



# QUARTERLY STATEMENT

As of June 30, 2007  
of the Condition and Affairs of the

## Reliance Standard Life Insurance Company

NAIC Group Code.....0074, 0074 (Current Period) (Prior Period)	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 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	2001 Market Street, Suite 1500..... Philadelphia ..... PA ..... 19103 <i>(Street and Number) (City or Town, State and Zip Code)</i>	267-256-3500 <i>(Area Code) (Telephone Number)</i>
Mail Address	2001 Market Street, Suite 1500..... Philadelphia ..... PA ..... 19103 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	2001 Market Street, Suite 1500..... Philadelphia ..... PA ..... 19103 <i>(Street and Number) (City or Town, State and Zip Code)</i>	267-256-3500 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	www.rsl.com	
Statutory Statement Contact	Paul Van Haren <i>(Name)</i> paul.van.haren@rsl.com <i>(E-Mail Address)</i>	267-256-3664 <i>(Area Code) (Telephone Number) (Extension)</i> 267-256-3522 <i>(Fax Number)</i>
Policyowner Relations Contact	2001 Market Street, Suite 1500..... Philadelphia ..... PA ..... 19103 <i>(Street and Number) (City or Town, State and Zip Code)</i>	800-351-7500 <i>(Area Code) (Telephone Number) (Extension)</i>

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

### DIRECTORS OR TRUSTEES

Lawrence Edmund Daurelle	Steven Andrew Hirsh	Harold Franz IIg	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 (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)	(Signature)	(Signature)
Lawrence Edmund Daurelle	Charles Thomas Denaro	Thomas William Burghart
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This 14th day of August, 2007

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  
AUDREY PRESTON-BACON, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires March 22, 2009

**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	2,261,467,579		2,261,467,579	2,128,610,901
2. Stocks:				
2.1 Preferred stocks.....	861,053		861,053	861,053
2.2 Common stocks.....	59,355,723		59,355,723	55,054,918
3. Mortgage loans on real estate:				
3.1 First liens.....	126,884,200	332,543	126,551,657	118,759,222
3.2 Other than first liens.....	24,344,517	972,384	23,372,133	22,867,797
4. Real estate:				
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).....			0	
5. Cash (\$.....(4,530,644)), cash equivalents (\$.....0) and short-term investments (\$.....144,787,808).....	140,257,164		140,257,164	261,930,173
6. Contract loans (including \$.....0 premium notes).....	73,067		73,067	66,347
7. Other invested assets.....	139,498,858		139,498,858	94,454,348
8. Receivables for securities.....	2,431,534	1,054,962	1,376,572	499,912
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	2,755,174,194	2,360,388	2,752,813,806	2,683,104,671
11. Title Plants less \$.....0 charged off (for Title insurers only).....			0	
12. Investment income due and accrued.....	27,263,447		27,263,447	25,687,227
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection.....	60,883,168	1,214,754	59,668,414	60,588,600
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	149,328		149,328	202,292
13.3 Accrued retrospective premiums.....			0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	11,341,987		11,341,987	14,460,982
14.2 Funds held by or deposited with reinsured companies.....			0	
14.3 Other amounts receivable under reinsurance contracts.....	4,705,288		4,705,288	3,661,395
15. Amounts receivable relating to uninsured plans.....			0	
16.1 Current federal and foreign income tax recoverable and interest thereon.....	1,603,970		1,603,970	
16.2 Net deferred tax asset.....	24,654,231	18,057,009	6,597,222	5,973,898
17. Guaranty funds receivable or on deposit.....	60,882		60,882	71,507
18. Electronic data processing equipment and software.....	3,491,838	2,395,292	1,096,546	912,601
19. Furniture and equipment, including health care delivery assets (\$.....0).....	2,842,569	2,842,569	0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
21. Receivables from parent, subsidiaries and affiliates.....	20,375		20,375	12,698
22. Health care (\$.....0) and other amounts receivable.....			0	
23. Aggregate write-ins for other than invested assets.....	4,051,787	4,051,787	0	4,017,507
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	2,896,243,064	30,921,799	2,865,321,265	2,798,693,378
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	148,871,658		148,871,658	140,695,523
26. TOTALS (Lines 24 and 25).....	3,045,114,722	30,921,799	3,014,192,923	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.....	3,100,774	3,100,774	0	
2303. Other assets nonadmitted.....	951,013	951,013	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).....	4,051,787	4,051,787	0	4,017,507

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....1,085,123,187 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,085,123,187	1,102,790,669
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	577,846,624	541,367,089
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	130,365,571	129,777,603
4. Contract claims:		
4.1 Life.....	59,225,076	50,467,514
4.2 Accident and health.....	312,462,772	277,179,361
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
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 \$.....175,647 accident and health premiums.....	179,612	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 \$.....7,100 assumed and \$.....979,274 ceded.....	986,374	4,221,224
9.4 Interest Maintenance Reserve.....	16,748,591	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.....	28,418,166	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).....	(357,600)	(169,604)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	1,494,335	3,003,810
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		3,816,020
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	4,282,954	3,755,742
18. Amounts held for agents' account, including \$.....1,557,620 agents' credit balances.....	1,557,620	1,027,622
19. Remittances and items not allocated.....	38,614,080	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.....	50,463,800	44,366,183
24.2 Reinsurance in unauthorized companies.....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
24.4 Payable to parent, subsidiaries and affiliates.....	1,242,905	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.....	7,657,482	5,740,808
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	75,044,682	78,487,972
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,446,755,039	2,408,661,989
27. From Separate Accounts Statement.....	122,319,728	114,474,046
28. Total Liabilities (Line 26 and 27).....	2,569,074,767	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.....	33,701,297	33,701,297
34. Aggregate write-ins for special surplus funds.....	498,555	498,555
35. Unassigned funds (surplus).....	374,915,191	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 \$.....26,551,930 in Separate Accounts Statement).....	409,115,043	380,249,753
38. Totals of Lines 29, 30 and 37.....	445,118,156	416,252,866
39. Totals of Lines 28 and 38.....	3,014,192,923	2,939,388,901

**DETAILS OF WRITE-INS**

2501. Retained assets program liability to claimants and other miscellaneous liabilities.....	73,822,751	77,266,041
2502. Minimum pension liability adjustment.....	1,221,931	1,221,931
2503. ....		
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).....	75,044,682	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	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).....	498,555	498,555

Statement as of June 30, 2007 of the **Reliance Standard Life Insurance Company**  
**SUMMARY OF OPERATIONS**  
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	486,226,031	407,634,803	864,211,486
2. Considerations for supplementary contracts with life contingencies.....	360,669	566,516	1,295,358
3. Net investment income.....	75,837,400	68,006,229	137,922,751
4. Amortization of Interest Maintenance Reserve (IMR).....	867,642	897,446	1,799,025
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	1,128,503	1,427,480	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.....	1,054,800	933,721	1,910,280
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	1,933,526	1,240,019	3,122,675
9. Totals (Lines 1 to 8.3).....	567,408,571	480,706,214	1,013,150,936
10. Death benefits.....	116,489,979	96,283,132	199,026,835
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	14,557,097	13,059,778	23,234,479
13. Disability benefits and benefits under accident and health contracts.....	172,792,718	136,543,935	291,285,806
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	76,900,330	59,658,791	127,785,250
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	6,974,484	5,391,137	12,246,283
18. Payments on supplementary contracts with life contingencies.....	918,836	959,951	1,959,441
19. Increase in aggregate reserves for life and accident and health contracts.....	18,812,053	31,318,998	72,391,378
20. Totals (Lines 10 to 19).....	407,445,497	343,215,722	727,929,472
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	44,438,276	40,769,935	81,298,758
22. Commissions and expense allowances on reinsurance assumed.....	453,020	436,169	1,237,935
23. General insurance expenses.....	58,721,089	49,690,453	103,594,404
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	12,577,454	10,908,500	21,950,894
25. Increase in loading on deferred and uncollected premiums.....	637,603	(1,836,480)	1,462,720
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(1,297)	(1,290)	(2,597)
27. Aggregate write-ins for deductions.....	0	0	0
28. Totals (Lines 20 to 27).....	524,271,642	443,183,009	937,471,586
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	43,136,929	37,523,205	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).....	43,136,929	37,523,205	75,679,350
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	15,349,306	13,880,097	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).....	27,787,623	23,643,108	44,729,601
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(166,006) (excluding taxes of \$.....511,634 transferred to the IMR).....	150,105	340,007	(122,315)
35. Net income (Line 33 plus Line 34).....	27,937,728	23,983,115	44,607,286
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year.....	416,252,866	369,098,880	369,098,880
37. Net income (Line 35).....	27,937,728	23,983,115	44,607,286
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....(129,514).....	9,804,508	4,014,133	16,094,122
39. Change in net unrealized foreign exchange capital gain (loss).....	(58,351)	758,863	722,869
40. Change in net deferred income tax.....	1,251,865	793,432	6,092,275
41. Change in nonadmitted assets and related items.....	(2,772,843)	(2,318,336)	(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.....			
44. Change in asset valuation reserve.....	(6,097,617)	(6,177,135)	(10,607,967)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	(330,453)	216,556	(2,008,911)
47. Other changes in surplus in Separate Accounts Statement.....	330,453	(216,556)	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.....		(500,000)	(750,000)
52. Dividends to stockholders.....	(1,200,000)	(1,200,000)	(2,400,000)
53. Aggregate write-ins for gains and losses in surplus.....	0	0	955,536
54. Net change in capital and surplus (Lines 37 through 53).....	28,865,290	19,354,072	47,153,986
55. Capital and surplus as of statement date (Lines 36 + 54).....	445,118,156	388,452,952	416,252,866

**DETAILS OF WRITE-INS**

08.301. Miscellaneous income.....	1,933,526	1,240,019	3,122,675
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	1,933,526	1,240,019	3,122,675
2701. ....			
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0
5301. Minimum pension liability adjustment.....			955,536
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	955,536

**CASH FLOW**

	1 Current Year to Date	2 Prior Year Ended December 31
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....	486,960,962	847,361,005
2. Net investment income.....	81,822,097	149,991,331
3. Miscellaneous income.....	3,929,065	7,151,276
4. Total (Lines 1 through 3).....	572,712,124	1,004,503,612
5. Benefit and loss related payments.....	336,088,604	585,825,347
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	(1,065)	(2,608)
7. Commissions, expenses paid and aggregate write-ins for deductions.....	120,081,429	205,838,546
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	21,114,924	22,211,396
10. Total (Lines 5 through 9).....	477,283,892	813,872,681
11. Net cash from operations (Line 4 minus Line 10).....	95,428,232	190,630,931
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	218,424,764	588,975,908
12.2 Stocks.....	208,352	3,193,319
12.3 Mortgage loans.....	52,651,525	130,349,420
12.4 Real estate.....		
12.5 Other invested assets.....	7,065,704	18,123,366
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(61)	396,381
12.7 Miscellaneous proceeds.....	623,340	6,775,094
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	278,973,624	747,813,488
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	349,085,005	587,219,626
13.2 Stocks.....	1,890,196	10,995,546
13.3 Mortgage loans.....	60,176,523	147,186,591
13.4 Real estate.....		
13.5 Other invested assets.....	44,944,262	34,883,699
13.6 Miscellaneous applications.....	6,979,483	14,589,877
13.7 Total investments acquired (Lines 13.1 to 13.6).....	463,075,469	794,875,339
14. Net increase (decrease) in contract loans and premium notes.....	6,720	23,173
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(184,108,565)	(47,085,024)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....	(2,052,875)	(4,105,750)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(4,796,904)	96,796,412
16.5 Dividends to stockholders.....	1,200,000	2,400,000
16.6 Other cash provided (applied).....	(24,942,897)	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).....	(32,992,676)	95,523,427
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(121,673,009)	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 period (Line 18 plus Line 19.1).....	140,257,164	261,930,173

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

20.0001 .....		
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**EXHIBIT 1**

**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	3,086,832	3,149,734	7,059,024
3. Ordinary individual annuities.....	33,737,780	28,876,217	59,336,000
4. Credit life (group and individual).....			
5. Group life insurance.....	179,671,032	154,046,615	320,795,940
6. Group annuities.....	18,363,739	16,611,009	32,971,728
7. A&H - group.....	263,428,056	220,069,865	469,200,593
8. A&H - credit (group and individual).....			
9. A&H - other.....	75,737	68,469	132,833
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	498,363,176	422,821,909	889,496,118
12. Deposit-type contracts.....		100,000,000	100,000,000
13. Total.....	498,363,176	522,821,909	989,496,118

**DETAILS OF WRITE-INS**

1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	.0	.0	.0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	.0	.0	.0

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## **NOTES TO FINANCIAL STATEMENTS**

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### **Note 1 - Summary of Significant Accounting Policies**

No significant change.

### **Note 2 - Accounting Changes and Corrections of Errors**

No significant change.

### **Note 3 - Business Combinations and Goodwill**

No significant change.

### **Note 4 - Discontinued Operations**

No significant change.

### **Note 5 - Investments**

No significant change.

### **Note 6 - Joint Ventures, Partnerships and Limited Liability Companies**

No significant change.

### **Note 7 - Investment Income**

No significant change.

### **Note 8 - Derivative Instruments**

No significant change.

### **Note 9 - Income Taxes**

No significant change.

### **Note 10 - Information Concerning Parent, Subsidiaries and Affiliates**

No significant change.

### **Note 11 - Debt**

No significant change.

### **Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

No significant change.

### **Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**

No significant change.

### **Note 14 - Contingencies**

No significant change.

### **Note 15 - Leases**

No significant change.

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## **NOTES TO FINANCIAL STATEMENTS**

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**Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

No significant change.

**Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

No significant change.

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

No significant change.

**Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

No significant change.

**Note 20 - September 11 Events**

No significant change.

**Note 21 - Other Items**

No significant change.

**Note 22 - Events Subsequent**

No significant change.

**Note 23 - Reinsurance**

No significant change.

**Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination**

No significant change.

**Note 25 - Change in Incurred Losses and Loss Adjustment Expenses**

No significant change.

**Note 26 - Intercompany Pooling Arrangements**

No significant change.

**Note 27 - Structured Settlements**

No significant change.

**Note 28 - Health Care Receivables**

No significant change.

**Note 29 - Participating Policies**

No significant change.

**Note 30 - Premium Deficiency Reserves**

No significant change.

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## **NOTES TO FINANCIAL STATEMENTS**

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**Note 31 - Reserves for Life Contracts and Annuity Contracts**

No significant change.

**Note 32 - Analysis of Annuity Actuarial Reserves and Deposit-Type Liabilities by Withdrawal Characteristics**

No significant change.

**Note 33 - Premiums and Annuity Considerations Deferred and Uncollected**

No significant change.

**Note 34 - Separate Accounts**

No significant change.

**Note 35 - Loss/Claim Adjustment Expenses**

No significant change.

# Reliance Standard Life Insurance Company SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

	States, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership 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	5,344,022	6,721	6,162,046	11,512,789	
2.	Alaska	AK	Yes	74,592	50	218,864	293,506	
3.	Arizona	AZ	Yes	836,422	1,525,134	2,040,914	4,402,470	
4.	Arkansas	AR	Yes	640,918	98,780	2,074,322	2,814,020	
5.	California	CA	Yes	26,021,811	3,783,273	38,369,207	68,174,291	
6.	Colorado	CO	Yes	2,216,124	1,860,341	3,747,258	7,823,723	
7.	Connecticut	CT	Yes	1,572,867	4,866,889	1,510,418	7,950,174	
8.	Delaware	DE	Yes	2,005,780	78,851	1,736,513	3,821,144	
9.	District of Columbia	DC	Yes	1,508,060	1,082	2,321,691	3,830,833	
10.	Florida	FL	Yes	13,982,209	3,375,642	15,011,282	32,369,133	
11.	Georgia	GA	Yes	9,744,900	302,614	16,620,407	26,667,921	
12.	Hawaii	HI	Yes	29,868	76,512	264,288	370,668	
13.	Idaho	ID	Yes	116,602	10,058	941,772	1,068,432	
14.	Illinois	IL	Yes	11,663,895	2,756,391	12,130,122	26,550,408	
15.	Indiana	IN	Yes	2,802,482	66,918	4,037,600	6,907,000	
16.	Iowa	IA	Yes	1,958,440	382,284	1,992,094	4,332,818	
17.	Kansas	KS	Yes	1,364,350	403,166	2,755,137	4,522,653	
18.	Kentucky	KY	Yes	1,031,675	138,105	2,354,423	3,524,203	
19.	Louisiana	LA	Yes	3,553,811	440,941	6,676,097	10,670,849	
20.	Maine	ME	Yes	138,899	594	483,531	623,024	
21.	Maryland	MD	Yes	4,273,919	10,556	6,126,728	10,411,203	
22.	Massachusetts	MA	Yes	5,426,981	4,561,642	9,658,187	19,646,810	
23.	Michigan	MI	Yes	4,518,493	1,004,803	6,208,655	11,731,951	
24.	Minnesota	MN	Yes	1,969,387	240,990	3,106,812	5,317,189	
25.	Mississippi	MS	Yes	675,557	107,058	1,145,797	1,928,412	
26.	Missouri	MO	Yes	4,776,007	267,138	8,140,564	13,183,709	
27.	Montana	MT	Yes	60,136	955	299,031	360,122	
28.	Nebraska	NE	Yes	352,387	41,823	881,286	1,275,496	
29.	Nevada	NV	Yes	876,714	8,020	1,510,826	2,395,560	
30.	New Hampshire	NH	Yes	495,556	163,044	1,096,954	1,755,554	
31.	New Jersey	NJ	Yes	8,275,449	6,588,229	14,867,059	29,730,737	
32.	New Mexico	NM	Yes	268,536	1,167	527,549	797,252	
33.	New York	NY	No	95,917	796,469	43,203	935,589	
34.	North Carolina	NC	Yes	7,471,991	2,075,651	10,472,412	20,020,054	
35.	North Dakota	ND	Yes	96,142	69,969	256,176	422,287	
36.	Ohio	OH	Yes	6,165,264	3,704,145	8,170,707	18,040,116	
37.	Oklahoma	OK	Yes	2,063,729	2,449	2,741,311	4,807,489	
38.	Oregon	OR	Yes	1,247,090	738,683	2,254,706	4,240,479	
39.	Pennsylvania	PA	Yes	10,035,303	4,442,820	12,401,843	26,879,966	
40.	Rhode Island	RI	Yes	308,232	194,043	215,258	717,533	
41.	South Carolina	SC	Yes	1,511,094	770,866	2,463,960	4,745,920	
42.	South Dakota	SD	Yes	116,059	232,459	191,289	539,807	
43.	Tennessee	TN	Yes	5,928,517	47,267	8,902,607	14,878,391	
44.	Texas	TX	Yes	14,142,511	721,132	17,836,015	32,699,658	
45.	Utah	UT	Yes	1,459,183	523	2,522,070	3,981,776	
46.	Vermont	VT	Yes	92,709	348,692	296,461	737,862	
47.	Virginia	VA	Yes	6,129,293	1,273,198	10,083,916	17,486,407	
48.	Washington	WA	Yes	1,308,217	17,348	2,772,736	4,098,301	
49.	West Virginia	WV	Yes	223,856	838,602	378,846	1,441,304	
50.	Wisconsin	WI	Yes	2,862,124	2,599,167	3,561,667	9,022,958	
51.	Wyoming	WY	Yes	79,123	57,565	419,589	556,277	
52.	American Samoa	AS	No				0	
53.	Guam	GU	No	1,003	700		1,703	
54.	Puerto Rico	PR	Yes	1,572			1,572	
55.	US Virgin Islands	VI	Yes	38,166			38,166	
56.	Northern Mariana Islands	MP	No				0	
57.	Canada	CN	No	607		58,198	58,805	
58.	Aggregate Other Alien	OT	XXX	0	0	0	0	0
59.	Subtotal	(a)	52	179,954,551	52,101,519	261,060,404	493,116,474	0
90.	Reporting entity contributions for employee benefit plans	XXX					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		23,857			23,857	
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		63,691			63,691	
94.	Aggregate other amounts not allocable by State	XXX		0	0	0	0	0
95.	Totals (Direct Business)	XXX		180,042,099	52,101,519	261,060,404	493,204,022	0
96.	Plus Reinsurance Assumed	XXX		78,089	33,098	30,410,106	30,521,293	719
97.	Totals (All Business)	XXX		180,120,188	52,134,617	291,470,510	523,725,315	719
98.	Less Reinsurance Ceded	XXX		13,713,998	580,390	22,830,635	37,125,023	
99.	Totals (All Business) less Reinsurance Ceded	XXX		166,406,190	51,554,227	268,639,875	486,600,292	719

### DETAILS OF WRITE-INS

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

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