



ANNUAL STATEMENT

For the Year Ended December 31, 2007
of the Condition and Affairs of the

Reliance Standard Life Insurance Company

NAIC Group Code.....0074, 0074 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 68381	Employer's ID Number..... 36-0883760
Organized under the Laws of Illinois	State of Domicile or Port of Entry Illinois	Country of Domicile US
Incorporated/Organized..... April 2, 1907	Commenced Business..... April 15, 1907	
Statutory Home Office	111 South Wacker Drive, Suite 4400..... Chicago IL 60606-4410 <small>(Street and Number) (City or Town, State and Zip Code)</small>	
Main Administrative Office	2001 Market Street, Suite 1500..... Philadelphia PA 19103 <small>(Street and Number) (City or Town, State and Zip Code)</small>	267-256-3500 <small>(Area Code) (Telephone Number)</small>
Mail Address	2001 Market Street, Suite 1500..... Philadelphia PA 19103 <small>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</small>	
Primary Location of Books and Records	2001 Market Street, Suite 1500..... Philadelphia PA 19103 <small>(Street and Number) (City or Town, State and Zip Code)</small>	267-256-3500 <small>(Area Code) (Telephone Number)</small>
Internet Website Address	www.rsli.com	
Statutory Statement Contact	Paul Van Haren <small>(Name)</small> paul.van.haren@rsli.com <small>(E-Mail Address)</small>	267-256-3664 <small>(Area Code) (Telephone Number) (Extension)</small> 267-256-3522 <small>(Fax Number)</small>

OFFICERS

Name	Title	Name	Title
1. Lawrence Edmund Daurelle	President	2. Charles Thomas Denaro	Secretary
3. Thomas William Burghart	Treasurer	4. Rosemary Theresa Barton, ASA	Actuary

OTHER

Thomas William Burghart	Senior Vice President	Warren Mark Cohen	Senior Vice President
Chad William Coulter	Senior Vice President	Charles Thomas Denaro	Vice President
Daniel Joseph Falkenstein	Senior Vice President	Christopher Anthony Fazzini	Executive Vice President
Danny Ronald Green	Senior Vice President	Debra Glazer Staples	Senior Vice President

DIRECTORS OR TRUSTEES

Lawrence Edmund Daurelle	Steven Andrew Hirsh	Harold Franz Ilg	James Norbert Meehan
Philip Robert O'Connor	Robert Rosenkranz	Donald Alan Sherman	Robert Michael Smith Jr.
Robert Floyd Wright			

State of..... Pennsylvania
County of..... Philadelphia

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

(Signature)

Lawrence Edmund Daurelle

1. (Printed Name)

President

(Title)

(Signature)

Charles Thomas Denaro

2. (Printed Name)

Secretary

(Title)

(Signature)

Thomas William Burghart

3. (Printed Name)

Treasurer

(Title)

Subscribed and sworn to before me
This 27th day of February, 2008

a. Is this an original filing? Yes [X] No []

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

NICOLE FULMORE, Notary Public
City of Philadelphia, Phila. County
My Commission Expires November 9, 2011

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	2,345,839,701		2,345,839,701	2,128,610,901
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	24,208,329		24,208,329	861,053
2.2 Common stocks.....	61,678,145		61,678,145	55,054,918
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	131,521,987	206,210	131,315,777	118,759,222
3.2 Other than first liens.....	11,341,132	979,165	10,361,967	22,867,797
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	499	499	0	
4.3 Properties held for sale (less \$.....0 encumbrances).....	2,482,634		2,482,634	
5. Cash (\$.....2,204,146, Sch. E-Part 1), cash equivalents (\$.....0, Sch. E-Part 2) and short-term investments (\$.....156,450,248, Sch. DA).....	158,654,394		158,654,394	261,930,173
6. Contract loans (including \$.....0 premium notes).....	146,842		146,842	66,347
7. Other invested assets (Schedule BA).....	259,550,287		259,550,287	94,454,348
8. Receivables for securities.....	2,409,361	126,051	2,283,310	499,912
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	2,997,833,311	1,311,925	2,996,521,386	2,683,104,671
11. Title plants less \$.....0 charged off (for Title insurers only).....			0	
12. Investment income due and accrued.....	29,326,740		29,326,740	25,687,227
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection.....	56,998,752	550,543	56,448,209	60,588,600
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	186,042		186,042	202,292
13.3 Accrued retrospective premiums.....			0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	5,506,684		5,506,684	14,460,982
14.2 Funds held by or deposited with reinsured companies.....			0	
14.3 Other amounts receivable under reinsurance contracts.....	3,313,683		3,313,683	3,661,395
15. Amounts receivable relating to uninsured plans.....			0	
16.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
16.2 Net deferred tax asset.....	39,907,534	32,889,995	7,017,539	5,973,898
17. Guaranty funds receivable or on deposit.....	104,311		104,311	71,507
18. Electronic data processing equipment and software.....	4,505,922	3,531,058	974,864	912,601
19. Furniture and equipment, including health care delivery assets (\$.....0).....	2,929,404	2,929,404	0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
21. Receivables from parent, subsidiaries and affiliates.....	542,627	542,627	0	12,698
22. Health care (\$.....0) and other amounts receivable.....			0	
23. Aggregate write-ins for other than invested assets.....	4,292,884	4,292,884	0	4,017,507
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	3,145,447,894	46,048,436	3,099,399,458	2,798,693,378
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	141,229,794		141,229,794	140,695,523
26. TOTALS (Lines 24 and 25).....	3,286,677,688	46,048,436	3,240,629,252	2,939,388,901

DETAILS OF WRITE-INS

0901.....			0	
0902.....			0	
0903.....			0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2301. Other receivables.....			0	4,017,507
2302. Prepaid pension costs and other expenses and suspense debits.....	2,651,838	2,651,838	0	
2303. Other assets nonadmitted.....	1,641,046	1,641,046	0	
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	4,292,884	4,292,884	0	4,017,507

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....1,074,612,684 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,074,612,684	1,102,790,669
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$.....0 Modco Reserve).....	624,389,331	541,367,089
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	132,153,250	129,777,603
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	59,750,088	50,467,514
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	331,068,248	277,179,361
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 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 \$.....0 discount; including \$.....136,443 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	141,470	140,896
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....		
9.3 Other amounts payable on reinsurance, including \$.....2,413,374 assumed and \$.....978,514 ceded.....	3,391,888	4,221,224
9.4 Interest Maintenance Reserve (IMR, Line 6).....	15,596,987	16,666,054
10. Commissions to agents due or accrued - life and annuity contracts \$.....56,662, accident and health \$.....0 and deposit-type contract funds \$.....0.....	56,662	56,662
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	29,606,474	30,798,630
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(173,477)	(169,604)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	3,754,805	3,003,810
15.1 Current federal and foreign income taxes, including \$.....700,455 on realized capital gains (losses).....	20,094,498	3,816,020
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	3,699,956	3,755,742
18. Amounts held for agents' account, including \$.....1,822,114 agents' credit balances.....	1,822,114	1,027,622
19. Remittances and items not allocated.....	27,071,143	33,995,982
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 \$.....55,000,000 and interest thereon \$.....342,146.....	55,342,146	55,342,146
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR Line 16, Col. 7).....	52,709,761	44,366,183
24.2 Reinsurance in unauthorized companies.....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....	3,080,914	
24.4 Payable to parent, subsidiaries and affiliates.....	1,174,338	320,174
24.5 Drafts outstanding.....		25,509,432
24.6 Liability for amounts held under uninsured plans.....		
24.7 Funds held under coinsurance.....		
24.8 Payable for securities.....	21,128,092	5,740,808
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	198,653,918	78,487,972
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,659,125,290	2,408,661,989
27. From Separate Accounts Statement.....	123,955,956	114,474,046
28. Total liabilities (Line 26 and 27).....	2,783,081,246	2,523,136,035
29. Common capital stock.....	6,003,113	6,003,113
30. Preferred capital stock.....	30,000,000	30,000,000
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	33,701,297	33,701,297
34. Aggregate write-ins for special surplus funds.....	0	498,555
35. Unassigned funds (surplus).....	387,843,596	346,049,901
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....17,273,838 in Separate Accounts Statement).....	421,544,893	380,249,753
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	457,548,006	416,252,866
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3).....	3,240,629,252	2,939,388,901

DETAILS OF WRITE-INS

2501. Payable for security transactions not yet settled.....	129,442,893	
2502. Retained assets program liability to claimants and other miscellaneous liabilities.....	68,586,874	77,266,041
2503. Minimum pension liability adjustment.....	624,151	1,221,931
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	198,653,918	78,487,972
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401. Initial commission allowance on reinsurance ceded.....		498,555
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	498,555

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11).....	995,673,445	864,211,486
2. Considerations for supplementary contracts with life contingencies.....	602,922	1,295,358
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	168,432,478	137,922,751
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5).....	1,706,454	1,799,025
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.....	.....
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	3,892,533	2,889,361
7. Reserve adjustments on reinsurance ceded.....	.....	.....
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	2,091,273	1,910,280
8.2 Charges and fees for deposit-type contracts.....	.....	.....
8.3 Aggregate write-ins for miscellaneous income.....	3,812,357	3,122,675
9. Totals (Lines 1 to 8.3).....	1,176,211,462	1,013,150,936
10. Death benefits.....	231,889,345	199,026,835
11. Matured endowments (excluding guaranteed annual pure endowments).....	.....	.....
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8).....	26,216,832	23,234,479
13. Disability benefits and benefits under accident and health contracts.....	351,392,679	291,285,806
14. Coupons, guaranteed annual pure endowments and similar benefits.....	.....	.....
15. Surrender benefits and withdrawals for life contracts.....	154,047,775	127,785,250
16. Group conversions.....	.....	.....
17. Interest and adjustments on contract or deposit-type contract funds.....	13,825,510	12,246,283
18. Payments on supplementary contracts with life contingencies.....	1,884,158	1,959,441
19. Increase in aggregate reserves for life and accident and health contracts.....	54,844,257	72,391,378
20. Totals (Lines 10 to 19).....	834,100,556	727,929,472
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1).....	94,021,471	81,298,758
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1).....	1,449,015	1,237,935
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4).....	119,762,105	103,594,404
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3).....	24,744,948	21,950,894
25. Increase in loading on deferred and uncollected premiums.....	652,416	1,462,720
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(2,648)	(2,597)
27. Aggregate write-ins for deductions.....	0	0
28. Totals (Lines 20 to 27).....	1,074,727,863	937,471,586
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	101,483,599	75,679,350
30. Dividends to policyholders.....	.....	.....
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	101,483,599	75,679,350
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	46,728,012	30,949,749
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	54,755,587	44,729,601
34. Net realized capital gains or (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....269,575 excluding taxes of \$....343,209 transferred to the IMR).....	(462,628)	(122,315)
35. Net income (Line 33 plus Line 34).....	54,292,959	44,607,286
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2).....	416,252,866	369,098,880
37. Net income (Line 35).....	54,292,959	44,607,286
38. Change in net unrealized capital gains (losses) less capital gains tax of \$....(2,374,634).....	1,668,327	16,094,122
39. Change in net unrealized foreign exchange capital gain (loss).....	(144,131)	722,869
40. Change in net deferred income tax.....	14,385,891	6,092,275
41. Change in nonadmitted assets and related items.....	(17,899,475)	(7,560,135)
42. Change in liability for reinsurance in unauthorized companies.....	.....	.....
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4).....	.....	.....
44. Change in asset valuation reserve.....	(8,343,578)	(10,607,967)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1).....	.....	.....
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	8,947,639	(2,008,911)
47. Other changes in surplus in Separate Accounts Statement.....	(8,947,639)	2,008,911
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.....	(498,555)	(750,000)
52. Dividends to stockholders.....	(2,400,000)	(2,400,000)
53. Aggregate write-ins for gains and losses in surplus.....	233,702	955,536
54. Net change in capital and surplus for the year (Lines 37 through 53).....	41,295,140	47,153,986
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38).....	457,548,006	416,252,866

DETAILS OF WRITE-INS

08.301. Miscellaneous income.....	3,812,357	3,122,675
08.302. ....	.....	.....
08.303. ....	.....	.....
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	3,812,357	3,122,675
2701. ....	.....	.....
2702. ....	.....	.....
2703. ....	.....	.....
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
5301. Minimum pension liability adjustment.....	233,702	955,536
5302. ....	.....	.....
5303. ....	.....	.....
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	233,702	955,536

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	999,781,165	847,361,005
2. Net investment income.....	163,060,126	149,991,331
3. Miscellaneous income.....	9,293,751	7,151,276
4. Total (Lines 1 through 3).....	1,172,135,042	1,004,503,612
5. Benefit and loss related payments.....	696,433,538	585,825,347
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	(2,631)	(2,608)
7. Commissions, expenses paid and aggregate write-ins for deductions.....	240,427,590	205,838,546
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	31,062,318	22,211,396
10. Total (Lines 5 through 9).....	967,920,815	813,872,681
11. Net cash from operations (Line 4 minus Line 10).....	204,214,227	190,630,931
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	574,133,827	588,975,908
12.2 Stocks.....	8,847,485	3,193,319
12.3 Mortgage loans.....	99,510,874	130,349,420
12.4 Real estate.....		
12.5 Other invested assets.....	41,976,949	18,123,366
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(61)	396,381
12.7 Miscellaneous proceeds.....	9,316,602	6,775,094
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	733,785,676	747,813,488
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	794,955,790	587,219,626
13.2 Stocks.....	31,327,740	10,995,546
13.3 Mortgage loans.....	99,790,312	147,186,591
13.4 Real estate.....		
13.5 Other invested assets.....	197,722,107	34,883,699
13.6 Miscellaneous applications.....	(3,659,116)	14,589,877
13.7 Total investments acquired (Lines 13.1 to 13.6).....	1,120,136,833	794,875,339
14. Net increase (decrease) in contract loans and premium notes.....	80,495	23,173
15. Net cash from investments (Line 12.8 minus Lines 13.7 and 14).....	(386,431,652)	(47,085,024)
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.....	(4,105,750)	(4,105,750)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(8,321,355)	96,796,412
16.5 Dividends to stockholders.....	2,400,000	2,400,000
16.6 Other cash provided (applied).....	93,768,751	5,232,765
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	78,941,646	95,523,427
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(103,275,779)	239,069,334
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	261,930,173	22,860,839
19.2 End of year (Line 18 plus Line 19.1).....	158,654,394	261,930,173

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

20.0001 Real estate acquired in satisfaction of debt.....	2,482,634	
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ANALYSIS OF OPERATION BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	995,673,445		276,329	66,188,070			341,462,572	41,475,765	546,122,718		147,991	
2. Considerations for supplementary contracts with life contingencies.....	602,922				602,922							
3. Net investment income.....	168,432,478		230,746	55,569,810	3,185,845		12,425,050	28,159,509	60,640,917			8,220,601
4. Amortization of Interest Maintenance Reserve (IMR).....	1,706,454		2,457	677,097	33,933		79,086	353,190	560,691			
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	3,892,533		305,749	210					3,586,574			
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	2,091,273		2,091,273									
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	3,812,357	0	0	0	0	0	0	0	3,812,357	0	0	0
9. Totals (Lines 1 to 8.3).....	1,176,211,462	0	2,906,554	122,435,187	3,822,700	0	353,966,708	69,988,464	614,723,257	0	147,991	8,220,601
10. Death benefits.....	231,889,345		1,978,766				229,910,579					
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	26,216,832			16,268,635				9,948,197				
13. Disability benefits and benefits under accident and health contracts.....	351,392,679		2,896						351,252,800		136,983	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	154,047,775		27,017	100,507,378				53,513,380				
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	13,825,510		27,900	1,307,016	4,978,863		1,667,403	19,938	98,340			5,726,050
18. Payments on supplementary contracts with life contingencies.....	1,884,158				1,884,158							
19. Increase in aggregate reserves for life and accident and health contracts.....	54,844,257		139,356	(25,829,745)	(139,208)		6,213,297	(8,561,685)	83,022,242			
20. Totals (Lines 10 to 19).....	834,100,556	0	2,175,935	92,253,284	6,723,813	0	237,791,279	54,919,830	434,373,382	0	136,983	5,726,050
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	94,021,471		312,937	4,881,867			31,902,556	2,977,720	53,946,308		83	
22. Commissions and expense allowances on reinsurance assumed.....	1,449,015			560,345				8,422	880,248			
23. General insurance expenses.....	119,762,105		893,621	4,431,698	240,184		34,427,614	1,656,426	77,968,137			144,425
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	24,744,948		13,995	728,478			9,708,726		14,293,749			
25. Increase in loading on deferred and uncollected premiums.....	652,416		(7,172)				234,634		424,954			
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(2,648)		(2,648)									
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	1,074,727,863	0	3,386,668	102,855,672	6,963,997	0	314,064,809	59,562,398	581,886,778	0	137,066	5,870,475
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	101,483,599	0	(480,114)	19,579,515	(3,141,297)	0	39,901,899	10,426,066	32,836,479	0	10,925	2,350,126
30. Dividends to policyholders.....	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	101,483,599	0	(480,114)	19,579,515	(3,141,297)	0	39,901,899	10,426,066	32,836,479	0	10,925	2,350,126
32. Federal income taxes incurred (excluding tax on capital gains).....	46,728,012		(221,068)	9,015,366	(1,446,407)		18,372,786	4,800,671	15,119,521		5,030	1,082,113
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	54,755,587	0	(259,046)	10,564,149	(1,694,890)	0	21,529,113	5,625,395	17,716,958	0	5,895	1,268,013

DETAILS OF WRITE-INS

08.301. Miscellaneous income.....	3,812,357								3,812,357			
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	3,812,357	0	0	0	0	0	0	0	3,812,357	0	0	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	1,102,790,670		4,313,987	664,706,645	12,962,227		97,807,180	323,000,631
2. Tabular net premiums or considerations.....	403,810,582		276,329	66,188,070	602,922		295,267,496	41,475,765
3. Present value of disability claims incurred.....	6,219,120				XXX		6,219,120	
4. Tabular interest.....	51,756,005		173,235	33,207,796	942,455		73,989	17,358,530
5. Tabular less actual reserve released.....	(166,205,184)			(109,051,685)	199,573			(57,353,072)
6. Increase in reserve on account of change in valuation basis.....	0							
7. Other increases (net).....	0							
8. Totals (Lines 1 to 7).....	1,398,371,193	0	4,763,551	655,050,826	14,707,177	0	399,367,785	324,481,854
9. Tabular cost.....	293,960,853		(115,458)		XXX		294,076,311	
10. Reserves released by death.....	459,303		395,753	XXX	XXX		63,550	XXX
11. Reserves released by other terminations (net).....	1,234,467		27,017				1,207,450	
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	28,103,887		2,896	16,268,636	1,884,158			9,948,197
13. Net transfers to or (from) Separate Accounts.....	0							
14. Total deductions (Lines 9 to 13).....	323,758,510	0	310,208	16,268,636	1,884,158	0	295,347,311	9,948,197
15. Reserve December 31, current year.....	1,074,612,683	0	4,453,343	638,782,190	12,823,019	0	104,020,474	314,533,657

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....12,865,270	.....12,569,133
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....137,487,997	.....140,107,296
1.3 Bonds of affiliates.....	(a).....230,169	.....229,029
2.1 Preferred stocks (unaffiliated).....	(b).....931,069	.....1,540,633
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....1,391,809	.....1,355,731
2.21 Common stocks of affiliates.....	.....2,500,000	.....2,500,000
3. Mortgage loans.....	(c).....17,817,137	.....18,729,682
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....1,750	.....1,750
6. Cash, cash equivalents and short-term investments.....	(e).....8,097,311	.....7,978,443
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....9,036,001	.....9,495,973
9. Aggregate write-ins for investment income.....	.....2,835,921	.....3,114,013
10. Total gross investment income.....	.....193,194,434	.....197,621,683
11. Investment expenses.....		(g).....24,870,154
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....213,301
13. Interest expense.....		(h).....4,105,750
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....29,189,205
17. Net investment income (Line 10 minus Line 16).....		.....168,432,478

DETAILS OF WRITE-INS

0901. Separate Accounts.....	2,152,361	2,430,453
0902. Miscellaneous Income.....	683,560	683,560
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	2,835,921	3,114,013
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		.....0

- (a) Includes \$.....5,572,850 accrual of discount less \$.....2,414,730 amortization of premium and less \$.....4,293,720 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....519,614 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....2,117,254 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	134,746		134,746		
1.1 Bonds exempt from U.S. tax.....			0		
1.2 Other bonds (unaffiliated).....	1,886,618	(2,519,583)	(632,965)	(6,108,953)	(144,131)
1.3 Bonds of affiliates.....			0		
2.1 Preferred stocks (unaffiliated).....	4,016		4,016		
2.11 Preferred stocks of affiliates.....			0		
2.2 Common stocks (unaffiliated).....	1,512,725	(49,004)	1,463,721	(531,584)	
2.21 Common stocks of affiliates.....			0	7,073,714	
3. Mortgage loans.....			0		
4. Real estate.....			0		
5. Contract loans.....			0		
6. Cash, cash equivalents and short-term investments.....	(61)		(61)		
7. Derivative instruments.....			0		
8. Other invested assets.....			0	(861,383)	
9. Aggregate write-ins for capital gains (losses).....	0	(181,912)	(181,912)	(278,092)	0
10. Total capital gains (losses).....	3,538,044	(2,750,499)	787,545	(706,298)	(144,131)

DETAILS OF WRITE-INS

0901. Receivables.....		(181,912)	(181,912)		
0902. Separate Accounts.....			0	(278,092)	
0903.			0		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	(181,912)	(181,912)	(278,092)	0

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

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health		11 Aggregate of All Other Lines of Business
			4 Individual Annuities	3 Life Insurance		7 Annuities	9 Credit (Group & Individual)	10 Other		
FIRST YEAR (other than single)										
1. Uncollected.....	0									
2. Deferred and accrued.....	0									
3. Deferred, accrued and uncollected:										
3.1 Direct.....	0									
3.2 Reinsurance assumed.....	0									
3.3 Reinsurance ceded.....	0									
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0									
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0
6. Collected during year:										
6.1 Direct.....	22,127,523		272,149	7,802,092		14,053,282				
6.2 Reinsurance assumed.....	0									
6.3 Reinsurance ceded.....	120,449		120,449							
6.4 Net.....	22,007,074	0	151,700	7,802,092	0	14,053,282	0	0	0	0
7. Line 5 + Line 6.4.....	22,007,074	0	151,700	7,802,092	0	14,053,282	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0									
9. First year premiums and considerations:										
9.1 Direct.....	22,127,523		272,149	7,802,092		14,053,282				
9.2 Reinsurance assumed.....	0									
9.3 Reinsurance ceded.....	120,449		120,449							
9.4 Net (Line 7 - Line 8).....	22,007,074	0	151,700	7,802,092	0	14,053,282	0	0	0	0
SINGLE										
10. Single premiums and considerations:										
10.1 Direct.....	85,113,220			57,862,108		27,251,112				
10.2 Reinsurance assumed.....	0									
10.3 Reinsurance ceded.....	0									
10.4 Net.....	85,113,220	0	0	57,862,108	0	27,251,112	0	0	0	0
RENEWAL										
11. Uncollected.....	63,091,262		35,826			20,400,772		42,652,489		2,175
12. Deferred and accrued.....	218,873		218,873							
13. Deferred, accrued and uncollected:										
13.1 Direct.....	57,310,879		2,011,003			22,456,767		32,840,934		2,175
13.2 Reinsurance assumed.....	13,784,809		98,983					13,685,826		
13.3 Reinsurance ceded.....	7,785,553		1,855,287			2,055,995		3,874,271		
13.4 Net (Line 11 + Line 12).....	63,310,135	0	254,699	0	0	20,400,772	0	42,652,489	0	2,175
14. Advance.....	141,470		5,027					136,386		57
15. Line 13.4 - Line 14.....	63,168,665	0	249,672	0	0	20,400,772	0	42,516,103	0	2,118
16. Collected during year:										
16.1 Direct.....	916,357,346		6,595,700	1,441,500		363,840,695	171,371	544,160,090		147,990
16.2 Reinsurance assumed.....	59,128,689		307,122	55,937				58,765,630		
16.3 Reinsurance ceded.....	83,428,087		6,729,809	973,568		24,568,465		51,156,245		
16.4 Net.....	892,057,948	0	173,013	523,869	0	339,272,230	171,371	551,769,475	0	147,990
17. Line 15 + Line 16.4.....	955,226,613	0	422,685	523,869	0	359,673,002	171,371	594,285,578	0	150,108
18. Prior year (uncollected + deferred and accrued - advance).....	66,673,463		298,055			18,210,430		48,162,860		2,118
19. Renewal premiums and considerations:										
19.1 Direct.....	920,635,207		6,457,490	1,441,500		365,749,839	171,371	546,667,017		147,990
19.2 Reinsurance assumed.....	51,733,484		300,587	55,937				51,376,960		
19.3 Reinsurance ceded.....	83,815,541		6,633,447	973,568		24,287,267		51,921,259		
19.4 Net (Line 17 - Line 18).....	888,553,150	0	124,630	523,869	0	341,462,572	171,371	546,122,718	0	147,990
TOTAL										
20. Total premiums and annuity considerations:										
20.1 Direct.....	1,027,875,950	0	6,729,639	67,105,700	0	365,749,839	41,475,765	546,667,017	0	147,990
20.2 Reinsurance assumed.....	51,733,484	0	300,587	55,937	0	0	0	51,376,960	0	0
20.3 Reinsurance ceded.....	83,935,990	0	6,753,896	973,568	0	24,287,267	0	51,921,259	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	995,673,444	0	276,330	66,188,069	0	341,462,572	41,475,765	546,122,718	0	147,990

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

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Group	9 Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities		9 Credit (Group & Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums (Exhibit 4, Line 1).....	0										
22. All other (Exhibit 4, Lines 2, 3 & 4).....	47,203		47,203								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	265,403		265,225	178							
23.2 Reinsurance assumed.....	560,000			560,000							
23.3 Net ceded less assumed.....	(294,597)	0	265,225	(559,822)	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	345			345							
24.3 Net ceded less assumed.....	(345)	0	0	(345)	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	3,627,130		40,524	32				3,586,574			
25.2 Reinsurance assumed.....	888,670							8,423	880,247		
25.3 Net ceded less assumed.....	2,738,460	0	40,524	32	0	0	(8,423)	2,706,327	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	3,892,533	0	305,749	210	0	0	0	3,586,574	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	1,449,015	0	0	560,345	0	0	8,423	880,247	0	0	0
26.3 Net ceded less assumed.....	2,443,518	0	305,749	(560,135)	0	0	(8,423)	2,706,327	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	1,334,625		272,160	1,062,465							
28. Single.....	3,526,890			3,526,890							
29. Renewal.....	89,159,956		40,777	292,512		31,902,556	2,977,720	53,946,308		83	
30. Deposit-type contract funds.....	0										
31. Totals (to agree with Page 6, Line 21).....	94,021,471	0	312,937	4,881,867	0	31,902,556	2,977,720	53,946,308	0	83	0

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		3 Cost Containment	3 All Other			
1. Rent.....	2,347,572		4,161,687		4,041,200	10,550,459
2. Salaries and wages.....	23,965,631	1,247,421	44,207,315		13,123,432	82,543,799
3.11 Contributions for benefit plans for employees.....	3,123,456	162,577	5,761,573		533,793	9,581,399
3.12 Contributions for benefit plans for agents.....						0
3.21 Payments to employees under non-funded benefit plans.....						0
3.22 Payments to agents under non-funded benefit plans.....						0
3.31 Other employee welfare.....	795,718	41,418	1,467,794		492,471	2,797,401
3.32 Other agent welfare.....						0
4.1 Legal fees and expenses.....	(28,494)		6,276	(4,179)	11,527	(14,870)
4.2 Medical examination fees.....	445,347		16,456		17	461,820
4.3 Inspection report fees.....	42,910		65,275			108,185
4.4 Fees of public accountants and consulting actuaries.....	160,172		375,519		204,290	739,981
4.5 Expense of investigation and settlement of policy claims.....	216,706	538,974	1,227,569			1,983,249
5.1 Traveling expenses.....	1,375,339	29,309	3,141,406	57	1,307,323	5,853,434
5.2 Advertising.....	464,294		720,122		796	1,185,212
5.3 Postage, express, telegraph and telephone.....	943,093	5,877	1,442,607		364,684	2,756,261
5.4 Printing and stationery.....	450,578	90	723,829		253,046	1,427,543
5.5 Cost or depreciation of furniture and equipment.....	611,089		841,049		876,369	2,328,507
5.6 Rental of equipment.....	3,008,797		3,860,560		648,384	7,517,741
5.7 Cost or depreciation of EDP equipment and software.....	198,547		426,206			624,753
6.1 Books and periodicals.....	30,635	1,284	31,523		15,387	78,829
6.2 Bureau and association fees.....	73,794	752	83,697		25,493	183,736
6.3 Insurance, except on real estate.....	159,145		159,145		290,136	608,426
6.4 Miscellaneous losses.....	37,275		40,141		2,174	79,590
6.5 Collection and bank service charges.....	111,327		133,835	14,500	299,157	558,819
6.6 Sundry general expenses.....	(15,101)		124,858		293,039	402,796
6.7 Group service and administration fees.....	646,397		2,458,519		(142)	3,104,774
6.8 Reimbursements by uninsured plans.....						0
7.1 Agency expense allowance.....						0
7.2 Agents' balances charged off (less \$.....0 recovered).....						0
7.3 Agency conferences other than local meetings.....	364,846		510,218			875,064
9.1 Real estate expenses.....						0
9.2 Investment expenses not included elsewhere.....						0
9.3 Aggregate write-ins for expenses.....	2,120,470	167,347	3,785,909	134,047	2,087,578	8,295,351
10. General expenses Incurred.....	41,649,543	2,195,049	75,773,088	144,425	24,870,154	(a) 144,632,259
11. General expenses unpaid December 31, prior year.....	9,173,704	573,000	13,488,293	245,000	7,318,633	30,798,630
12. General expenses unpaid December 31, current year.....	8,297,136	257,600	11,893,549	350,702	8,807,487	29,606,474
13. Amounts receivable relating to uninsured plans, prior year.....						0
14. Amounts receivable relating to uninsured plans, current year.....						0
15. General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14).....	42,526,111	2,510,449	77,367,832	38,723	23,381,300	145,824,415

DETAILS OF WRITE-INS

09.301. Computer Services.....	1,904,254	3,729	2,019,221		639,680	4,566,884
09.302. Other Consulting.....	216,216	163,618	1,766,688	134,047	1,447,898	3,728,467
09.303.....						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	2,120,470	167,347	3,785,909	134,047	2,087,578	8,295,351

(a) Includes management fees of \$.....4,892,811 to affiliates and \$.....0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....	868,556	1,035,874			1,904,430
3. State taxes on premiums.....	6,681,986	9,453,350			16,135,336
4. Other state taxes, including \$.....0 for employee benefits.....	1,086,091	1,318,004		14,024	2,418,119
5. U.S. Social Security taxes.....	1,818,288	2,490,960		199,277	4,508,525
6. All other taxes.....	(3,722)	(4,439)			(8,161)
7. Taxes, licenses and fees incurred.....	10,451,199	14,293,749	0	213,301	24,958,249
8. Taxes, licenses and fees unpaid December 31, prior year.....	1,153,344	1,857,191		(6,737)	3,003,798
9. Taxes, licenses and fees unpaid December 31, current year.....	1,403,088	2,348,778		2,925	3,754,791
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	10,201,455	13,802,162	0	203,639	24,207,256

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	47,203	
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	47,203	0
6. Paid-in cash.....	7,993	
7. Left on deposit.....		
8. Aggregate write-ins for dividend or refund options.....	(55,196)	0
9. Total Lines 5 through 8.....	0	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	0	0
16. Total from prior year.....		
17. Total dividends or refunds (Lines 9 + 15 - 16).....	0	0

DETAILS OF WRITE-INS

0801. Dividends - reinsurance ceded.....	(55,196)	
0802.....		
0803.....		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	(55,196)	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:						
0100001.	AE 3.00% NLP	859,467		859,467		
0100002.	AE 3.50% NLP	4,736,883		4,736,883		
0100003.	AE 3.50% CRVM	135,537	135,384	153		
0100004.	AM MEN 3.50% NLP	22,759		22,759		
0100005.	41 CSO 2.50% NLP	5,768,677		5,768,677		
0100006.	41 CSO 3.00% NLP	1,245,696		1,245,696		
0100007.	41 CSO 3.00% CRVM	401				
0100008.	58 CET 2.25% NLP	27,803		27,803		
0100009.	58 CET 2.75% NLP	18,173		18,173		
0100010.	58 CET 3.00% NLP	255,441		255,441		
0100011.	58 CET 3.50% NLP	747,344		747,344		
0100012.	58 CET 3.75% NLP	4,131		4,131		
0100013.	58 CET 4.00% NLP	55,040		55,040		
0100014.	58 CET 4.25% NLP	88,535		88,535		
0100015.	58 CET 4.50% NLP	17,502		17,502		
0100016.	58 CSO 2.25% NLP	1,792,487		1,792,487		
0100017.	58 CSO 2.25% CRVM	882,551		882,551		
0100018.	58 CSO 2.75% NLP	85,070		85,070		
0100019.	58 CSO 3.00% NLP	4,238,638		4,238,638		
0100020.	58 CSO 3.00% CRVM	7,135,131		7,135,131		
0100021.	58 CSO 3.50% NLP	380,525		380,525		
0100022.	58 CSO 3.50% CRVM	9,168,968		9,168,968		
0100023.	58 CSO 3.75% NLP	960		960		
0100024.	58 CSO 3.75% CRVM	12,462		12,462		
0100025.	58 CSO 4.00% NLP	276,582		276,582		
0100026.	58 CSO 4.00% CRVM	6,283,525		6,283,525		
0100027.	58 CSO 4.25% NLP	142,812		142,812		
0100028.	58 CSO 4.25% CRVM	7,414,958		7,414,958		
0100029.	58 CSO 4.50% NLP	62,426		62,426		
0100030.	58 CSO 4.50% CRVM	9,928,126		9,928,126		
0100031.	58 CSO 5.50% CRVM	3,440,401		3,440,401		
0100032.	80 CET 4.00% NLP	574		574		
0100033.	80 CET 4.50% NLP	118,445		118,445		
0100034.	80 CET 5.50% NLP	23,690		23,690		
0100035.	80 CET 6.00% NLP	2,677		2,677		
0100036.	80 CSO 3.00% CRVM	27,079		27,079		
0100037.	80 CSO 4.00% NLP	116,651		6,191		110,460
0100038.	80 CSO 4.00% CRVM	2,722,695		2,722,695		
0100039.	80 CSO 4.50% NLP	1,528,160		59,981		1,468,179
0100040.	80 CSO 4.50% CRVM	1,860,610		1,860,610		
0100041.	80 CSO 5.00% CRVM	732,017		732,017		
0100042.	80 CSO 5.00% NLP	2,774		2,774		
0100043.	80 CSO 5.50% CRVM	12,188,573		12,188,573		
0100044.	80 CSO 5.50% NLP	17,841		17,841		
0100045.	80 CSO 6.00% CRVM	2,712,052		2,712,052		
0100046.	80 CSO 6.25% CRVM	3,870		3,870		
0100047.	80 CSO 6.50% CRVM	285,930		285,930		
0100048.	UNEARNED PREMIUM	2,445,295		1,250,000		1,195,295
0100049.	STD IND 3.00% NLP	51,819	51,819			
0100050.	STD IND 3.50% NLP	409,906	409,906			
0100051.	SUB STD IND 3.50% NLP	16,811				
0100052.	41 STD IND 3.00% NLP	1,490,728	1,490,728			
0100053.	41 STD IND 3.50% NLP	21,496		21,496		
0100054.	41 SUB STD IND 3.00% NLP	289,998		289,998		
0100055.	61 CSI 3.00% NLP	743,281		743,281		
0100056.	61 CSI 3.00% CRVM	78,118		78,118		
0100057.	1960 BASIC GROUP TABLE 6%	3,839,004				3,839,004
0199997.	Totals (Gross)	96,959,105	3,237,541	87,108,626	0	6,612,938
0199998.	Reinsurance ceded	85,990,228	3,237,541	82,752,687		
0199999.	Totals (Net)	10,968,877	0	4,355,939	0	6,612,938
Annuities (excluding supplementary contracts with life contingencies):						
0200001.	AMERICAN ANNUITANTS 4.00% IMM	318	XXX	318	XXX	
0200002.	MCCLINTOCK'S 3.50% IMM	578	XXX	578	XXX	
0200003.	PROGRESSIVE ANNUITANT 3.50% DEF	113,485	XXX	113,485	XXX	
0200004.	PROGRESSIVE ANNUITANT 3.50% IMM	5,908	XXX	5,908	XXX	
0200005.	37 SA 2.25% IMM	131	XXX	131	XXX	
0200006.	37 SA 3.50% IMM	1,629,588	XXX	1,629,588	XXX	
0200007.	71 IAM 3.50% DEF	11,760	XXX	11,760	XXX	
0200008.	71 IAM 4.00% DEF	1,867,850	XXX	1,867,850	XXX	
0200009.	71 IAM 4.50% DEF(NB)	34,227,717	XXX	34,227,717	XXX	
0200010.	71 IAM 5.50% DEF	135,463,456	XXX	135,463,456	XXX	
0200011.	71 IAM 9.25% DEF	5,530,993	XXX	5,530,993	XXX	
0200012.	71 IAM 5.25% IMM(NB)	5,167,932	XXX	5,167,932	XXX	
0200013.	71 IAM 5.50% IMM	5,325,083	XXX	5,325,083	XXX	
0200014.	71 IAM 6.00% IMM	1,889,537	XXX	1,889,537	XXX	
0200015.	71 IAM 6.75% IMM	4,880	XXX	4,880	XXX	
0200016.	71 IAM 7.00% IMM	41,845	XXX	41,845	XXX	
0200017.	71 IAM 7.50% IMM	3,826,790	XXX	3,826,790	XXX	
0200018.	A-2000 4.50% DEF(NB)	24,270,296	XXX	15,088,251	XXX	9,182,045
0200019.	A-2000 4.75% DEF(NB)	181,589,514	XXX	118,636,424	XXX	62,953,090
0200020.	A-2000 5.00% DEF	163,066,126	XXX	104,730,950	XXX	58,335,176
0200021.	A-2000 5.25% DEF	13,870,763	XXX	4,955,052	XXX	8,915,711
0200022.	A-2000 5.50% DEF	95,402,887	XXX	56,055,569	XXX	39,347,318
0200023.	A-2000 5.75% DEF	21,710,843	XXX	8,511,667	XXX	13,199,176
0200024.	A-2000 6.00% DEF	118,818,109	XXX	65,478,355	XXX	53,339,754
0200025.	A-2000 6.25% DEF	32,974,059	XXX	18,031,135	XXX	14,942,924
0200026.	83 IAM 5.25% DEF	2,210,859	XXX	1,721,662	XXX	489,197
0200027.	83 IAM 5.50% DEF	6,321,112	XXX	5,206,254	XXX	1,114,858
0200028.	83 IAM 5.75% DEF	11,021,802	XXX	6,962,647	XXX	4,059,155
0200029.	83 IAM 6.00% DEF	15,910,327	XXX	9,840,409	XXX	6,069,918
0200030.	83 IAM 6.25% DEF	7,452,429	XXX	1,684,697	XXX	5,767,732
0200031.	83 IAM 6.50% DEF	10,818,150	XXX	9,153,064	XXX	1,665,086
0200032.	83 IAM 6.75% DEF	4,451,563	XXX	2,004,853	XXX	2,446,710
0200033.	83 IAM 7.00% DEF	973,892	XXX	838,385	XXX	135,507
0200034.	83 IAM 7.25% DEF	20,256,209	XXX	20,256,209	XXX	
0200035.	83 IAM 8.50% DEF	11,498,190	XXX	11,498,190	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200036. 83 IAM 8.75% DEF.....	1,172,722	XXX	1,172,722	XXX	
0200037. 83 IAM 10.00% DEF.....	315,469	XXX	315,469	XXX	
0200038. 83 GAM 5.25% DEF.....	1,129,205	XXX		XXX	1,129,205
0200039. 83 GAM 5.75% DEF.....	494,263	XXX		XXX	494,263
0200040. 83 GAM 6.00% DEF.....	4,614,204	XXX		XXX	4,614,204
0200041. 83 GAM 6.25% DEF.....	1,562,772	XXX		XXX	1,562,772
0200042. 83 GAM 6.50% DEF.....	2,347,827	XXX		XXX	2,347,827
0200043. 83 GAM 6.75% DEF.....	896,068	XXX		XXX	896,068
0200044. 83 GAM 7.25% DEF.....	5,117,901	XXX		XXX	5,117,901
0200045. 83 GAM 7.50% DEF.....	6,812,966	XXX		XXX	6,812,966
0200046. 83 GAM 7.75% DEF.....	523,300	XXX		XXX	523,300
0200047. 83 GAM 8.00% DEF.....	2,193,521	XXX		XXX	2,193,521
0200048. 83 GAM 8.25% DEF.....	1,797,062	XXX		XXX	1,797,062
0200049. 83 GAM 8.75% DEF.....	133,026	XXX		XXX	133,026
0200050. 83 GAM 6.75% IMM.....	114,996	XXX		XXX	114,996
0200051. 83 GAM 7.00% IMM.....	521,308	XXX		XXX	521,308
0200052. 83 GAM 7.75% IMM.....	40,568	XXX		XXX	40,568
0200053. 83 GAM 8.00% IMM.....	1,001,734	XXX		XXX	1,001,734
0200054. 83 GAM 8.25% IMM.....	2,749,423	XXX		XXX	2,749,423
0200055. 83 GAM 8.75% IMM.....	78,202	XXX		XXX	78,202
0200056. 83 GAM 9.25% IMM.....	152,629	XXX		XXX	152,629
0200057. 83 GAM 11.00% IMM.....	278,423	XXX		XXX	278,423
0200058. 83 GAM 11.25% IMM.....	10,902	XXX		XXX	10,902
0299997. Totals (Gross).....	971,783,472	XXX	657,249,815	XXX	314,533,657
0299998. Reinsurance ceded.....	18,467,625	XXX	18,467,625	XXX	
0299999. Totals (Net).....	953,315,847	XXX	638,782,190	XXX	314,533,657
Supplementary Contracts with Life Contingencies:					
0300001. 37 S.A. 2.25%.....	6,643		6,643		
0300002. 37 S.A. 2.50%.....	6,425		6,425		
0300003. 83 IAM 5.25%.....	670,093		670,093		
0300004. 83 IAM 5.50%.....	2,374,406		2,374,406		
0300005. 83 IAM 6.00%.....	905,095		905,095		
0300006. 83 IAM 6.25%.....	737,198		737,198		
0300007. 83 IAM 6.50%.....	1,191,353		1,191,353		
0300008. 83 IAM 6.75%.....	1,568,984		1,568,984		
0300009. 83 IAM 7.00%.....	1,060,562		1,060,562		
0300010. 83 IAM 7.25%.....	727,697		727,697		
0300011. 83 IAM 7.50%.....	924,261		924,261		
0300012. 83 IAM 7.75%.....	646,516		646,516		
0300013. 83 IAM 8.25%.....	1,794,700		1,794,700		
0300014. 83 IAM 8.75%.....	209,086		209,086		
0399997. Totals (Gross).....	12,823,019	0	12,823,019	0	0
0399999. Totals (Net).....	12,823,019	0	12,823,019	0	0
Accidental Death Benefits:					
0400001. 1959 ADB WITH 58 CSO 3.00%.....	104,345		104,345		
0499997. Totals (Gross).....	104,345	0	104,345	0	0
0499998. Reinsurance ceded.....	104,345		104,345		
0499999. Totals (Net).....	0	0	0	0	0
Disability - Active Lives:					
0500001. 1952 DISABILITY STUDY WITH 58 CSO 3.00%.....	176,966		176,966		
0599997. Totals (Gross).....	176,966	0	176,966	0	0
0599998. Reinsurance ceded.....	176,575		176,575		
0599999. Totals (Net).....	391	0	391	0	0
Disability - Disabled Lives:					
0600001. 1952 DISABILITY STUDY WITH 58 CSO 3.00%.....	882,983		882,983		
0600002. GROUP.....	10,366,017				10,366,017
0600003. 70 INTERCOMPANY DISA 3.00%.....	105,716,397				105,716,397
0699997. Totals (Gross).....	116,965,397	0	882,983	0	116,082,414
0699998. Reinsurance ceded.....	19,527,728		852,850		18,674,878
0699999. Totals (Net).....	97,437,669	0	30,133	0	97,407,536
Miscellaneous Reserves:					
0700001. Immediate Claim Payment.....	1,061,371		1,061,371		
0700002. Special Class extra.....	9,957		9,957		
0700003. For excess of valuation net premiums over corresponding gross premiums on respective policies.....	1,293,160		1,293,160		
0700004. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.....	273,835		273,835		
0700005. For surrender values in excess of reserves otherwise required and carried in this exhibit.....	3,475,505		3,475,505		
0799997. Totals (Gross).....	6,113,828	0	6,113,828	0	0
0799998. Reinsurance ceded.....	6,046,948		6,046,948		
0799999. Totals (Net).....	66,880	0	66,880	0	0
9999999. Totals (Net) - Page 3, Line 1.....	1,074,612,683	0	656,058,552	0	418,554,131

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes No
- 1.2 If not, state which kind is issued.....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes No
- 2.2 If not, state which kind is issued..... NON-PARTICIPATING
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes No
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes No
 4.1 Amount of insurance: \$.....0
 4.2 Amount of reserve: \$.....0
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during year: \$.....0
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes No
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....0
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....0
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts, or agreements in effect as of December 31 of the current year? Yes No
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....0
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 7.3 State the amount of reserves established for this business: \$.....0
 7.4 Identify where the reserves are reported in the blank.

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non- Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	5,873,642	5,873,642							
2. Additional contract reserves (a).....	.0								
3. Additional actuarial reserves - Asset/Liability analysis.....	.0								
4. Reserve for future contingent benefits.....	.0								
5. Reserve for rate credits.....	.0								
6. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross).....	5,873,642	5,873,642	.0	.0	.0	.0	.0	.0	.0
8. Reinsurance ceded.....	2,682,247	2,682,247							
9. Totals (Net).....	3,191,395	3,191,395	.0	.0	.0	.0	.0	.0	.0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	716,760,644	716,760,644							
11. Additional actuarial reserves - Asset/Liability analysis.....	.0								
12. Reserve for future contingent benefits.....	.0								
13. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross).....	716,760,644	716,760,644	.0	.0	.0	.0	.0	.0	.0
15. Reinsurance ceded.....	95,562,708	95,562,708							
16. Totals (Net).....	621,197,936	621,197,936	.0	.0	.0	.0	.0	.0	.0
17. TOTALS (Net).....	624,389,331	624,389,331	.0	.0	.0	.0	.0	.0	.0
18. TABULAR FUND INTEREST.....	26,916,565	26,916,565							

DETAILS OF WRITE-INS

0601.....									
0602.....									
0603.....									
0698. Summary of remaining write-ins for Line 6 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1301.....									
1302.....									
1303.....									
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	129,647,216			28,471,615		101,175,601
2. Deposits received during the year.....	8,273,514			8,273,514		
3. Investment earnings credited to the account.....	10,643,117			4,917,067		5,726,050
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	16,807,390			11,082,714		5,724,676
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	131,756,457	0	0	30,579,482	0	101,176,975
10. Reinsurance balance at the beginning of the year.....	130,387			130,387		
11. Net change in reinsurance assumed.....	266,406			266,406		
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	396,793	0	0	396,793	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	132,153,250	0	0	30,976,275	0	101,176,975

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	425,500						425,500				
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	160,000						160,000				
2.14 Net.....	265,500	0	(b) 0	(b) 0	0	(b) 0	(b) 265,500	0	0	0	0
2.2 Other:											
2.21 Direct.....	250,569,219		795,812				23,176,360		226,597,047		
2.22 Reinsurance assumed.....	86,911,004								86,911,004		
2.23 Reinsurance ceded.....	38,917,628		357,077				2,683,250		35,877,301		
2.24 Net.....	298,562,595	0	(b) 438,735	(b) 0	0	(b) 0	(b) 20,493,110	0	(b) 277,630,750	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	61,807,887		371,646				38,518,597		22,917,644		
3.2 Reinsurance assumed.....	32,231,144								32,231,144		
3.3 Reinsurance ceded.....	2,048,790		337,500						1,711,290		
3.4 Net.....	91,990,241	0	(b) 34,146	(b) 0	0	(b) 0	(b) 38,518,597	0	(b) 53,437,498	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	312,802,606	0	1,167,458	0	0	0	62,120,457	0	249,514,691	0	0
4.2 Reinsurance assumed.....	119,142,148	0	0	0	0	0	0	0	119,142,148	0	0
4.3 Reinsurance ceded.....	41,126,418	0	694,577	0	0	0	2,843,250	0	37,588,591	0	0
4.4 Net.....	390,818,336	(a) 0	(a) 472,881	0	0	0	(a) 59,277,207	0	331,068,248	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....97,407,536,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....621,197,936, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	596,317,973		8,190,155	16,222,051	1,686,178		247,635,278	9,373,697	313,073,631		136,983
1.2 Reinsurance assumed.....	33,954,175		503,681	52,148	212,168			574,500	32,611,678		
1.3 Reinsurance ceded.....	91,014,893		6,625,222	5,563	14,188		32,532,097		51,837,823		
1.4 Net.....(d)	539,257,255	0	2,068,614	16,268,636	1,884,158	0	215,103,181	9,948,197	293,847,486	0	136,983
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	312,802,606		1,167,458				62,120,457		249,514,691		
2.2 Reinsurance assumed.....	119,142,148								119,142,148		
2.3 Reinsurance ceded.....	41,126,418		694,577				2,843,250		37,588,591		
2.4 Net.....	390,818,336	0	472,881	0	0	0	59,277,207	0	331,068,248	0	0
3. Amounts recoverable from reinsurers December 31, current year.....	5,506,684		376,029				2,121,154		3,009,501		
4. Liability December 31, prior year:											
4.1 Direct.....	273,717,057		1,749,856				52,528,820		219,438,381		
4.2 Reinsurance assumed.....	97,594,151								97,594,151		
4.3 Reinsurance ceded.....	43,664,333		1,004,012				2,807,150		39,853,171		
4.4 Net.....	327,646,875	0	745,844	0	0	0	49,721,670	0	277,179,361	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	14,460,982		562,041				7,373,014		6,525,927		
6. Incurred benefits:											
6.1 Direct.....	635,403,522	0	7,607,757	16,222,051	1,686,178	0	257,226,915	9,373,697	343,149,941	0	136,983
6.2 Reinsurance assumed.....	55,502,172	0	503,681	52,148	212,168	0	0	574,500	54,159,675	0	0
6.3 Reinsurance ceded.....	79,522,680	0	6,129,775	5,563	14,188	0	27,316,337	0	46,056,817	0	0
6.4 Net.....	611,383,014	0	1,981,663	16,268,636	1,884,158	0	229,910,578	9,948,197	351,252,799	0	136,983

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....282,760 in Line 1.1, \$.....0 in Line 1.4, \$.....282,760 in Line 6.1 and \$.....0 in line 6.4.

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

(d) Includes \$.....2,896 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	206,210	349,291	143,081
3.2 Other than first liens.....	979,165	965,909	(13,256)
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....	499	499	.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Other invested assets (Schedule BA).....			.0
8. Receivables for securities.....	126,051	1,008,028	881,977
9. Aggregate write-ins for invested assets.....	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	1,311,925	2,323,727	1,011,802
11. Title plants (for Title insurers only).....			.0
12. Investment income due and accrued.....			.0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection.....	550,543	547,282	(3,261)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
13.3 Accrued retrospective premiums.....			.0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers.....			.0
14.2 Funds held by or deposited with reinsured companies.....			.0
14.3 Other amounts receivable under reinsurance contracts.....			.0
15. Amounts receivable relating to uninsured plans.....			.0
16.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
16.2 Net deferred tax asset.....	32,889,995	17,298,951	(15,591,044)
17. Guaranty funds receivable or on deposit.....			.0
18. Electronic data processing equipment and software.....	3,531,058	1,375,161	(2,155,897)
19. Furniture and equipment, including health care delivery assets.....	2,929,404	2,710,920	(218,484)
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
21. Receivable from parent, subsidiaries and affiliates.....	542,627	143,665	(398,962)
22. Health care and other amounts receivable.....			.0
23. Aggregate write-ins for other than invested assets.....	4,292,884	3,749,251	(543,633)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	46,048,436	28,148,957	(17,899,479)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
26. TOTALS (Lines 24 and 25).....	46,048,436	28,148,957	(17,899,479)

DETAILS OF WRITE-INS

0901.....			.0
0902.....			.0
0903.....			.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0
2301. Prepaid pension costs and other expenses and suspense debits.....	2,651,838	2,809,582	157,744
2302. Other assets nonadmitted.....	1,641,046	939,669	(701,377)
2303.....			.0
2398. Summary of remaining write-ins for Line 23 from overflow page.....	.0	.0	.0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	4,292,884	3,749,251	(543,633)

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

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

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

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. SAP also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

C. Accounting Policy

Ordinary life insurance premiums are recognized as income over the premium-paying period of the related policies. Group life and accident and health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Considerations for annuity and supplementary contracts with mortality or morbidity risk are recognized as revenue when received. Funds received from deposit-type contracts, which include funding agreements, annuity and supplementary contracts without mortality or morbidity risk, are recorded as an addition to policy reserves and are not recognized as revenue. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method, except for those in reserve class six which are stated at the lower of amortized cost or market value.
- (3) Common stocks are stated at market value, except common stock of the Company's subsidiary, which is valued as stated in item (7), below.
- (4) Preferred stocks are stated at cost, except for those in reserve classes four through six which are stated at the lower of cost or market value.
- (5) Mortgage loans on real estate are stated at amortized cost using the interest method.
- (6) Single class and multi-class mortgage-backed and asset-backed securities are stated at amortized cost using the interest method; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the retrospective method except for interest only securities for which the prospective method is used.
- (7) The Company owns 100% of the common stock of First Reliance Standard Life Insurance Company ("FRSLIC"). The Company's carrying value of the stock is equal to the statutory capital and surplus of FRSLIC.
- (8) The Company has certain ownership interests in limited partnerships and limited liability companies. The Company carries these interests based on the underlying audited GAAP equity of the investee.
- (9) Derivative instruments are valued consistently with the hedged assets. The statement value of derivative instruments which hedge assets carried at amortized cost is the cost of the derivative instrument. The statement value of derivative instruments which hedge assets carried at market is the market value of the derivative instrument.
- (10) Not applicable.
- (11) Unpaid claims and related expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not applicable.

The amounts reported in this statement that pertain to the entire business of the Company include, as appropriate, the activity of the Company's separate account business.

The Company elected to use rounding in the preparation of this statement.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

A. The Company has not made any material changes in its accounting policies during the year ended December 31, 2007. No material errors occurred, or were required to be corrected, in the financial statements for the year ended December 31, 2007.

3. BUSINESS COMBINATIONS AND GOODWILL

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans

(1) During 2007, the Company acquired commercial mortgages with maximum and minimum lending rates of 15.0% and 8.1%, respectively.

(2) Not applicable.

(3) The maximum percentage of any one loan to the value of security at the time of the loan was 80.0%.

(4) At December 31, 2007, The Company held mortgages with interest more than 180 days past due totaling \$323,000 excluding accrued interest. Total interest due on mortgages with interest more than 180 days past due was \$22,610.

At December 31, 2006, the Company did not hold any mortgages with interest more than 180 days past due.

(5-12) Not applicable.

B-C. Not applicable.

D. Loan-Backed Securities

(1) Not applicable.

(2) Prepayment assumptions for single class and multi-class mortgage-backed and asset-backed securities were obtained from broker-dealer survey values or internal estimates.

(3) Not applicable.

E-G. Not applicable.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

Not applicable.

7. INVESTMENT INCOME

Not applicable.

8. DERIVATIVE INSTRUMENTS

Not applicable.

9. INCOME TAXES

A. The Components of the net deferred tax asset are as follows:

	<u>December 31,</u> <u>2007</u>	<u>December 31,</u> <u>2006</u>
(1) Total admitted and nonadmitted deferred tax assets ("DTAs")	\$ 47,850,762	\$ 43,289,216
(2) Total deferred tax liabilities ("DTLs")	<u>(7,943,228)</u>	<u>(20,016,367)</u>
(3) Net admitted and nonadmitted DTAs	39,907,534	23,272,849
(4) Deduct DTAs nonadmitted	<u>(32,889,995)</u>	<u>(17,298,951)</u>
(5) Net admitted DTAs	<u>\$ 7,017,539</u>	<u>\$ 5,973,898</u>
(6) Increase in nonadmitted DTAs	<u>\$ (15,591,044)</u>	

B. Not applicable.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

- C. All of the Company's current and deferred income tax expense is due to federal income taxes as opposed to foreign income taxes. The tax effects of temporary differences that give rise to the DTAs and DTLs are as follows:

	December 31, 2007	December 31, 2006
DTAs:		
Discounting of reserves	\$ 13,943,178	\$ 11,837,282
Realized capital losses attributable to bond impairments	1,523,782	1,179,788
Realized capital losses	1,761,423	-
Deferred acquisition costs	9,866,049	8,800,062
Employee benefit plans	2,202,752	3,072,959
Partnerships/LLCs	7,824,402	7,978,706
Fixed assets	4,947,021	4,875,551
Other	<u>5,782,155</u>	<u>5,544,868</u>
Total DTAs	47,850,762	43,289,216
Nonadmitted DTAs	<u>(32,889,995)</u>	<u>(17,298,951)</u>
Admitted DTAs	<u>14,960,767</u>	<u>25,990,265</u>
DTLs:		
Accrual of bond discounts	3,962,314	14,828,640
Unrealized capital gains	-	630,362
Other	<u>3,980,914</u>	<u>4,557,365</u>
Total DTLs	<u>7,943,228</u>	<u>20,016,367</u>
Net admitted DTAs	<u>\$ 7,017,539</u>	<u>\$ 5,973,898</u>

The change in the net deferred income tax expense for the year ended December 31, 2007 is comprised of the following:

	December 31, 2007	December 31, 2006	Increase (Decrease)
Total DTAs	\$ 47,850,762	\$ 43,289,216	\$ 4,561,546
Total DTLs	<u>(7,943,228)</u>	<u>(20,016,367)</u>	12,073,139
Net DTAs	<u>\$ 39,907,534</u>	<u>\$ 23,272,849</u>	\$ 16,634,685
Net deferred income tax expense attributable to the change in unrealized capital gains			(2,374,634)
Net deferred income tax expense attributable to realized investment gains transferred to IMR and other adjustments			<u>(1,222,103)</u>
			<u>\$ 13,037,948</u>
Net deferred income tax benefit attributable to realized capital gains			\$ 337,144
Net deferred income tax benefit attributable to net gain from operations			<u>12,700,804</u>
			<u>\$ 13,037,948</u>

- D. Income tax expense for the year ended December 31, 2007 is reconciled to the amount computed by applying the statutory federal income tax rate to net gain from operations before federal income tax expense as follows:

Federal income tax expense at statutory rate	\$ 35,519,300
IMR amortization	(597,259)
Dividends received deduction	(1,074,068)
Other	179,235
	<u>\$ 34,027,208</u>
Income tax expense incurred	\$ 46,728,012
Net deferred income tax benefit attributable to net gain from operations	<u>(12,700,804)</u>
	<u>\$ 34,027,208</u>

- E. The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Year Incurred	Amount of Tax		
	Ordinary	Capital	Total
2007	\$ 48,568,017	\$ 700,455	\$ 49,268,472
2006	26,308,704	4,524,623	30,833,327
2005	20,809,406	-	20,809,406

- F. (1) The Company consolidates its federal income tax return with the return of its ultimate parent, Delphi Financial Group, Inc. ("DFG"). DFG and all of its direct and indirect subsidiaries are members of the consolidated tax group. See Schedule Y, Part 1 for a list of the principal members of the consolidated tax group.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

- (2) The method of allocation between the companies is subject to a written tax allocation agreement approved by the Board of Directors. The agreement requires the Company to accrue federal income taxes on a separate return basis, with the current credit for losses used in the consolidated return. Any loss not used in the consolidated return is retained by the respective company for possible future use. Intercompany tax balances are settled within 15 days after filing a tax return or receipt of a refund. Settlements involving the Company are in the form of cash or securities eligible as investments pursuant to the Illinois Insurance Code, at market value.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- A-C. The outstanding shares of the Company's preferred stock are owned by DFG, Reliance Standard Life Insurance Company of Texas ("RSL-Texas"), the Company's direct parent and Safety National Casualty Corporation ("SNCC"), a subsidiary of DFG. During 2007, the Company paid cash dividends on its cumulative preferred stock issued to DFG, RSL-Texas and SNCC totaling \$1,600,000, \$400,000 and \$400,000, respectively. The Company received common stock dividend cash payments totaling \$2,500,000 from FRSLIC during 2007.

From time to time, the Company has obtained advances from its parent, RSL-Texas, for purposes of financing mortgage-related investments. To fund these advances, RSL-Texas obtained advances from the Federal Home Loan Bank of Dallas ("FHLB Dallas"). The terms of the Company's advances from RSL-Texas are identical to the terms of RSL-Texas' advances from the FHLB Dallas. At each year ended December 31, 2007 and 2006, the Company had an outstanding borrowing from RSL-Texas which totaled \$55,342,146 including accrued interest of \$342,146. During 2007, the Company did not obtain any additional advances from RSL-Texas. The Company paid interest totaling \$4,105,750 during 2007 on the advance from RSL-Texas. See Note 11 for additional information regarding the Company's borrowings.

- D. The Company does not have any material receivables or payables with affiliates other than the items disclosed in Note 10A-C, Note 11B and Schedule D, Part 1.
- E. There are no guarantees or undertakings for the benefit of any affiliate which result in a material contingent exposure to the Company's assets.
- F. Pursuant to an investment consulting agreement, the Company pays to Rosenkranz Asset Managers, L.L.C. certain fixed fees associated with the formulation of the business and investment strategies of the Company. These fees amounted to \$4,892,811 in 2007. All other contracts and cost-sharing arrangements are based on generally accepted accounting principles.
- G. All of the outstanding common shares of the Company are owned by RSL-Texas, a life insurance company domiciled in Texas. The outstanding shares of the Company's preferred stock are owned by the parent company of RSL-Texas, DFG (200,000 shares), RSL-Texas (50,000 shares) and SNCC (50,000 shares), a property and casualty insurance company domiciled in Missouri.
- H-L. Not applicable.

11. DEBT

- A. Not applicable.
- B. From time to time, the Company has obtained advances from its parent, RSL-Texas, for purposes of financing mortgage-related investments. To fund these advances, RSL-Texas obtained advances from the FHLB Dallas. The terms of the Company's advances from RSL-Texas are identical to the terms of RSL-Texas' advances from the FHLB Dallas. At December 31, 2007, the Company has one borrowing outstanding from RSL-Texas, which totaled \$55,342,146 including accrued interest of \$342,146 and is included in the liability for borrowed money caption on the balance sheet. Interest paid during 2007 was \$4,105,750. The principal amount of borrowing outstanding at December 31, 2007 is \$55,000,000 and matures in 2020. The interest rate on the borrowing is 7.47%. This borrowing is collateralized by mortgage-related securities owned by the Company. The statement value and market value of the securities held as collateral totaled \$57,659,669 and \$57,725,131 respectively, at December 31, 2007.

The Company does not have any reverse repurchase agreements outstanding at December 31, 2007.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

A. Defined Benefit Plans

The Company sponsors a qualified non-contributory defined benefit pension plan covering substantially all employees age 21 or over with more than one year of service with the Company or its affiliates. The Company funds pension costs in accordance with the requirements of ERISA.

The Company also sponsors a supplemental executive retirement plan. The plan provides certain key employees with the opportunity for additional postemployment income which would otherwise have been limited under the pension plan. The plan is a nonqualified tax-deferred retirement plan and is not funded.

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

The assets, benefit obligations, periodic costs and minimum pension liability adjustment related to these plans are not material to the Company's financial position or results of operations.

B. Defined Contribution Plans

The Company sponsors a qualified tax-deferred retirement savings plan for employees of the Company or its affiliates, who are at least 21 years old. In addition, the Company sponsors a nonqualified tax-deferred savings plan for certain key employees. The Company has created this plan as an additional tax-deferred savings option for highly compensated employees whose compensation exceeds the limit on the tax-deferred savings plan or whose contributions to the deferred savings plan are limited to ensure the plan's compliance with a nondiscrimination test. The Company makes matching contributions of fifty cents for every dollar the employee contributes under the combined plans, up to 4% of the employees before-tax contributions. The Company's contributions to the plans are not material.

C-F. Not applicable.

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

A. The Company has 2,000,000 shares of common stock authorized with a \$4.50 per share par value of which 1,334,025 shares are issued and outstanding. The Company also has 600,000 shares of preferred stock authorized with a \$100 per share par value of which 300,000 shares are issued and outstanding.

B. Dividends on the Company's preferred stock are cumulative at a rate of \$8 per share, payable semi-annually. The redemption price is \$100 per share.

C. The maximum amount of dividends which can be paid by Illinois insurance companies to shareholders in any twelve-month period without prior approval of the Director of Insurance is subject to restrictions related to prior year statutory surplus and net income. Surplus at December 31, 2006 was \$416,252,866 and net income was \$44,607,286. The maximum total of dividends available for payout in 2007 without prior approval totaled \$44,607,286. Dividends paid in 2007 totaled \$2,400,000.

D. Within the limitations described in Note 13C above, there are no restrictions placed on the portion of Company profits that may be paid as dividends to shareholders.

E. The Company does not have any material restrictions on unassigned surplus.

F. Not applicable.

G. The Company does not hold any common stock for special purposes.

H. During 2000, the Company entered into an indemnity reinsurance agreement with Max Re Ltd. ("Max Re") whereby the Company ceded long-term disability insurance reserves to this reinsurer. The Company received a ceding commission from this reinsurer, which was credited directly to surplus and is being amortized into operating income as the earnings emerge from this business. Amortization of this ceding commission totaled \$498,555 in 2007.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

I. The portion of unassigned surplus represented by cumulative unrealized gains and losses totaled \$39,454,792 at December 31, 2007.

J-L. Not applicable.

M. On January 19, 2007, the Company paid an ordinary dividend to stockholders on its preferred stock totaling \$1,200,000. On July 16, 2007, the Company paid an ordinary dividend to stockholders on its preferred stock totaling \$1,200,000.

14. CONTINGENCIES

A-B. Not applicable.

C. The Company has no material gain contingencies.

D. During 2007, the company made no payments related to extra contractual obligations or bad faith claims stemming from lawsuits.

E. In the course of its business, the Company is a party to litigation and other proceedings, primarily involving its insurance operations. In the opinion of management, the ultimate disposition of such litigation will not have a material adverse effect on the Company's financial condition or future results of operations.

15. LEASES

A. (1) The Company leases office space and office equipment under noncancelable operating lease agreements that expire through December 2020. The office space lease agreements contain escalation clauses considered ordinary for these types of agreements. The amount of the rent escalation is not material. Rental expense for 2007 and 2006 was approximately \$11,888,000 and \$11,263,000 respectively.

(2) The minimum aggregate rental commitments for operating leases are as follows:

Year Ending December 31,	
(1) 2008	\$ 13,323,028
(2) 2009	10,586,248
(3) 2010	10,649,907
(4) 2011	9,569,006
(5) 2012	7,428,103
(6) 2013 and thereafter	28,002,762
(7) Total	\$ 79,559,054

B. The Company does not have any material sales-leaseback transactions.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK Not applicable.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENT OF LIABILITIES Not applicable.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS Not applicable.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MGA'S AND TPA'S

All third party administrators ("TPA's") combined generated premiums which totaled less than 5% of surplus. The Company does not have any managing general agents ("MGA's").

20. OTHER ITEMS

A-B. Not applicable.

C. Assets with a book/adjusted carrying value of \$14,693,979 and \$13,008,172 at December 31, 2007 and 2006, respectively, were on deposit with government authorities or trustees as required by law. Assets with a book/adjusted carrying value of \$57,659,668 and \$57,827,855 at December 31, 2007 and 2006, respectively, were pledged as collateral for advances from RSL-Texas. See Note 11.

D-H. Not applicable.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

- I. The Company generally characterizes its subprime mortgage investments as those having underlying mortgage loans to borrowers with weighted average Fair Issac & Co., Inc. (FICO) credit scores below 650. Additionally, the weighted-average loan-to-value ratios (LTVs) of these loans are generally above 80.0%. As of December 31, 2007, the Company owned subprime residential mortgage-backed securities with a cost, book/adjusted carrying value and fair value of \$33,966,649, \$34,185,951 and \$29,671,574, respectively. Additionally, the Company had subprime exposure through other investments with a cost, book/adjusted carrying value and fair value of \$3,591,523, \$5,843,147, and \$5,843,147 respectively. During 2007, the Company has not recognized any other-than-temporary impairments on its subprime investments.

21. EVENTS SUBSEQUENT

There are no known events subsequent to the close of the books or accounts for this statement which may have a material effect on the condition of the Company.

22. REINSURANCE

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X) If yes, give full details.
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person primarily engaged in the insurance business? Yes () No (X) If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

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

Section 3 - Ceded Reinsurance Report - Part B

- (1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. Not applicable.
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? Not applicable.

B. Uncollectible Reinsurance Not applicable.

C. Commutation of Reinsurance Reflected in Income and Expense Not applicable.

23. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION Not applicable.

24. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES Not applicable.

25. INTERCOMPANY POOLING ARRANGEMENTS Not applicable.

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

26. STRUCTURED SETTLEMENTS Not applicable.
27. HEALTH CARE RECEIVABLES Not applicable.
28. PARTICIPATING POLICIES

For the year ended December 31, 2007, premiums under ordinary life participating policies were \$60,985 or 0.01% of total direct premiums earned. Participating policies are 100% reinsured. Accordingly, the Company does not account for or administer policyholder dividends.

29. PREMIUM DEFICIENCY RESERVES

At December 31, 2007, the Company did not have any premium deficiency reserves.

30. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- A. The Company waives deduction of deferred fractional premiums upon death of insureds and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- B. Extra premiums are charged for substandard lives plus the gross premium for the true age. Mean reserves are determined by computing the regular mean reserve for the plan at the true age and holding in addition one half of the extra premium charge for the year.
- C. As of December 31, 2007, the Company has \$54,272,554 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois. Reserves to cover the above insurance totaled \$1,293,160 at December 31, 2007 and are reported in Exhibit 5, miscellaneous reserves line 0799993.
- D. The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5) and the Tabular Cost (Page 7, Line 9) have been determined by the formula as described in the instructions for Page 7.
- E. Investment earnings on funds not involving life contingencies (Page 15, Line 3) have been calculated as the balancing item in the reconciliation. It has been checked for reasonableness.
- F. Not applicable.

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

	<u>(1)</u> Amount	<u>(2)</u> % of Total
A. Subject to discretionary withdrawal:		
(1) With market value adjustment	\$ 584,806,363	52 %
(2) At book value less current surrender charge of 5% or more	60,237,063	6
(3) At market value	<u>0</u>	<u>0</u>
(4) Total with adjustment or at market value	645,043,426	58
(5) At book value without adjustment (minimal or no charge or adjustment)	294,169,746	26
B. Not subject to discretionary withdrawal	<u>177,546,570</u>	<u>16</u>
C. Total (gross)	1,116,759,742	<u>100 %</u>
D. Reinsurance ceded	<u>(18,467,625)</u>	
E. Total (net)* (C) - (D)	<u>\$1,098,292,117</u>	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Totals (net)	\$ 953,315,848
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net)	12,823,019
(3) Exhibit of Deposit-Type Contracts, Line 14, Column 1	<u>132,153,250</u>
(4) Subtotal	1,098,292,117
Separate Accounts Annual Statement	<u>0</u>
(12) Combined Total	<u>\$1,098,292,117</u>

Annual Statement for the year 2007 of the Reliance Standard Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

32. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2007 were as follows:

<u>TYPE</u>	<u>GROSS</u>	<u>NET OF LOADING</u>
Ordinary Renewal	\$ 254,699	\$ 216,494
Group Life	<u>20,400,772</u>	<u>17,640,835</u>
Total	<u>\$20,655,471</u>	<u>\$17,857,329</u>

33. SEPARATE ACCOUNTS

A. General Nature and Characteristics of Separate Account Business:

The separate account was established for the purpose of funding variable life insurance contracts issued by the Company. Assets in the separate account are comprised of an investment in a limited liability company whose interests are available for purchase only by separate accounts of the Company, or its affiliates, which fund variable life insurance contracts. Such investment is carried based on the underlying audited GAAP equity of the limited liability company.

The Company collected no premiums, considerations or deposits for separate account business during 2007. Premiums paid to reinsurers on all life insurance amounts in excess of the Company's risk retention were \$318,578. Reserves for nonguaranteed separate account assets valued at market value and subject to discretionary withdrawal were \$123,623,397 at December 31, 2007.

B. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:		
(a) Transfers to Separate Accounts (Page 4, Line 1.4)		\$ (321,226)
(b) Transfers from Separate Accounts (Page 4, Line 10)		<u>2,152,361</u>
(c) Net transfers to (from) Separate Accounts (a) - (b)		(2,473,587)
(2) Reconciling Adjustments:		
(a) Investment gain allocated to contributed surplus		2,152,361
(b) Premiums paid to reinsurer		<u>318,578</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) (Page 4, Line 26)		<u>\$ (2,648)</u>

34. LOSS/CLAIM ADJUSTMENT EXPENSES

- A. The balance in the liability for unpaid accident and health claims adjustment expenses as of December 31, 2007 and 2006 was \$22,484,559 and \$19,649,830 respectively.
- B. The Company incurred \$9,716,154 of claim adjustment expenses in the current year, of which \$4,233,684 was attributable to insured or covered events of the current year. The Company did not increase or decrease the provision for insured events of prior years.
- C. The Company paid \$6,881,425 of claim adjustment expenses in the current years, of which \$2,998,489 was attributable to insured or covered events of the current year and \$3,882,936 was attributable to insured or covered events of the prior years.
- D. The Company did not consider anticipated subrogation in its determination of the liability for unpaid claims and claim adjustment expenses.

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....	14,678,256	0.5	14,678,256	0.5
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....	23,437,505	0.8	23,437,505	0.8
1.22 Issued by U.S. government sponsored agencies.....	138,138,184	4.6	138,138,184	4.6
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....	45,855,621	1.5	45,855,621	1.5
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....		0.0		0.0
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....	1,091,287	0.0	1,091,287	0.0
1.43 Revenue and assessment obligations.....		0.0		0.0
1.44 Industrial development and similar obligations.....		0.0		0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA.....	8,569,818	0.3	8,569,818	0.3
1.512 Issued or guaranteed by FNMA and FHLMC.....	73,348,355	2.4	73,348,355	2.4
1.513 All other.....	60,781,927	2.0	60,781,927	2.0
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....	439,022,672	14.6	439,022,672	14.7
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521.....		0.0		0.0
1.523 All other.....	306,355,074	10.2	306,355,074	10.2
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....	1,066,458,440	35.6	1,066,458,440	35.6
2.2 Unaffiliated foreign securities.....	167,242,271	5.6	167,242,271	5.6
2.3 Affiliated securities.....	860,255	0.0	860,255	0.0
3. Equity interests:				
3.1 Investments in mutual funds.....	160,424,931	5.4	160,424,931	5.4
3.2 Preferred stocks:				
3.21 Affiliated.....		0.0		0.0
3.22 Unaffiliated.....	24,208,329	0.8	24,208,329	0.8
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....	13,305,488	0.4	13,305,488	0.4
3.4 Other equity securities:				
3.41 Affiliated.....	44,397,990	1.5	44,397,990	1.5
3.42 Unaffiliated.....		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....		0.0		0.0
3.52 Unaffiliated.....		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development.....		0.0		0.0
4.2 Agricultural.....		0.0		0.0
4.3 Single family residential properties.....		0.0		0.0
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....	131,521,987	4.4	131,315,777	4.4
4.6 Mezzanine real estate loans.....	11,341,132	0.4	10,361,967	0.3
5. Real estate investments:				
5.1 Property occupied by company.....		0.0		0.0
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....	499	0.0		0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....	2,482,634	0.1	2,482,634	0.1
6. Contract loans.....	146,842	0.0	146,842	0.0
7. Receivables for securities.....	2,409,361	0.1	2,283,310	0.1
8. Cash, cash equivalents and short-term investments.....	2,204,146	0.1	2,204,146	0.1
9. Other invested assets.....	259,550,287	8.7	259,550,287	8.7
10. Total invested assets.....	2,997,833,292	100.0	2,996,521,367	100.0

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
FIVE YEAR HISTORICAL DATA

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

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

	1 2007	2 2006	3 2005	4 2004	5 2003
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	382,055	407,748	435,066	467,657	496,666
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	278,356	298,030	320,275	349,783	410,452
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	147,867,694	134,684,557	121,663,687	111,358,186	101,357,709
5. Industrial (Line 21, Col. 2).....	5,053	5,223	5,402	5,532	5,722
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	148,533,158	135,395,558	122,424,430	112,181,158	102,270,549
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	3,181	4,210	5,377	7,985	6,978
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....					
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....	28,436,664	29,836,355	30,173,401	23,184,908	25,073,565
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	28,439,845	29,840,565	30,178,778	23,192,893	25,080,543
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	276,330	801,672	796,531	676,315	912,325
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	66,188,069	58,214,821	65,512,992	93,250,558	50,754,829
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	341,462,572	292,262,811	259,784,802	242,949,355	223,148,444
17.2 Group annuities (Line 20.4, Col. 7).....	41,475,765	32,971,728	30,085,632	40,596,189	51,165,375
18.1 A&H - group (Line 20.4, Col. 8).....	546,122,718	479,827,624	406,296,617	307,677,359	265,321,471
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	147,990	132,833	128,620	113,152	111,750
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	995,673,444	864,211,489	762,605,194	685,262,928	591,414,194
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3).....	3,099,399,458	2,798,693,378	2,489,852,805	2,314,346,818	2,168,764,253
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	2,659,125,290	2,408,661,989	2,144,966,491	2,007,285,247	1,893,627,060
23. Aggregate life reserves (Page 3, Line 1).....	1,074,612,684	1,102,790,669	1,119,499,842	1,097,062,587	1,022,999,736
24. Aggregate A&H reserves (Page 3, Line 2).....	624,389,331	541,367,089	452,266,538	382,799,104	329,409,496
25. Deposit-type contract funds (Page 3, Line 3).....	132,153,250	129,777,603	23,867,080	21,228,842	19,360,511
26. Asset valuation reserve (Page 3, Line 24.1).....	52,709,761	44,366,183	33,758,216	22,739,892	15,059,924
27. Capital (Page 3, Lines 29 & 30).....	36,003,113	36,003,113	36,003,113	36,003,113	31,003,113
28. Surplus (Page 3, Line 37).....	421,544,893	380,249,753	333,095,767	289,396,285	257,382,355
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	204,214,227	190,630,931	199,306,564	181,304,819	136,817,576
Risk-Based Capital Analysis					
30. Total adjusted capital.....	510,774,909	461,059,796	403,262,063	348,461,702	303,656,614
31. Authorized control level risk-based capital.....	91,171,821	78,825,143	69,849,024	63,375,329	58,090,361
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1).....	78.3	79.3	89.1	88.9	88.7
33. Stocks (Lines 2.1 and 2.2).....	2.9	2.1	1.7	1.7	5.6
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	4.7	5.3	5.2	3.5	1.1
35. Real estate (Line 4.1, 4.2 and 4.3).....	0.1			0.9	0.9
36. Cash, cash equivalents and short-term investments (Line 5).....	5.3	9.8	1.0	1.7	1.3
37. Contract loans (Line 6).....	0.0	0.0	0.0	0.0	0.0
38. Other invested assets (Line 7).....	8.7	3.5	2.5	1.9	1.8
39. Receivable for securities (Line 8).....	0.1	0.0	0.5	1.4	0.1
40. Aggregate write-ins for invested assets (Line 9).....			0.1	0.1	0.4
41. Cash, cash equivalents and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
FIVE YEAR HISTORICAL DATA

(continued)

	1 2007	2 2006	3 2005	4 2004	5 2003
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D Summary, Line 25 Col. 1).....	860,255	5,860,255	5,860,255	5,860,255	10,860,255
43. Affiliated preferred stocks (Sch. D Summary, Line 39 Col. 1).....					
44. Affiliated common stocks (Sch. D Summary, Line 53 Col. 1).....	44,397,990	37,324,276	32,345,335	29,906,426	26,814,896
45. Affiliated short-term investments (subtotal included in Sch. DA, Part 2 Col. 5, Line 7).....					
46. Affiliated mortgage loans on real estate					
47. All other affiliated.....	65,161,372	50,495,597	27,423,843	24,243,898	22,556,414
48. Total of above Lines 42 to 47.....	110,419,617	93,680,128	65,629,433	60,010,579	60,231,565
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2).....	46,048,436	28,148,957	20,588,821	23,025,207	21,484,619
50. Total admitted assets (Page 2, Line 26, Col. 3).....	3,240,629,252	2,939,388,901	2,613,493,208	2,420,889,843	2,261,425,495
Investment Data					
51. Net investment income (Exhibit of Net Investment Income).....	168,432,478	137,922,732	132,980,800	111,691,287	103,238,728
52. Realized capital gains (losses).....	787,545	1,452,263	5,511,126	7,409,595	(1,414,348)
53. Unrealized capital gains (losses).....	(706,298)	16,816,991	7,280,139	4,413,481	2,508,634
54. Total of above Lines 51, 52 and 53.....	168,513,725	156,191,986	145,772,065	123,514,363	104,333,014
Benefits and Reserve Increase (Page 6)					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	412,156,848	350,050,506	292,549,750	269,867,036	235,837,371
56. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	351,389,783	291,281,864	251,452,756	189,800,193	162,498,719
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	139,356	220,594	425,590	(595,623)	(259,273)
58. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	83,022,242	89,100,551	69,467,434	53,389,608	38,460,690
59. Dividends to policyholders (Line 30, Col 1).....					
Operating Percentages					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	21.2	21.2	22.0	21.2	22.2
61. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	6.2	6.4	7.8	15.9	14.2
62. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	80.3	79.5	79.5	80.2	75.5
63. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	0.4	0.5	0.6	1.1	XXX
64. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	25.4	25.0	26.7	26.8	29.6
A&H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	776,118,172	634,699,780	528,656,308	452,182,533	408,212,491
66. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	805,670,701	663,185,052	556,429,505	473,495,180	426,593,977
67. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	136,983				
68. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....					9,444
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2).....					
70. Ordinary - life (Col. 3).....	(259,046)	252,969	(770,538)	88,554	(289,921)
71. Ordinary - individual annuities (Col. 4).....	10,564,149	7,994,620	9,003,061	3,173,022	1,507,383
72. Ordinary - supplementary contracts (Col. 5).....	(1,694,890)	(1,422,283)	(1,399,427)	(570,406)	(40,373)
73. Credit life (Col. 6).....					
74. Group life (Col. 7).....	21,529,113	18,685,449	20,920,046	14,388,273	14,830,783
75. Group annuities (Col. 8).....	5,625,395	2,574,495	5,047,246	1,431,906	71,161
76. A&H - group (Col. 9).....	17,716,958	17,114,578	13,891,410	8,122,911	9,314,213
77. A&H - credit (Col. 10).....					
78. A&H - other (Col. 11).....	5,895	(11,395)	37,560	28,686	63,729
79. Aggregate of all other lines of business (Col. 12).....	1,268,013	(458,832)			
80. Total (Col. 1).....	54,755,587	44,729,601	46,729,360	26,662,946	25,456,975

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written.....	546,270,713	XXX	546,122,723	XXX		XXX		XXX		XXX		XXX		XXX	147,990	XXX		XXX
2. Premiums earned.....	555,955,062	XXX	555,807,072	XXX		XXX		XXX		XXX		XXX		XXX	147,990	XXX		XXX
3. Incurred claims.....	444,096,381	79.9	443,959,398	79.9		0.0		0.0		0.0		0.0		0.0	136,983	92.6		0.0
4. Cost containment expenses.....	2,195,049	0.4	2,195,049	0.4		0.0		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	446,291,430	80.3	446,154,447	80.3		0.0		0.0		0.0		0.0		0.0	136,983	92.6		0.0
6. Increase in contract reserves.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
7. Commissions (a).....	51,240,065	9.2	51,239,982	9.2		0.0		0.0		0.0		0.0		0.0	83	0.1		0.0
8. Other general insurance expenses.....	75,773,088	13.6	75,773,088	13.6		0.0		0.0		0.0		0.0		0.0		0.0		0.0
9. Taxes, licenses and fees.....	14,293,749	2.6	14,293,749	2.6		0.0		0.0		0.0		0.0		0.0		0.0		0.0
10. Total other expenses incurred.....	141,306,902	25.4	141,306,819	25.4		0.0		0.0		0.0		0.0		0.0	83	0.1		0.0
11. Aggregate write-ins for deductions.....	523,294	0.1	523,294	0.1		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0
12. Gain from underwriting before dividends or refunds.....	(32,166,564)	(5.8)	(32,177,488)	(5.8)		0.0		0.0		0.0		0.0		0.0	10,924	7.4		0.0
13. Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds.....	(32,166,564)	(5.8)	(32,177,488)	(5.8)		0.0		0.0		0.0		0.0		0.0	10,924	7.4		0.0

DETAILS OF WRITE-INS

1101. Increase in loading.....	424,954	0.1	424,954	0.1		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1102. Interest on policy funds.....	98,340	0.0	98,340	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1103.		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	523,294	0.1	523,294	0.1		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	3,191,395	3,191,395							
2. Advance premiums.....	136,443	136,386						57	
3. Reserve for rate credits.....	0								
4. Total premium reserves, current year.....	3,327,838	3,327,781	0	0	0	0	0	57	0
5. Total premium reserves, prior year.....	13,012,187	13,012,130						57	
6. Increase in total premium reserves.....	(9,684,349)	(9,684,349)	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves.....	0								
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year.....	0								
5. Increase in contract reserves.....	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year.....	952,266,184	952,266,184							
2. Total prior year.....	805,670,701	805,670,701							
3. Increase.....	146,595,483	146,595,483	0	0	0	0	0	0	0

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

52

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	179,836,703	179,699,720						136,983	
1.2 On claims incurred during current year.....	117,664,195	117,664,195							
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year.....	596,418,452	596,418,452							
2.2 On claims incurred during current year.....	355,847,732	355,847,732							
3. Test:									
3.1 Lines 1.1 and 2.1.....	776,255,155	776,118,172	0	0	0	0	0	136,983	0
3.2 Claim reserves and liabilities, December 31, prior year.....	805,670,701	805,670,701							
3.3 Line 3.1 minus Line 3.2.....	(29,415,546)	(29,552,529)	0	0	0	0	0	136,983	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	51,376,960	51,376,960							
2. Premiums earned.....	51,525,798	51,525,798							
3. Incurred claims.....	53,639,804	53,639,804							
4. Commissions.....	880,248	880,248							
B. Reinsurance Ceded:									
1. Premiums written.....	52,041,711	52,041,711							
2. Premiums earned.....	49,274,291	49,274,291							
3. Incurred claims.....	37,578,855	37,578,855							
4. Commissions.....	3,586,574	3,586,574							

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....		31,151,658	396,883,773	428,035,431
2. Beginning claim reserves and liabilities.....		3,365,866	848,084,655	851,450,521
3. Ending claim reserves and liabilities.....		3,555,118	962,720,217	966,275,335
4. Claims paid.....	0	30,962,406	282,248,211	313,210,617
B. Assumed Reinsurance:				
5. Incurred claims.....		542,967	53,096,837	53,639,804
6. Beginning claim reserves and liabilities.....		92,460	98,021,562	98,114,022
7. Ending claim reserves and liabilities.....		86,074	119,056,074	119,142,148
8. Claims paid.....	0	549,353	32,062,325	32,611,678
C. Ceded Reinsurance:				
9. Incurred claims.....		22,608,969	14,969,886	37,578,855
10. Beginning claim reserves and liabilities.....		2,192,990	148,226,778	150,419,768
11. Ending claim reserves and liabilities.....		2,555,030	133,605,770	136,160,800
12. Claims paid.....	0	22,246,929	29,590,894	51,837,823
D. Net:				
13. Incurred claims.....	0	9,085,656	435,010,724	444,096,380
14. Beginning claim reserves and liabilities.....	0	1,265,336	797,879,439	799,144,775
15. Ending claim reserves and liabilities.....	0	1,086,162	948,170,521	949,256,683
16. Claims paid.....	0	9,264,830	284,719,642	293,984,472
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....		9,085,656	437,205,773	446,291,429
18. Beginning reserves and liabilities.....		1,265,336	798,452,439	799,717,775
19. Ending reserves and liabilities.....		1,086,162	948,428,121	949,514,283
20. Paid claims and cost containment expenses.....	0	9,264,830	287,230,091	296,494,921

Annual Statement for the year 2007 of the **Reliance Standard Life Insurance Company**
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

1	States, Etc.	Is Insurer Licensed? (Yes or No)	Direct Business Only						
			Life Contracts		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	
			2 Life Insurance Premiums	3 Annuity Considerations					
1.	Alabama.....	AL	Yes	10,674,317	11,132	12,939,815		23,625,264	
2.	Alaska.....	AK	Yes	169,097	100	359,528		528,725	
3.	Arizona.....	AZ	Yes	1,563,050	4,144,036	4,150,007		9,857,093	
4.	Arkansas.....	AR	Yes	1,318,374	101,677	4,209,452		5,629,503	
5.	California.....	CA	Yes	52,912,008	8,211,840	77,873,543		138,997,391	
6.	Colorado.....	CO	Yes	4,316,441	2,754,553	7,584,851		14,655,845	
7.	Connecticut.....	CT	Yes	3,414,969	9,900,652	3,035,382		16,351,003	
8.	Delaware.....	DE	Yes	4,075,621	320,598	3,654,752		8,050,971	
9.	District of Columbia.....	DC	Yes	2,892,145	10,344	4,660,629		7,563,118	
10.	Florida.....	FL	Yes	28,563,304	7,393,260	33,834,842		69,791,406	
11.	Georgia.....	GA	Yes	20,602,903	615,807	33,458,227		54,676,937	
12.	Hawaii.....	HI	Yes	46,888	154,904	529,105		730,897	
13.	Idaho.....	ID	Yes	220,848	10,058	1,698,341		1,929,247	
14.	Illinois.....	IL	Yes	24,038,633	6,439,043	24,945,755		55,423,431	
15.	Indiana.....	IN	Yes	5,786,763	931,050	8,419,172		15,136,985	
16.	Iowa.....	IA	Yes	4,223,355	910,671	4,267,970		9,401,996	
17.	Kansas.....	KS	Yes	2,841,751	500,789	5,827,137		9,169,677	
18.	Kentucky.....	KY	Yes	2,249,906	199,744	5,378,720		7,828,370	
19.	Louisiana.....	LA	Yes	7,290,458	1,118,135	14,308,251		22,716,844	
20.	Maine.....	ME	Yes	275,143	436,077	923,556		1,634,776	
21.	Maryland.....	MD	Yes	8,616,538	25,833	12,769,553		21,411,924	
22.	Massachusetts.....	MA	Yes	11,076,318	6,321,826	19,517,191		36,915,335	
23.	Michigan.....	MI	Yes	10,001,248	2,584,077	14,218,253		26,803,578	
24.	Minnesota.....	MN	Yes	4,167,095	506,036	7,849,796		12,522,927	
25.	Mississippi.....	MS	Yes	1,525,981	168,078	2,383,581		4,077,640	
26.	Missouri.....	MO	Yes	9,812,059	981,534	17,262,971		28,056,564	
27.	Montana.....	MT	Yes	108,811	1,812	594,566		705,189	
28.	Nebraska.....	NE	Yes	731,807	258,263	1,786,036		2,776,106	
29.	Nevada.....	NV	Yes	1,713,302	14,786	2,801,957		4,530,045	
30.	New Hampshire.....	NH	Yes	966,325	1,015,055	2,053,595		4,034,975	
31.	New Jersey.....	NJ	Yes	16,673,856	15,951,081	29,694,169		62,319,106	
32.	New Mexico.....	NM	Yes	582,436	194,810	1,145,684		1,922,930	
33.	New York.....	NY	No	217,932	1,609,750	44,734		1,872,416	
34.	North Carolina.....	NC	Yes	15,623,355	2,995,206	21,787,272		40,405,833	
35.	North Dakota.....	ND	Yes	183,392	70,257	459,451		713,100	
36.	Ohio.....	OH	Yes	12,264,960	5,502,005	20,428,135		38,195,100	
37.	Oklahoma.....	OK	Yes	4,392,868	4,284	5,567,212		9,964,364	
38.	Oregon.....	OR	Yes	2,769,775	1,525,677	4,690,636		8,986,088	
39.	Pennsylvania.....	PA	Yes	20,417,550	10,746,646	25,051,794		56,215,990	
40.	Rhode Island.....	RI	Yes	582,034	423,251	486,483		1,491,768	
41.	South Carolina.....	SC	Yes	2,961,911	1,136,409	5,085,725		9,184,045	
42.	South Dakota.....	SD	Yes	224,606	234,246	376,992		835,844	
43.	Tennessee.....	TN	Yes	12,819,544	133,077	19,402,043		32,354,664	
44.	Texas.....	TX	Yes	29,682,690	1,552,802	36,737,331		67,972,823	
45.	Utah.....	UT	Yes	2,934,171	819	5,034,313		7,969,303	
46.	Vermont.....	VT	Yes	243,940	423,966	610,077		1,277,983	
47.	Virginia.....	VA	Yes	11,963,891	2,251,926	19,688,974		33,904,791	
48.	Washington.....	WA	Yes	2,966,407	20,445	5,920,996		8,907,848	
49.	West Virginia.....	WV	Yes	438,004	1,177,714	746,318		2,362,036	
50.	Wisconsin.....	WI	Yes	6,168,603	6,526,347	7,354,007		20,048,957	
51.	Wyoming.....	WY	Yes	139,398	57,678	605,965		803,041	
52.	American Samoa.....	AS	No					0	
53.	Guam.....	GU	No	1,819	1,300			3,119	
54.	Puerto Rico.....	PR	Yes	3,085				3,085	
55.	US Virgin Islands.....	VI	Yes	71,693		248		71,941	
56.	Northern Mariana Islands.....	MP	No					0	
57.	Canada.....	CN	No	1,030		92,988		94,018	
58.	Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0
59.	Subtotal.....	(a) 52		370,524,408	108,581,466	544,308,081	0	1,023,413,955	0
90.	Reporting entity contributions for employee benefit plans.....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		47,203				47,203	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		136,933				136,933	
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		370,708,544	108,581,466	544,308,081	0	1,023,598,091	0
96.	Plus reinsurance assumed.....	XXX		307,122	55,937	58,765,630		59,128,689	7,910
97.	Totals (All Business).....	XXX		371,015,666	108,637,403	603,073,711	0	1,082,726,780	7,910
98.	Less reinsurance ceded.....	XXX		31,418,724	973,568	51,156,245		83,548,537	
99.	Totals (All Business) less reinsurance ceded.....	XXX		339,596,942	107,663,835	(b) 551,917,466	0	999,178,243	7,910

DETAILS OF WRITE-INS

5801.	.....	XXX						0	
5802.	.....	XXX						0	
5803.	.....	XXX						0	
5898.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX		0	0	0	0	0	0
5899.	Total (Lines 5801 thru 5803 plus 5898) (Line 58 above).....	XXX		0	0	0	0	0	0
9401.	.....	XXX						0	
9402.	.....	XXX						0	
9403.	.....	XXX						0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0	0	0

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

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

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

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

SCHEDULE T - PART 2**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.		Direct Business Only				5	6
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)			Deposit-Type Contracts	Totals
1.	Alabama.....	AL	10,674,317	11,132	11,122,671		21,808,120
2.	Alaska.....	AK	169,097	100	232,253		401,450
3.	Arizona.....	AZ	1,563,050	4,144,036	3,177,820		8,884,906
4.	Arkansas.....	AR	1,318,374	101,677	2,875,463		4,295,514
5.	California.....	CA	52,912,008	8,211,840	67,394,862		128,518,710
6.	Colorado.....	CO	4,316,441	2,754,553	6,142,732		13,213,726
7.	Connecticut.....	CT	3,414,969	9,900,652	2,447,888		15,763,509
8.	Delaware.....	DE	4,075,621	320,598	3,113,758		7,509,977
9.	District of Columbia.....	DC	2,892,145	10,344	4,453,129		7,355,618
10.	Florida.....	FL	28,563,304	7,393,260	23,050,755		59,007,319
11.	Georgia.....	GA	20,602,903	615,807	26,536,143		47,754,853
12.	Hawaii.....	HI	46,888	154,904	271,670		473,462
13.	Idaho.....	ID	220,848	10,058	1,521,794		1,752,700
14.	Illinois.....	IL	24,038,633	6,439,043	21,592,907		52,070,583
15.	Indiana.....	IN	5,786,763	931,050	6,999,105		13,716,918
16.	Iowa.....	IA	4,223,355	910,671	3,992,211		9,126,237
17.	Kansas.....	KS	2,841,751	500,789	5,149,003		8,491,543
18.	Kentucky.....	KY	2,249,906	199,744	3,920,237		6,369,887
19.	Louisiana.....	LA	7,290,458	1,118,135	11,261,600		19,670,193
20.	Maine.....	ME	275,143	436,077	873,602		1,584,822
21.	Maryland.....	MD	8,616,538	25,833	11,707,033		20,349,404
22.	Massachusetts.....	MA	11,076,318	6,321,826	18,494,700		35,892,844
23.	Michigan.....	MI	10,001,248	2,584,077	11,773,960		24,359,285
24.	Minnesota.....	MN	4,167,095	506,036	5,893,395		10,566,526
25.	Mississippi.....	MS	1,525,981	168,078	1,924,273		3,618,332
26.	Missouri.....	MO	9,812,059	981,534	13,576,573		24,370,166
27.	Montana.....	MT	108,811	1,812	374,634		485,257
28.	Nebraska.....	NE	731,807	258,263	1,250,109		2,240,179
29.	Nevada.....	NV	1,713,302	14,786	2,053,459		3,781,547
30.	New Hampshire.....	NH	966,325	1,015,055	1,929,579		3,910,959
31.	New Jersey.....	NJ	16,673,856	15,951,081	27,729,992		60,354,929
32.	New Mexico.....	NM	582,436	194,810	820,186		1,597,432
33.	New York.....	NY	217,932	1,609,750	(55,123)		1,772,559
34.	North Carolina.....	NC	15,623,355	2,995,206	13,385,043		32,003,604
35.	North Dakota.....	ND	183,392	70,257	320,599		574,248
36.	Ohio.....	OH	12,264,960	5,502,005	18,039,559		35,806,524
37.	Oklahoma.....	OK	4,392,868	4,284	5,077,076		9,474,228
38.	Oregon.....	OR	2,769,775	1,525,677	4,002,352		8,297,804
39.	Pennsylvania.....	PA	20,417,550	10,746,646	22,937,084		54,101,280
40.	Rhode Island.....	RI	582,034	423,251	390,392		1,395,677
41.	South Carolina.....	SC	2,961,911	1,136,409	3,242,777		7,341,097
42.	South Dakota.....	SD	224,606	234,246	373,548		832,400
43.	Tennessee.....	TN	12,819,544	133,077	15,285,767		28,238,388
44.	Texas.....	TX	29,682,690	1,552,802	28,820,515		60,056,007
45.	Utah.....	UT	2,934,171	819	2,827,633		5,762,623
46.	Vermont.....	VT	243,940	423,966	543,525		1,211,431
47.	Virginia.....	VA	11,963,891	2,251,926	16,811,912		31,027,729
48.	Washington.....	WA	2,966,407	20,445	5,227,050		8,213,902
49.	West Virginia.....	WV	438,004	1,177,714	488,549		2,104,267
50.	Wisconsin.....	WI	6,168,603	6,526,347	6,630,968		19,325,918
51.	Wyoming.....	WY	139,398	57,678	202,702		399,778
52.	American Samoa.....	AS					0
53.	Guam.....	GU	1,819	1,300			3,119
54.	Puerto Rico.....	PR	3,085				3,085
55.	US Virgin Islands.....	VI	71,693				71,693
56.	Northern Mariana Islands.....	MP					0
57.	Canada.....	CN	1,030				1,030
58.	Aggregate Other Alien.....	OT					0
59.	Totals.....		370,524,408	108,581,466	448,209,424	0	927,315,298