (7+8+9)	$
11.	Combined Total (6+10)	$ 1,169,029

34. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and Uncollected Life Insurance Premiums and Annuity Considerations

Deferred and uncollected life insurance premium considerations as of June 30, 2026 were as follows:

	Type	Gross	Net of Loading
(1)	Industrial	$ 4,745	$ 1,950
(2)	Ordinary new business		
(3)	Ordinary renewal	891,412	330,889
(4)	Credit life		
(5)	Group life	147	132
(6)	Group annuity		
(7)	Totals (1+2+3+4+5+6)	$ 896,304	$ 332,971

REINSURANCE CEDED	$547,101
TOTAL	$ 0

35. Separate Accounts

A. Separate Account Activity - None

B. General Nature and Characteristics of Separate Accounts Business - None

C. Reconciliation of Net Transfers To or (From) Separate Accounts - None

Notes to the Financial Statements

36. Loss/Claim Adjustment Expenses - No Significant Changes

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? NO

1.2 If yes, has the report been filed with the domiciliary state?

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? NO

2.2 If yes, date of change:

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? YES
If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? NO

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? NO

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? NO

4.2 If yes, provide the 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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? NO
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023

6.2 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. 12/31/2023

6.3 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). 02/25/2025

6.4 By what department or departments?
Kentucky Department of Insurance

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? N/A

6.6 Have all of the recommendations within the latest financial examination report been complied with? N/A

7.1 Has this 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? NO

7.2 If yes, give full information

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? NO

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? NO

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliates primary federal regulator.

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

9.1 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
(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.

9.11 If the response to 9.1 is no, please explain:

9.2 Has the code of ethics for senior managers been amended? NO

9.21 If the response to 9.2 is yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? NO

9.31 If the response to 9.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? NO

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

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) NO

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ –

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? NO

13.2 If yes, please complete the following:

	1 Prior Year-End Book / Adjusted Carrying Value	2 Current Quarter Book / Adjusted Carrying Value
13.21 Bonds	$	$
13.22 Preferred Stock		
13.23 Common Stock		
13.24 Short-Term Investments		
13.25 Mortgage Loans on Real Estate		
13.26 All Other		
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)		
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above		

14.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? NO

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

15. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
15.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $
15.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $
15.3 Total payable for securities lending reported on the liability page $

16. 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

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

1 Name of Custodian(s)	2 Custodian Address
Stock Yards Bank & Trust	Louisville, KY

16.2 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)

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? NO

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

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

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

1 Name of Firm or Individual	2 Affiliation
Darrell R. Wells - employee - has access to invest	A

16.5097 For those firms/individuals listed in the table for Question 16.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? NO

16.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 16.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? NO

16.6 For those firms or individuals listed in the table for 16.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Registered With	4 Investment Management Agreement (IMA) Filed

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

17.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? ..... YES

17.2 If no, list exceptions:

18. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
    a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
    b. Issuer or obligor is current on all contracted interest and principal payments.
    c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

    Has the reporting entity self-designated 5GI securities per the criteria listed? ..... NO

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

    Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... NO

20. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
    a. The shares were purchased prior to January 1, 2019.
    b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
    c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
    d. The fund only or predominantly holds bonds in its portfolio.
    e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
    f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

    Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... NO

GENERAL INTERROGATORIES

PART 2 – LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES

Life and Accident Health Companies/Fraternal Benefit Societies:

		1 Amount
1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1	Long-Term Mortgages in Good Standing	
	1.11 Farm Mortgages	$
	1.12 Residential Mortgages	
	1.13 Commercial Mortgages	
	1.14 Total Mortgages in Good Standing	$
1.2	Long-Term Mortgages in Good Standing with Restructured Terms	
	1.21 Total Mortgages in Good Standing with Restructured Terms	$
1.3	Long-Term Mortgage Loans upon which Interest is Overdue more than Three Months	
	1.31 Farm Mortgages	$
	1.32 Residential Mortgages	
	1.33 Commercial Mortgages	
	1.34 Total Mortgages with Interest Overdue more than Three Months	$
1.4	Long-Term Mortgage Loans in Process of Foreclosure	
	1.41 Farm Mortgages	$
	1.42 Residential Mortgages	
	1.43 Commercial Mortgages	
	1.44 Total Mortgages in Process of Foreclosure	
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	$
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
	1.61 Farm Mortgages	$
	1.62 Residential Mortgages	
	1.63 Commercial Mortgages	
	1.64 Total Mortgages Foreclosed and Transferred to Real Estate	$
2.	Operating Percentages:	
	2.1 A&H loss percent	59.541 %
	2.2 A&H cost containment percent	0.001 %
	2.3 A&H expense percent excluding cost containment expenses	59.540 %
3.1	Do you act as a custodian for health savings accounts?	NO
3.2	If yes, please provide the amount of custodial funds held as of the reporting date.	$
3.3	Do you act as an administrator for health savings accounts?	NO
3.4	If yes, please provide the balance of the funds administered as of the reporting date.	$
4	Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	YES
4.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	

Fraternal Benefit Societies Only:

5.1	In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?	
5.2	If no, explain:	
6.1	Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?	
6.2	If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?	

Date	Outstanding Lien Amount
	$
Total	$

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Type of Reinsurer	9 Certified Reinsurer Rating (1 through 6)	10 Effective Date of Certified Reinsurer Rating

NONE

SCHEDULE T – PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

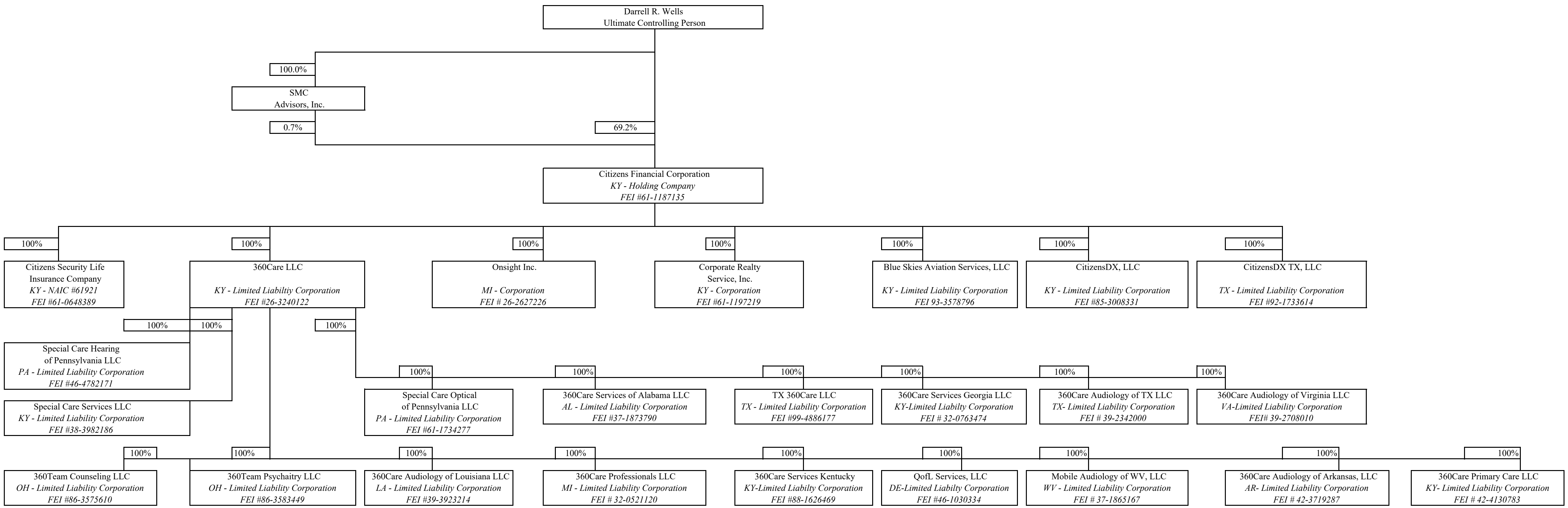
	States, Etc.		1 Active Status (a)	Direct Business Only: Life Contracts: 2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts
1.	Alabama	AL	L	33,171		3,674,711		3,707,882	
2.	Alaska	AK	N						
3.	Arizona	AZ	L	196		140		336	
4.	Arkansas	AR	L	23,164		1,615,023		1,638,187	
5.	California	CA	N						
6.	Colorado	CO	L						
7.	Connecticut	CT	L			1,548,352		1,548,352	
8.	Delaware	DE	L	28,242				28,242	
9.	District of Columbia	DC	L	8,263	183			8,446	
10.	Florida	FL	L	20,260		2,566,632		2,586,892	
11.	Georgia	GA	L	62,470		3,321,579		3,384,049	
12.	Hawaii	HI	N						
13.	Idaho	ID	L						
14.	Illinois	IL	L			56,158		56,158	
15.	Indiana	IN	L	20,155		3,147,605		3,167,760	
16.	Iowa	IA	L			3,092,165		3,092,165	
17.	Kansas	KS	L			1,203,468		1,203,468	
18.	Kentucky	KY	L	109,020	303	3,655,113		3,764,436	
19.	Louisiana	LA	L	19,425	325	1,370,151		1,389,901	
20.	Maine	ME	L						
21.	Maryland	MD	L	153,893	532	1,369,629		1,524,054	
22.	Massachusetts	MA	L						
23.	Michigan	MI	L	221		1,717,338		1,717,559	
24.	Minnesota	MN	L						
25.	Mississippi	MS	L	11,270		1,946,763		1,958,033	
26.	Missouri	MO	L	18,618		4,508,575		4,527,193	
27.	Montana	MT	L						
28.	Nebraska	NE	L			272,305		272,305	
29.	Nevada	NV	L						
30.	New Hampshire	NH	L						
31.	New Jersey	NJ	L	117,986		4,556		122,542	
32.	New Mexico	NM	L						
33.	New York	NY	N						
34.	North Carolina	NC	L	190,004		8,870,479		9,060,483	
35.	North Dakota	ND	L						
36.	Ohio	OH	L	66,319		5,262,190		5,328,509	
37.	Oklahoma	OK	L			37,291		37,291	
38.	Oregon	OR	L						
39.	Pennsylvania	PA	L	86,265		6,640,506		6,726,771	
40.	Rhode Island	RI	L						
41.	South Carolina	SC	L	66,026		3,954,992		4,021,018	
42.	South Dakota	SD	L						
43.	Tennessee	TN	L	50,978	150	7,495,933		7,547,061	
44.	Texas	TX	L	23,704	81	168,944		192,729	
45.	Utah	UT	L			230,281		230,281	
46.	Vermont	VT	L						
47.	Virginia	VA	L	73,127		5,025		78,152	
48.	Washington	WA	N						
49.	West Virginia	WV	L	4,945		1,629,142		1,634,087	
50.	Wisconsin	WI	L			51,912		51,912	
51.	Wyoming	WY	L						
52.	American Samoa	AS	N						
53.	Guam	GU	N						
54.	Puerto Rico	PR	N						
55.	U.S. Virgin Islands	VI	N						
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N						
58.	Aggregate other alien	OT	XXX						
59.	Subtotal		XXX	1,187,722	1,574	69,416,958		70,606,254	
90.	Reporting entity contributions for employee benefits plans		XXX						
91.	Dividends or refunds applied to purchase paid-up additions and annuities		XXX						
92.	Dividends or refunds applied to shorten endowment or premium paying period		XXX						
93.	Premium or annuity considerations waived under disability or other contract provisions		XXX						
94.	Aggregate other amounts not allocable by state		XXX						
95.	Totals (direct business)		XXX	1,187,722	1,574	69,416,958		70,606,254	
96.	Plus reinsurance assumed		XXX			1,445,793		1,445,793	
97.	Totals (all business)		XXX	1,187,722	1,574	70,862,751		72,052,047	
98.	Less reinsurance ceded		XXX	1,187,276	1,574	7,581		1,196,431	
99.	Totals (all business) less reinsurance ceded		XXX	446	–	70,855,170		70,855,616	
Details of Write-Ins									
58001.			XXX						
58002.			XXX						
58003.			XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX						
9401.			XXX						
9402.			XXX						
9403.			XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page		XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498) (Line 94 above)		XXX						

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG 46
2. R – Registered – Non-domiciled RRGs –
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state –
4. Q – Qualified - Qualified or accredited reinsurer –
5. N – None of the above - Not allowed to write business in the state 11

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

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAILS 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 Is an SCA Filing Required? (Yes/No)	16 *
			61-1187135				Citizens Financial Corporation	KY	UDP	Darrell R. Wells	Ownership	69.900	Darrell R. Wells	NO	
			86-3575610				360Team Counseling LLC	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			26-3240122				360Care LLC	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			61-1197219				Corporate Realty Service, Inc.	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			46-4782171				Special Care Hearing of Pennsylvania LLC	PA	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			61-1734277				Special Care Optical of Pennsylvania LLC	PA	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			38-3982186				Special Care Services, LLC	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			26-2627226				Onsight, Inc.	MI	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			32-0521120				360Care Professionals LLC	MI	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			37-1865167				Mobile Audiology of West Virginia LLC	WV	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			37-1873790				360Care Services of Alabama, LLC	AL	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			85-3008331				Citizens DX, LLC	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			92-1733614				CitizensDX TX LLC	TX	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			86-3583449				360Team Psychiartry LLC	OH	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			93-3578796				Blue Sky Aviation Services LLC	OH	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			46-1030334				QofL Services LLC	DE	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			88-1626469				360Care Services of Kentucky LLC	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			99-4886177				TX 360Care LLC	TX	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			32-0763474				360Care Services of Georgia LLC	GA	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			39-2342000				360Care Audiology TX LLC	TX	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			39-2708010				360Care Audiology Virginia LLC	VA	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			39-3923214				360Care Audiology Louisiana LLC	LA	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			42-3719287				360Care Audiology of Arkansas LLC	AR	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	
			42-4130783				360Care Primary Care LLC	KY	NIA	Citizens Financial Corporation	Ownership	100.000	Darrell R. Wells	NO	

Asterisk	Explanation
1	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	No
2.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	No
3.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	No
4.	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?	No
5.	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?	No
6.	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?	No
7.	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?	No
8.	Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption.	NO

August Filing

9.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	NO

EXPLANATION:

1.
2.
3.
4.
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7.
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9.

BARCODES:

1. 61921202649000002
2. 61921202636500002
3. 61921202644500002
4. 61921202644600002
5. 61921202644700002
6. 61921202644800002
7. 61921202644900002
8. 61921202670000002
9. 61921202522200000

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A – VERIFICATION

Real Estate

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	4,059,284	4,228,385
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition	20,407	
	2.2 Additional investment made after acquisition	–	56,955
3.	Current year change in encumbrances		
4.	Total gain (loss) on disposals		
5.	Deduct amounts received on disposals		
6.	Total foreign exchange change in book / adjusted carrying value		
7.	Deduct current year's other-than-temporary impairment recognized		
8.	Deduct current year's depreciation	111,945	226,056
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	3,967,746	4,059,284
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)	3,967,746	4,059,284

SCHEDULE B – VERIFICATION

Mortgage Loans

NONE

		1 Year to Date	2 Prior Year Ended December 31
1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase / (decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
8.	Deduct amortization of premium and mortgage interest points and commitment fees		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest		
10.	Deduct current year's other-than-temporary impairment recognized		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		
14.	Deduct total nonadmitted amounts		
15.	Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

NONE

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase / (decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
8.	Deduct amortization of premium, depreciation and proportional amortization		
9.	Total foreign exchange change in book / adjusted carrying value		
10.	Deduct current year's other-than-temporary impairment recognized		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value of bonds and stocks, December 31 of prior year	13,696,111	12,447,258
2.	Cost of bonds and stocks acquired	209,032	3,808,841
3.	Accrual of discount	2,762	7,279
4.	Unrealized valuation increase / (decrease)	49,997	453,938
5.	Total gain (loss) on disposals	286,215	740,457
6.	Deduct consideration for bonds and stocks disposed of	1,188,323	3,760,926
7.	Deduct amortization of premium	359	734
8.	Total foreign exchange change in book / adjusted carrying value		–
9.	Deduct current year's other-than-temporary impairment recognized		–
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	13,055,435	13,696,111
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)	13,055,435	13,696,111

SCHEDULE D – PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book / Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book / Adjusted Carrying Value End of First Quarter	6 Book / Adjusted Carrying Value End of Second Quarter	7 Book / Adjusted Carrying Value End of Third Quarter	8 Book / Adjusted Carrying Value December 31 Prior Year
Issuer Credit Obligations (ICO)								
1. NAIC 1 (a)	4,222,282	10,120			4,222,282	4,232,402		4,221,127
2. NAIC 2 (a)								
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total ICO	4,222,282	10,120			4,222,282	4,232,402		4,221,127
Asset-Backed Securities (ABS)								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6	23,012	159			23,012	23,171		23,012
14. Total ABS	23,012	159			23,012	23,171		23,012
Preferred Stock								
15. NAIC 1								
16. NAIC 2								
17. NAIC 3								
18. NAIC 4								
19. NAIC 5								
20. NAIC 6								
21. Total Preferred Stock								
22. Total ICO, ABS, & Preferred Stock	4,245,294	10,279			4,245,294	4,255,573		4,244,139

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:
NAIC 1 $; NAIC 2 $; NAIC 3 $; NAIC 4 $; NAIC 5 $; NAIC 6 $

(SI-03) Schedule DA - Part 1

NONE

(SI-03) Schedule DA - Verification - Short-Term Investments

NONE

(SI-04) Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-04) Schedule DB - Part B - Verification - Futures Contracts

NONE

(SI-05) Schedule DB - Part C - Section 1

NONE

(SI-06) Schedule DB - Part C - Section 2

NONE

(SI-07) Schedule DB - Verification

NONE

(SI-08) Schedule E - Part 2 - Verification - Cash Equivalents

NONE

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book / Adjusted Carrying Value Less Encumbrances	Additional Investment Made after Acquisition
Acquired by purchase								
LEASEHOLD IMPROVEMENTS	LOUISVILLE	KY			13,968		13,968	
0199999 – Acquired by purchase					13,968		13,968	
0399999 – Totals					13,968		13,968	

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

NONE

1	Location		4	5	6	7	8	Change in Book / Adjusted Carrying Value Less Encumbrances					14	15	16	17	18	19	20
	2	3						9	10	11	12	13							
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book / Adjusted Carrying Value Less Encumbrances Prior Year	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in B./A.C.V. (11 - 9 - 10)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value Less Encumbrances on Disposal	Amounts Received During Year	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
0399999 – Totals																			

(E-02) Schedule B - Part 2

NONE

(E-02) Schedule B - Part 3

NONE

(E-03) Schedule BA - Part 2

NONE

(E-03) Schedule BA - Part 3

NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stocks Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Issuer Credit Obligations: U.S. Government Obligations (Exempt from RBC)								
91282C-QL-8	UNTIED STATES TREAS NTS	05/12/2016	INSTINET	XXX	209,032	210,000	278	
0019999999 – Issuer Credit Obligations: U.S. Government Obligations (Exempt from RBC)					209,032	210,000	278	XXX
0489999999 – Subtotal - Issuer Obligations (Unaffiliated)					209,032	210,000	278	XXX
0509999997 – Subtotals - Issuer Credit Obligations - Part 3					209,032	210,000	278	XXX
0509999998 – Summary Item from Part 5 for Issuer Credit Obligations (N/A to Quarterly)					XXX	XXX	XXX	XXX
0509999999 – Subtotals - Issuer Credit Obligations					209,032	210,000	278	XXX
2009999999 – Subtotals - Issuer Credit Obligations and Asset-Backed Securities					209,032	210,000	278	XXX
6009999999 – Totals					209,032	XXX	278	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book / Adjusted Carrying Value 10	11	12	13	14	15	16	17	18	19	20	21
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B. / A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Issuer Credit Obligations: U.S. Government Obligations (Exempt from RBC)																				
91282C-KS-9	UNITED STATES TREAS NTS	06/03/2026	MATURITY	XXX	200,000	200,000	200,640	200,141		(141)		(141)		200,000				4,875	05/31/2026	
0019999999 – Issuer Credit Obligations: U.S. Government Obligations (Exempt from RBC)					200,000	200,000	200,640	200,141		(141)		(141)		200,000				4,875	XXX	XXX
0489999999 – Subtotal - Issuer Credit Obligations (Unaffiliated)					200,000	200,000	200,640	200,141		(141)		(141)		200,000				4,875	XXX	XXX
0509999997 – Subtotals - Issuer Credit Obligations - Part 4					200,000	200,000	200,640	200,141		(141)		(141)		200,000				4,875	XXX	XXX
0509999998 – Summary Item from Part 5 for Issuer Credit Obligations (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0509999999 – Subtotals - Issuer Credit Obligations					200,000	200,000	200,640	200,141		(141)		(141)		200,000				4,875	XXX	XXX
Asset-Backed Securities: Financial Asset-Backed - Not Self-Liquidating, Equity Backed Securities (Unaffiliated)																				
50011R-AC-6	Kodiak CDO II Series 2007-2ACI-A3	05/14/2026	VARIOUS	XXX	10,221	11,611										10,221	10,221	621	11/07/2042	
1319999999 – Asset-Backed Securities: Financial Asset-Backed - Not Self-Liquidating, Equity Backed Securities (Unaffiliated)					10,221	11,611										10,221	10,221	621	XXX	XXX
1889999999 – Subtotal - Asset-Backed Securities (Unaffiliated)					10,221	11,611										10,221	10,221	621	XXX	XXX
1909999997 – Subtotals - Asset-Backed Securities - Part 4					10,221	11,611										10,221	10,221	621	XXX	XXX
1909999998 – Summary Item from Part 5 for Asset-Backed Securities (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1909999999 – Subtotals - Asset-Backed Securities					10,221	11,611										10,221	10,221	621	XXX	XXX
2009999999 – Subtotals - Issuer Credit Obligations and Asset-Backed Securities					210,221	211,611	200,640	200,141		(141)		(141)		200,000		10,221	10,221	5,496	XXX	XXX
Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded																				
532457-10-8	ELI LILLY & CO	06/26/2026	INSTINET	800.000	950,776	XXX	702,108	859,744	(157,636)			(157,636)		702,108		248,668	248,668		XXX	XXX
5019999999 – Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded					950,776	XXX	702,108	859,744	(157,636)			(157,636)		702,108		248,668	248,668		XXX	XXX
5989999997 – Subtotals - Common Stocks - Part 4					950,776	XXX	702,108	859,744	(157,636)			(157,636)		702,108		248,668	248,668		XXX	XXX
5989999998 – Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999 – Subtotals Common Stocks					950,776	XXX	702,108	859,744	(157,636)			(157,636)		702,108		248,668	248,668		XXX	XXX
5999999999 – Subtotals Preferred and Common Stocks					950,776	XXX	702,108	859,744	(157,636)			(157,636)		702,108		248,668	248,668		XXX	XXX
6009999999 – Totals					1,160,997	XXX	902,748	1,059,885	(157,636)	(141)		(157,777)		902,108		258,889	258,889	5,496	XXX	XXX

(E-06) Schedule DB - Part A - Section 1

NONE

(E-06) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)

NONE

(E-06) Schedule DB - Part A - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-07) Schedule DB - Part B - Section 1

NONE

(E-07) Schedule DB - Part B - Section 1 - Broker Name

NONE

(E-07) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)

NONE

(E-07) Schedule DB - Part B - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-08) Schedule DB - Part D - Section 1

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged By Reporting Entity

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged To Reporting Entity

NONE

(E-10) Schedule DB - Part E

NONE

(E-11) Schedule DL - Part 1

NONE

(E-12) Schedule DL - Part 2

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Restricted Asset Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Stock Yards Bank & Trust – Louisville, KY			8,879		1,805,486	1,613,935	1,692,088	XXX
Stock Yards Banks & Trust – Louisville, KY			15,319	300	6,036,399	6,383,745	7,460,443	XXX
Wells Fargo – Raleigh, NC					41,282	41,147	41,051	XXX
Interactive Brokers – New York, NY			16,168		1,973,313	1,980,411	2,943,812	XXX
Security Bank of Kansas City – Kansas City, KS								XXX
Silicon Valley Bank – Santa Clara, CA			24,442		3,935,533	4,062,651	4,208,578	XXX
0199998 – Deposits in depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories								XXX
0199999 – Total open depositories			64,808	300	13,792,013	14,081,889	16,345,972	XXX
0299998 – Deposits in depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories								XXX
0299999 – Total suspended depositories								XXX
0399999 – Total cash on deposit			64,808	300	13,792,013	14,081,889	16,345,972	XXX
0499999 – Cash in company's office			XXX	XXX	138	138	138	XXX
0599999 – Total			64,808	300	13,792,151	14,082,027	16,346,110	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Restricted Asset Code	4 Date Acquired	5 Stated Rate of Interest	6 Maturity Date	7 Book / Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
8609999999 – Total cash equivalents								

NONE