



# QUARTERLY STATEMENT

As of March 31, 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

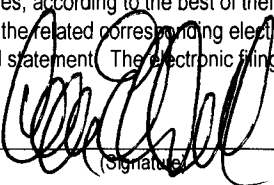
Thomas William Burghart	Vice President	Warren Mark Cohen	Vice President
Chad William Coulter	Vice President	Charles Thomas Denaro	Vice President
Daniel Joseph Falkenstein	Vice President	Christopher Anthony Fazzini	Senior Vice President
Danny Ronald Green	Vice President	Debra Glazer Staples	Vice President

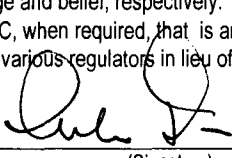
### DIRECTORS OR TRUSTEES

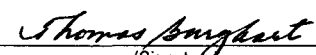
Lawrence Edmund Daurelle	Steven Andrew Hirsh	Harold Franz Ilg	James Norbert Meehan
Philip Robert O'Connor	Robert Rosenkranz	Donald Alan Sherman	Robert Michael Smith Jr.
Robert Floyd Wright			

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 (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)  
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 14th day of May, 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  
Denis A. Anastasia, Notary Public  
City Of Philadelphia, Philadelphia County  
My Commission Expires Apr. 18, 2009

Member, Pennsylvania Association of Notaries

## 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.....	2,199,006,159		2,199,006,159	2,128,610,901
2. Stocks:				
2.1 Preferred stocks.....	861,053		861,053	861,053
2.2 Common stocks.....	57,801,050		57,801,050	55,054,918
3. Mortgage loans on real estate:				
3.1 First liens.....	134,077,408	343,165	133,734,243	118,759,222
3.2 Other than first liens.....	24,727,017	969,109	23,757,908	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 (\$.....26,448,624), cash equivalents (\$.....0) and short-term investments (\$.....161,607,634).....	188,056,258		188,056,258	261,930,173
6. Contract loans (including \$.....0 premium notes).....	66,347		66,347	66,347
7. Other invested assets.....	134,103,879		134,103,879	94,454,348
8. Receivables for securities.....	3,780,156	1,034,320	2,745,836	499,912
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	2,742,479,826	2,347,093	2,740,132,733	2,683,104,671
11. Title Plants less \$.....0 charged off (for Title insurers only).....			0	
12. Investment income due and accrued.....	23,896,599		23,896,599	25,687,227
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection.....	65,365,791	1,499,788	63,866,003	60,588,600
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	202,292		202,292	202,292
13.3 Accrued retrospective premiums.....			0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....	11,013,765		11,013,765	14,460,982
14.2 Funds held by or deposited with reinsured companies.....			0	
14.3 Other amounts receivable under reinsurance contracts.....	2,840,210		2,840,210	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.....	25,583,175	19,064,190	6,518,985	5,973,898
17. Guaranty funds receivable or on deposit.....	65,877		65,877	71,507
18. Electronic data processing equipment and software.....	2,789,242	1,889,144	900,098	912,601
19. Furniture and equipment, including health care delivery assets (\$.....0).....	2,751,485	2,751,485	0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
21. Receivables from parent, subsidiaries and affiliates.....	31,716		31,716	12,698
22. Health care (\$.....0) and other amounts receivable.....			0	
23. Aggregate write-ins for other than invested assets.....	4,057,543	4,057,543	0	4,017,507
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	2,881,077,521	31,609,243	2,849,468,278	2,798,693,378
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	144,391,633		144,391,633	140,695,523
26. TOTALS (Lines 24 and 25).....	3,025,469,154	31,609,243	2,993,859,911	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.....	3,178,127	3,178,127	0	
2303. Other assets nonadmitted.....	879,416	879,416	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).....	4,057,543	4,057,543	0	4,017,507

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....1,094,724,781 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,094,724,781	1,102,790,669
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	557,957,174	541,367,089
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	129,744,344	129,777,603
4. Contract claims:		
4.1 Life.....	55,368,935	50,467,514
4.2 Accident and health.....	293,513,059	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 \$.....102,732 accident and health premiums.....	107,190	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 \$.....0 assumed and \$.....251,992 ceded.....	251,992	4,221,224
9.4 Interest Maintenance Reserve.....	17,001,838	16,666,054
10. Commissions to agents due or accrued - life and annuity contracts \$.....1,213,849, accident and health \$.....1,508,120 and deposit-type contract funds \$.....0.....	2,721,969	56,662
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	31,826,669	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).....	(689,850)	(169,604)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	2,991,040	3,003,810
15.1 Current federal and foreign income taxes, including \$.....1,032,684 on realized capital gains (losses).....	7,607,195	3,816,020
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	4,516,245	3,755,742
18. Amounts held for agents' account, including \$.....1,051,793 agents' credit balances.....	1,051,793	1,027,622
19. Remittances and items not allocated.....	41,438,572	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.....	46,377,549	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.....	399,385	320,174
24.5 Drafts outstanding.....	22,357,582	25,509,432
24.6 Liability for amounts held under uninsured plans.....		
24.7 Funds held under coinsurance.....		
24.8 Payable for securities.....	4,855,284	5,740,808
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	76,235,697	78,487,972
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,445,700,589	2,408,661,989
27. From Separate Accounts Statement.....	117,533,802	114,474,046
28. Total Liabilities (Line 26 and 27).....	2,563,234,391	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).....	360,422,555	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 \$.....26,857,831 in Separate Accounts Statement).....	394,622,407	380,249,753
38. Totals of Lines 29, 30 and 37.....	430,625,520	416,252,866
39. Totals of Lines 28 and 38.....	2,993,859,911	2,939,388,901

### DETAILS OF WRITE-INS

2501. Retained assets program liability to claimants and other miscellaneous liabilities.....	75,013,766	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).....	76,235,697	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

**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.....	230,755,472	198,725,885	864,211,486
2. Considerations for supplementary contracts with life contingencies.....	311,413	221,548	1,295,358
3. Net investment income.....	35,176,304	31,339,560	137,922,751
4. Amortization of Interest Maintenance Reserve (IMR).....	434,907	452,234	1,799,025
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	527,135	649,927	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.....	519,608	463,326	1,910,280
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	1,012,571	0	3,122,675
9. Totals (Lines 1 to 8.3).....	268,737,410	231,852,480	1,013,150,936
10. Death benefits.....	57,458,528	47,015,537	199,026,835
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	7,095,320	5,475,314	23,234,479
13. Disability benefits and benefits under accident and health contracts.....	82,952,863	66,554,590	291,285,806
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	32,242,158	25,883,134	127,785,250
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	3,377,336	2,198,060	12,246,283
18. Payments on supplementary contracts with life contingencies.....	412,001	433,955	1,959,441
19. Increase in aggregate reserves for life and accident and health contracts.....	8,524,197	20,519,530	72,391,378
20. Totals (Lines 10 to 19).....	192,062,403	168,080,120	727,929,472
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	19,017,566	18,351,526	81,298,758
22. Commissions and expense allowances on reinsurance assumed.....	364,844	234,656	1,237,935
23. General insurance expenses.....	29,272,434	24,543,562	103,594,404
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	6,506,082	5,590,989	21,950,894
25. Increase in loading on deferred and uncollected premiums.....	2,453,238	503,950	1,462,720
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(638)	(647)	(2,597)
27. Aggregate write-ins for deductions.....	0	0	0
28. Totals (Lines 20 to 27).....	249,675,929	217,304,156	937,471,586
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	19,061,481	14,548,324	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).....	19,061,481	14,548,324	75,679,350
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	8,030,143	5,925,630	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).....	11,031,338	8,622,694	44,729,601
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(143,098) (excluding taxes of \$.....414,988 transferred to the IMR).....	(435,109)	(169,344)	(122,315)
35. Net income (Line 33 plus Line 34).....	10,596,229	8,453,350	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).....	10,596,229	8,453,350	44,607,286
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....(165,838).....	8,323,861	3,589,519	16,094,122
39. Change in net unrealized foreign exchange capital gain (loss).....	(20,271)	560,873	722,869
40. Change in net deferred income tax.....	2,144,485	568,454	6,092,275
41. Change in nonadmitted assets and related items.....	(3,460,284)	(2,584,064)	(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.....	(2,011,366)	(2,517,338)	(10,607,967)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	(636,354)	(1,546,381)	(2,008,911)
47. Other changes in surplus in Separate Accounts Statement.....	636,354	1,546,381	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.....		(250,000)	(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).....	14,372,654	6,620,794	47,153,986
55. Capital and surplus as of statement date (Lines 36 + 54).....	430,625,520	375,719,674	416,252,866

**DETAILS OF WRITE-INS**

08.301. Miscellaneous income.....	1,012,571		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).....	1,012,571	0	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.....	225,302,537	847,361,005
2. Net investment income.....	44,219,474	149,991,331
3. Miscellaneous income.....	1,539,706	7,151,276
4. Total (Lines 1 through 3).....	271,061,717	1,004,503,612
5. Benefit and loss related payments.....	156,178,065	585,825,347
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		(2,608)
7. Commissions, expenses paid and aggregate write-ins for deductions.....	54,161,710	205,838,546
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	4,510,858	22,211,396
10. Total (Lines 5 through 9).....	214,850,633	813,872,681
11. Net cash from operations (Line 4 minus Line 10).....	56,211,084	190,630,931
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	130,940,409	588,975,908
12.2 Stocks.....	208,352	3,193,319
12.3 Mortgage loans.....	18,024,285	130,349,420
12.4 Real estate.....		
12.5 Other invested assets.....	2,353,979	18,123,366
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		396,381
12.7 Miscellaneous proceeds.....	(2,245,924)	6,775,094
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	149,281,101	747,813,488
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	200,348,639	587,219,626
13.2 Stocks.....	1,680,971	10,995,546
13.3 Mortgage loans.....	33,596,021	147,186,591
13.4 Real estate.....		
13.5 Other invested assets.....	35,430,775	34,883,699
13.6 Miscellaneous applications.....	8,110,455	14,589,877
13.7 Total investments acquired (Lines 13.1 to 13.6).....	279,166,861	794,875,339
14. Net increase (decrease) in contract loans and premium notes.....		23,173
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(129,885,760)	(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.....	(1,026,437)	(4,105,750)
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(2,711,065)	96,796,412
16.5 Dividends to stockholders.....	1,200,000	2,400,000
16.6 Other cash provided (applied).....	4,738,263	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).....	(199,239)	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).....	(73,873,915)	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).....	188,056,258	261,930,173

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

20.0001		
---------	--	--

**EXHIBIT 1**

**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	1,614,160	1,653,081	7,059,024
3. Ordinary individual annuities.....	13,298,119	13,305,457	59,336,000
4. Credit life (group and individual).....			
5. Group life insurance.....	87,873,821	75,322,017	320,795,940
6. Group annuities.....	6,566,638	8,096,155	32,971,728
7. A&H - group.....	128,065,822	108,295,851	469,200,593
8. A&H - credit (group and individual).....			
9. A&H - other.....	38,675	32,568	132,833
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	237,457,235	206,705,129	889,496,118
12. Deposit-type contracts.....		100,000,000	100,000,000
13. Total.....	237,457,235	306,705,129	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

---

## **NOTES TO FINANCIAL STATEMENTS**

---

### **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.

---

## NOTES TO FINANCIAL STATEMENTS

---

**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**

---

## **NOTES TO FINANCIAL STATEMENTS**

---

No significant change.

**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

1	2	Life Contracts		4	5	6	7
		3	3				
States, Etc.	Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	Yes	2,425,404	3,525	2,702,392	5,131,321	
2. Alaska	AK	Yes	21,564	25	111,800	133,389	
3. Arizona	AZ	Yes	421,909	510,071	957,628	1,889,608	
4. Arkansas	AR	Yes	326,442	2,154	1,012,654	1,341,250	
5. California	CA	Yes	12,576,252	1,876,229	19,991,320	34,443,801	
6. Colorado	CO	Yes	917,499	683,801	1,494,284	3,095,584	
7. Connecticut	CT	Yes	649,857	1,744,648	715,471	3,109,976	
8. Delaware	DE	Yes	975,906	65,033	879,018	1,919,957	
9. District of Columbia	DC	Yes	718,370	541	1,092,933	1,811,844	
10. Florida	FL	Yes	6,660,924	2,158,419	6,775,354	15,594,697	
11. Georgia	GA	Yes	4,736,686	129,533	7,474,549	12,340,768	
12. Hawaii	HI	Yes	25,785	16,822	140,270	182,877	
13. Idaho	ID	Yes	51,112	58	469,582	520,752	
14. Illinois	IL	Yes	6,007,990	1,397,522	5,935,485	13,340,997	
15. Indiana	IN	Yes	1,316,048	16,796	1,777,151	3,109,995	
16. Iowa	IA	Yes	866,237	95,142	884,774	1,846,153	
17. Kansas	KS	Yes	623,726	277,222	1,306,557	2,207,505	
18. Kentucky	KY	Yes	491,454	669	1,132,657	1,624,780	
19. Louisiana	LA	Yes	1,376,075	294,069	2,920,189	4,590,333	
20. Maine	ME	Yes	71,280	332	242,558	314,170	
21. Maryland	MD	Yes	1,846,604	6,740	2,521,833	4,375,177	
22. Massachusetts	MA	Yes	2,731,738	1,095,392	4,675,603	8,502,733	
23. Michigan	MI	Yes	2,009,840	248,548	2,627,243	4,885,631	
24. Minnesota	MN	Yes	982,560	103,903	1,495,615	2,582,078	
25. Mississippi	MS	Yes	250,259	20,883	524,215	795,357	
26. Missouri	MO	Yes	2,203,242	100,956	4,040,741	6,344,939	
27. Montana	MT	Yes	27,075	528	146,030	173,633	
28. Nebraska	NE	Yes	167,009	41,240	462,795	671,044	
29. Nevada	NV	Yes	480,164	4,158	795,304	1,279,626	
30. New Hampshire	NH	Yes	244,482	70,340	503,083	817,905	
31. New Jersey	NJ	Yes	4,090,014	1,517,799	6,902,386	12,510,199	
32. New Mexico	NM	Yes	116,848	583	235,725	353,156	
33. New York	NY	No	49,611	309,791	20,561	379,963	
34. North Carolina	NC	Yes	3,524,097	1,151,607	4,871,212	9,546,916	
35. North Dakota	ND	Yes	35,835		106,701	142,536	
36. Ohio	OH	Yes	2,876,499	1,148,466	3,833,739	7,858,704	
37. Oklahoma	OK	Yes	717,843	1,198	1,367,973	2,087,014	
38. Oregon	OR	Yes	451,577	403,059	916,065	1,770,701	
39. Pennsylvania	PA	Yes	4,887,719	1,466,805	6,033,193	12,387,717	
40. Rhode Island	RI	Yes	134,457	129,246	110,679	374,382	
41. South Carolina	SC	Yes	744,424	124,775	1,151,785	2,020,984	
42. South Dakota	SD	Yes	58,011	65,904	103,978	227,893	
43. Tennessee	TN	Yes	2,454,455	5,760	3,895,554	6,355,769	
44. Texas	TX	Yes	6,910,170	319,954	8,456,409	15,686,533	
45. Utah	UT	Yes	661,363	301	1,286,411	1,948,075	
46. Vermont	VT	Yes	39,930	87	123,719	163,736	
47. Virginia	VA	Yes	3,074,483	808,637	5,095,509	8,978,629	
48. Washington	WA	Yes	669,912	6,844	1,445,463	2,122,219	
49. West Virginia	WV	Yes	99,447	387,471	177,775	664,693	
50. Wisconsin	WI	Yes	1,339,342	993,263	1,777,509	4,110,114	
51. Wyoming	WY	Yes	46,452	57,508	159,384	263,344	
52. American Samoa	AS	No	236			236	
53. Guam	GU	No	574	400		974	
54. Puerto Rico	PR	Yes	786			786	
55. US Virgin Islands	VI	Yes	16,472			16,472	
56. Northern Mariana Islands	MP	No				0	
57. Canada	CN	No	262		40,019	40,281	
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Subtotal	(a) 52		85,204,312	19,864,757	123,920,837	228,989,906	0
90. Reporting entity contributions for employee benefit plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		14,166			14,166	
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		28,003			28,003	
94. Aggregate other amounts not allocable by State	XXX		0	0	0	0	0
95. Totals (Direct Business)	XXX		85,246,481	19,864,757	123,920,837	229,032,075	0
96. Plus Reinsurance Assumed	XXX				15,257,244	15,257,244	
97. Totals (All Business)	XXX		85,246,481	19,864,757	139,178,081	244,289,319	0
98. Less Reinsurance Ceded	XXX		7,524,333	318,449	11,455,412	19,298,194	
99. Totals (All Business) less Reinsurance Ceded	XXX		77,722,148	19,546,308	127,722,669	224,991,125	0

**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.